

# COMPANION HealthWord

A Publication for Companion HealthCare Members

## Relief From Seasonal Allergy



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As the springtime allergy season approaches, it is very important to understand the various medications available to control your allergies. Some of these are available *over the counter* (OTC), while others require a prescription from your doctor. There are two major categories of medications, which are commonly used either alone or in combination with each other for treatment of seasonal allergy:

**Antihistamines:** For treatment of runny nose and watery, itchy eyes.

**Decongestants:** For treatment of stuffy nose and sinus congestion.

Antihistamines and decongestants also may be combined with other medicines, such as pain relievers and cough suppressants. The medication you choose should correspond with the particular symptoms that you are experiencing. Remember, it is always important to talk with your doctor or pharmacist before choosing a medication.

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If you suffer from low back pain, you're not alone. Back pain is one of the most frequent forms of pain people experience, and four out of five adults will have back pain at one time or another in their lives. The bad news is that there are no universal "cures" for back pain. However, the good news is that most back problems can be avoided with simple techniques like exercise, careful lifting and good posture.

# LOW Back Pain is No Laughing Matter

## Why is back pain so common?

Obviously, some people suffer an accident or injury that causes back pain. But the vast majority of people do not end up with back pain due to a trauma. Back pain can occur for no apparent reason, and affect any part of your back. The most common site for back pain is the low back because it supports the majority of your weight. Being overweight and having poor abdominal strength both can contribute to low back pain, as well. Other less common causes of back pain are osteoporosis, arthritis and other diseases.

## How is low back pain treated?

Most cases of back pain usually get better in two weeks, with simple measures like rest and over-the-counter

pain relievers. Regardless of the type of treatment, 80-90% of back pain usually is resolved within six weeks. Of course, if you experience persistent back pain, you should see your physician, who may then order additional tests to diagnose the problem.

Other therapies involve prescription medications for pain, physical therapy and even surgery. It's unlikely you will need surgery, though. While surgery to repair a herniated disc is one of the most frequently performed operations in the United States, the outcome is

often the same whether you have surgery or a less invasive type of treatment.

## How can I prevent back pain?

Exercise is the best prevention against back pain, whether you've never experienced it, or are trying to prevent future episodes. The exercises that are most important are those that strengthen your back muscles and your abdomen, and stretching exercises which increase your flexibility. When choosing an overall exercise for good health, consider those that are the least jarring to your back, such as swimming, walking and bicycling. Anything with a lot of twisting, quick stops and starts and pounding on hard surfaces may put your back at increased risk of injury.

# 5 Ways to Prevent Back Pain

- Keep your back straight. Always use good posture.
- Think before you lift. Bend at your knees, not at your waist, and let your leg muscles do most of the work.
- Shed extra pounds. Extra weight strains your back muscles and the discs in the lower back.
- Work out wisely. Choose workouts that are back-friendly such as walking and swimming (except for butterfly and breast strokes).
- Let your back rest, too. Don't sleep on your stomach, which causes the back to curve. Instead, sleep on your side with your knees bent to relieve pressure on the discs.



# Value-added Services

## for Companion HealthCare Members



Are you interested in holistic medicines and therapies? Well, you are not alone. More and more people are using alternative medicines and treatments to help them stay well. That's why Companion HealthCare now offers Natural Blue Holistic Health Choices. This service provides Companion HealthCare members access to a credentialed network of chiropractors, acupuncturists and massage therapists.

With Natural Blue, you receive 25% off charges for these services. And the best part? There is no paperwork. Simply show your member ID card. You pay the provider directly. You also receive discounts on some health products such as herbal remedies and vitamins.

American Specialty Health Network (ASHN) has teamed up with Companion HealthCare to bring you this exciting service. For more information on Natural Blue, visit [www.CompanionHealthCare.com](http://www.CompanionHealthCare.com). Select the Members option. Then select Value-added Services.

Also, take a few minutes to look at ASHN's redesigned Web site. From the Natural Blue site, click on the [www.healthyroads.com](http://www.healthyroads.com) link. This site features several options. Click on "My Library" for general information on healthcare, nutrition and exercise. "My Library" also contains a new herb-drug interaction option. However, be sure to read the legal disclaimer before you use it.

The herb-drug interaction option lets you see if any drugs or herbs you currently are taking, or are thinking of taking, could react in any way with

prescription drugs, non-prescription drugs, food or alcohol. Be sure to check out all of this new information!

A discount on LASIK surgery is another value-added service that Companion HealthCare is proud to offer its members. Companion HealthCare and TruVision have teamed up to bring you this exciting service. Credentialed, board-certified ophthalmologists have joined the team to bring you laser vision correction at one of the most affordable prices available — \$799 per eye!

Laser vision correction has been in use since the 1980s, correcting near-sightedness and astigmatism. LASIK does not correct all vision problems. TruVision provides a pre-operative eye exam to determine if LASIK is appropriate.

"Companion HealthCare continues to reach out to its members through value-added services. We're constantly looking at new ways to bring the latest services to you," said Rick Gallion, director of complementary and alternative medicine for Blue Cross and Blue Shield of South Carolina.

Your Companion HealthCare coverage offers other value-added services, too. Visit our Web site at [www.CompanionHealthCare.com](http://www.CompanionHealthCare.com) for information on other value-added services:

- Great Expectations®
- BluesConnect
- Fitness Center Discounts
- Weight Watchers
- Beltone Program for Better Hearing

natural  
HOLISTIC HEALTH CHOICES  
blue

Chiropractors

Acupuncturists

Massage Therapists

TruVision™

LASIK Surgery

# Tips



## to Prevent Medical Error

What can you do to help prevent medical error? Be informed about your healthcare! Ask questions and play an active role in the decisions about your care.

Medical error can involve medicines, surgery, diagnosis, equipment and lab reports. These errors can occur in any medical setting: hospitals, clinics, outpatient surgery centers, nursing homes, doctors' offices, pharmacies and even in patients' homes.

Medical error has become a leading cause of death among Americans, ahead of even automobile accidents, breast cancer or AIDS. The Institute of Medicine estimates that up to 98,000 people die in U.S. hospitals each year.

John Little, M.D., Companion HealthCare's medical director, has some tips to help you avoid medical error. Many such errors occur when doctors and their patients do not communicate adequately.

- ✓ When you stay involved in and informed about your healthcare, you become an active member of your own healthcare team.
- ✓ Tell all your doctors — your primary care provider and any specialists you see — about all the medications you currently are taking. Include over-the-counter medicines and any dietary supplements such as vitamins and herbs.
- ✓ Be sure to tell your doctor about any allergies or adverse reactions that you have had to medicines.

- ✓ Make certain you can read your prescription. If you can't read your doctor's handwriting, your pharmacist may not be able to either.
- ✓ Ask questions about your prescription. What is it for? How should you take it? How long do you take it? If it is a liquid, how should you measure it? What are the likely side effects? Is this medicine safe to take with others you're taking? Should you avoid certain foods, drinks or activities while you're taking the prescription?
- ✓ If you need to have medical tests, follow up with your healthcare provider and ask for the results. Do not assume "no news is good news."
- ✓ When you go to the hospital, you may wish to ask all healthcare workers who have direct contact with you whether they have washed their hands. While hand washing is an important way to prevent the spread of infection, it is not done frequently or thoroughly enough.
- ✓ When you're discharged from your hospital stay, ask your doctor to explain the treatment plan you will follow at home. Learn about your medicines and ask when you can expect to resume your normal activities.
- ✓ Learn about your condition and treatments by asking your healthcare providers. You can visit [www.guideline.gov](http://www.guideline.gov) to see treatment recommendations based on the latest scientific evidence.

When you take an active role in your healthcare, you help reduce the potential for medical error. Be part of the team!

# What's New on the Web

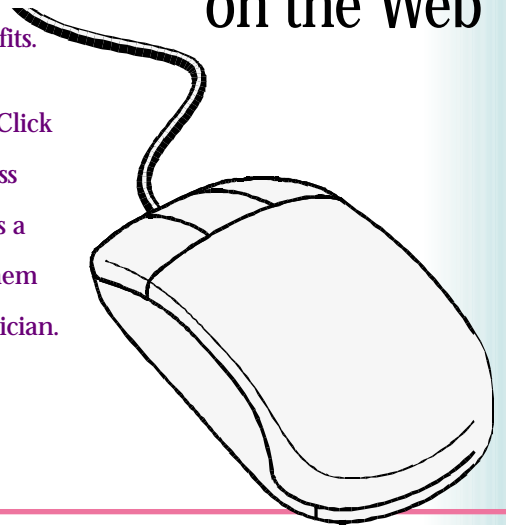
We've added some new features to our Web site. Check it out and see what new information you can find!

- **My Insurance Manager Demonstration.** By clicking the Provider tab, doctors' offices can access the My Insurance Manager Demo. This allows a new provider to tour My Insurance Manager without setting up a profile.
- **Benefits Booklet.** By selecting the Member or Provider option, you can view My Insurance Manager. There is a new selec-

tion within Deductible and Eligibility.

This new selection is called Benefits and Coverage. Members can view information about their coverage with Companion HealthCare. Providers can verify how much to charge a customer for a particular service by using the schedule of benefits.

- **Primary Care Physician Verification.** Click the Provider tab. A provider can access My Insurance Manager where there is a new left navigation bar. This allows them to verify a patient's primary care physician.



## The Warning Signs of Preterm Labor

Are you aware of the warning signs of early or preterm labor? Preterm labor causes seven to 10 of every 100 deliveries to occur before the end of the 37th week of pregnancy. The earlier babies are born, the more health problems they may have. If preterm labor is identified, delivery often can be held off until closer to the expected due date. Regular pregnancy visits can assist in reducing the risk of preterm labor by helping your physician detect problems early. In between visits, it is important to be aware of the signs of preterm labor.



It is normal to have:

1. three contractions or less per hour
2. backache as your baby grows and causes your posture to change
3. pressure as your growing baby presses on your pelvic bone
4. pulling and stretching of muscles that may cause pain

You might be in preterm labor if you have:

1. regular contractions (four or more in one hour)
2. lower abdominal cramps
3. a low, dull backache that feels different from what you normally experience
4. diarrhea or intestinal cramps
5. persistent pelvic pressure
6. mucus or water leaking from the vagina
7. any vaginal bleeding

If you have any of the preterm labor signs,

1. lie down on your left side for one hour
2. time your uterine contractions
3. drink two to three glasses of water or juice

Call your doctor's office if you have four contractions or more (15 minutes apart or less) in one hour. Tell them that you believe you are in preterm labor. By acting early and preventing preterm delivery, you are doing your best for you and your baby.

# March is National Nutrition Month

The month of March means it's time to evaluate your nutritional habits. Are your eating habits as healthy as they can be? What can you do to make them better? The first step is to make good food choices. Good food choices can boost your energy, strengthen your immune system and lower your risk for many cancers, cardiovascular diseases and other illnesses. Follow the guidelines below to improve your nutrition, manage your weight and step into spring with a healthier you!

- **Eat a wide variety of foods.** Experts recommend that you consume 50-60% of your daily calories from plant foods. The New American Plate™ developed by the American Institute of Cancer Research, recommends that plant based foods such as vegetables, fruits, whole grains and beans cover two-thirds or more of your plate. This will help you get plenty of fiber and will help you work toward the “five a day” fruit and vegetable recommendation.
- **Work toward a low-fat diet.** As part of a low-fat diet, you should limit your intake of animal products that are high in fat. These include
  - red meat
  - bacon
  - full-fat dairy products. (Instead, choose dairy products that are lower in fat, like skim or 1% milk.)

Eat more poultry, fish and legumes (dried peas and beans) as your protein sources. The New American Plate™ recommends covering one-third or less of your plate with meat, fish, poultry or low-fat dairy items.

Limit “junk foods” which are usually high in fat. Reach for a piece of fruit, pretzels or low-fat microwave popcorn when you want something to munch on. Avoid “super-sizing” those value meals. Finally, when possible, choose baking and broiling, instead of frying, when preparing your meals.

- **Drink plenty of water.** Eight, 8-ounce glasses per day of water is what's recommended. If you choose other beverages at times, limit the amount of sugar and caffeine.
- **Lose unwanted pounds.** If you're overweight, use a nutritious diet, along with an exercise program, to help you lose. Many of the popular fad diets *do not* help you lose weight in the long run, and can compromise your health.

For more information on a healthy diet and exercise program, please contact our health management department at 1-800-327-3183, extension 25541. If you would like a free copy of the *Dietary Guidelines for Americans*, please call (202) 418-2312.

The American Institute for Cancer Research also offers a free booklet. To receive a copy, call 1-800-843-8114.



# Balance Billing



- Laboratories
- Hospitals
- Doctors
- Ambulances

Companion HealthCare maintains a network of physicians, hospitals and other providers throughout the state. Companion HealthCare signs a contract with each provider. This contract states the responsibilities of both the health plan and the provider. An important clause in the contract relates to the protection of the member.

That clause is referred to as the “hold harmless” clause. It states that a provider may collect a copayment, coinsurance or deductible from an eligible member for a covered service. However, the provider may not bill a member for the difference between the contracted rates and his or her billed charges. This is called “balance billing.”

Members must be held “harmless” for any dispute regarding reimbursement,

claims denials, etc. However, there are two exceptions. One exception is when a member agrees in advance to receive a non-covered service from the provider. The other exception involves failing to pay a copayment. Please review your member certificate. Be aware of your responsibilities. Also, be aware of plan limitations and exclusions. Always tell the provider that you have Companion HealthCare coverage.

Please contact the Member Services department if you are billed for other than a copayment, coinsurance or deductible. The department should be contacted immediately at [www.CompanionHealthCare.com](http://www.CompanionHealthCare.com) or 800-868-2528. A member service representative will document the concern and will contact the provider to resolve the issue.

## Medications For Seasonal Allergy (continued from Page 1)

### Common Over-the-Counter Products You Might Consider\*

- ibuprofen/pseudoephedrine  
**(Advil Cold and Sinus)**
- acetaminophen/chlorpheniramine/pseudoephedrine  
**(Tylenol Allergy Sinus)**
- chlorpheniramine  
**(Chlor-Trimeton)**
- clemastine  
**(Tavist-1.34mg)**
- chlorpheniramine/pseudoephedrine  
**(Coricidin HB)**
- pseudoephedrine/tripolidine  
**(Actifed Cold and Allergy)**

\*OTC medications are not covered by the Companion HealthCare Prescription Drug Benefit.

### Common Generic Products+

- carbinoxamine/pseudoephedrine  
**(Rondec)**
- cyproheptadine  
**(Periactin)**
- clemastine  
**(Tavist-2.68mg)**
- pseudoephedrine/chlorpheniramine  
**(Deconamine-SR)**
- pseudoephedrine/brompheniramine  
**(Bromfed)**
- promethazine  
**(Phenergan)**

+Prescription-only products, available at lower copayment level.

### Preferred Name-Brand Products++

- Oral Medications
- fexofenadine  
**(Allegra/Allegra-D)**
- loratidine  
**(Claritin / Claritin-D)**
- cetirizine  
**(Zyrtec)**
- Nasal Medications
- beclomethasone  
**(Vancenase / Beconase AQ)**
- fluticasone  
**(Flonase)**
- budesonide  
**(Rhinocort)**

++Prescription-only products, available at the middle copayment level.

For a more complete list of medications, please refer to the Companion HealthCare Preferred Drug List or visit [www.CompanionHealthCare.com](http://www.CompanionHealthCare.com).

Not all groups have pharmacy benefits with Companion HealthCare.

# COMPANION HEALTHCARE

South Carolina's Health Plan<sup>sm</sup>



Blue Cross BlueShield  
of South Carolina

*Companion HealthWord* is a publication of Companion HealthCare, a wholly owned subsidiary of Blue Cross and Blue Shield of South Carolina. Both are independent licensees of the Blue Cross and Blue Shield Association.

This newsletter is intended only as a source of information and should not replace the advice of your physician. Please contact your primary care physician if you have questions or concerns about your health.

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Do you have questions about your Companion HealthCare coverage? Our member advocates have the answers!

**Member Services Phone Numbers:**

(803) 786-8476 or 1-800-868-2528

**Member Services Hours:**

8:30 a.m. to midnight,  
Monday through Friday

**E-mail:** [companion.healthcare@](mailto:companion.healthcare@companiongroup.com)

[companiongroup.com](http://companiongroup.com)

Visit us on the Web at

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See inside for  
allergy-relief tips