

Health Word

SPRING 2009

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U.S. News & World Report and NCQA, the National Committee for Quality Assurance, recently ranked BlueChoice HealthPlan in the top third of America's Best Health Plans™ (U.S. News & World Report, November 2008).

Why We Perform Well

One of the reasons for our high rankings is the ratings you gave us on our annual customer satisfaction survey, CAHPS. Last year, some of the areas in which we scored high marks were:

- Your overall rating of BlueChoice HealthPlan
- Your ability to get care quickly
- Your ability to get regular or routine appointments as soon as needed
- Our forms were easy to fill out

Here are some of the areas where we want to score better, along with some explanation of what we are doing to improve.

We take your feedback very seriously, and if you have an opportunity to participate in the 2009 CAHPS survey, we hope you will do so.



Getting Care from a Specialist Was Easy

We realize it can be difficult sometimes to get an appointment with a specialist. There is a shortage of many specialists. However, BlueChoice HealthPlan strives to contract with a large number of doctors, including specialists. We currently have more than 10,000 physicians in our network.

Getting Needed Care, Tests or Treatment

We have made it easier for doctors' offices to authorize any needed care by continuing to increase the number of services that don't require precertification. Your provider may now go to the Web to extend referrals to most specialists, or communicate quickly and easily with us through our secure Web site. In 2008, we improved your access to several drugs under your prescription coverage (if you have these benefits with BlueChoice HealthPlan). We now cover smoking cessation drugs as well as some over-the-counter products like Prilosec OTC, non-sedating antihistamines (like Claritin) and nicotine patches (with a prescription from your doctor).

Doctor Listened Carefully, Doctor Spent Enough Time with Me

Obviously, we don't control what your doctor does. However, as a nationally accredited health plan, we are evaluated on how well the doctors in our network perform. To help our members get the best care and service, we credential all our network providers. We also communicate with them regularly through letters, physician newsletters and annual office manager in-service training. If you ever have a concern about the

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Dollars & Sense

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Protect Your Medical Identity

Most of us know what steps we should take to prevent identity theft. If you lose your wallet – or it's stolen – you know you need to call the bank and credit card companies. You should also know to check your statements for unauthorized activities.

Your medical identity can also be stolen. Look closely when you receive an Explanation of Benefits (EOB) to be sure that all of the claims listed are accurate and are for services you received. If there is a discrepancy, call the fraud hotline number printed on the back of your EOB and report it immediately.

My Health Toolkit Does the Job

Any mechanic or repairman knows that to do a job right you need the right tool. When it comes to making informed decisions to manage your health care, My Health Toolkit is the right tool. It's easily available on the BlueChoice HealthPlan Web site. Here's a quick reminder of the features you can access.

Personal Health Record

Securely and confidentially keeps track of your medical and prescription drug history. The Personal Health Record provides a summary of all

your health information. Appointments, your family medical history, a copy of your records – it's all here!

Manage Your Money

Provides you with important information about Health Savings Accounts (HSAs) and Flexible Spending Accounts (FSAs). This section even helps you determine how much to contribute to these accounts.

Manage Your Benefits

View 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

Helps you find 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.

Healthier Lifestyles

Healthier Lifestyles

Preparing for a Healthy Pregnancy

The 2008 March of Dimes report on premature births rated South Carolina 47th out of 50 states. Some factors that contributed to South Carolina's poor performance include our high rates of smoking, early induction of labor and an increase in C-section deliveries.

Planning for a healthy baby begins before conception

Talk to your doctor and get a physical before becoming pregnant. Begin taking a daily multivitamin with 400 micrograms of folic acid, and discuss any medications you are taking with your doctor. Stop smoking, exercise regularly and maintain a healthy weight before pregnancy. Also, visit your dentist for a checkup since poor dental health puts

an expectant mother at risk for preterm labor. It is recommended to wait 18–23 months between pregnancies to allow your body adequate time to heal from a previous pregnancy.

During your pregnancy

Attend all of your scheduled appointments with your obstetrical health care provider throughout your pregnancy. This is very important to help monitor your health and the health of your unborn baby.

There are sometimes reasons that your doctor may think it's a good idea for you to deliver before your baby is full-term. However, babies born before 37 weeks are premature. This is not something you should choose to do unless there is a sound medical reason.

Following delivery

And don't forget, after you welcome your child into the world, it is important that you continue to take care of your physical and emotional health. Be sure to eat right, exercise (even if it's just a walk around the block) and rest. Also, talk to your doctor about birth control options and dealing with the "baby blues" or postpartum depression symptoms *before you deliver*. You don't have to do it all alone – prepare a support network of family and friends to help out or just to talk to as you get used to life with a newborn.



Making the Most of Your Child's Checkups

Do you know which questions are most important to ask your pediatrician at each visit? If you're like most parents, you may feel overwhelmed, even with all the care and guidance available from your pediatrician! At BlueChoice HealthPlan, we want to help you stay informed about your child's health. Although every

child's needs are different, below is a general list of topics you should discuss with your doctor at every visit:

- Your child's development
- Healthy eating and appetite changes
- Dental checkups and hygiene

- Daily physical activity
- Safety
- Establishing routines

Remember, you play an important role in the habits your child will form, so make healthy decisions together as a family!



Just a Reminder

Now that we have turned the calendar to 2009, remember to update your profiles on **My Insurance ManagerSM**. You will be able to update other health insurance information, change passwords and check on the status of claims. Just log in at BlueChoiceSC.com.

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 members' 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.

External Review Procedures

We are committed to quickly resolving your concerns and problems. But sometimes this isn't possible. Under 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 of the following 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.

Decisions About Authorized Care

In case you were wondering, 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.

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 may now complete and submit the questionnaire online. Go to our Web site, sign on to My Insurance Manager and click on "Other Health Insurance." If you prefer to complete a hard copy of the form, you may download one from our Web site at www.BluechoiceSC.com/Members/Forms.aspx or call Member Services at 1-800-868-2528.

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. Here are just a few of the things you'll find there.

Member Guide

When you first joined BlueChoice HealthPlan, we sent you a Member Guide. But if you haven't had a chance to read it yet, have misplaced it or can't remember the details in it, don't worry. Your Member Guide, specific to your BlueChoice HealthPlan, is just a click away. Go to BlueChoiceSC.com and click on the Members tab. Then look under Products and Services. Choose your plan in the right-hand column and click on it. You will then be able to click on the highlighted Member Guide to access.

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:

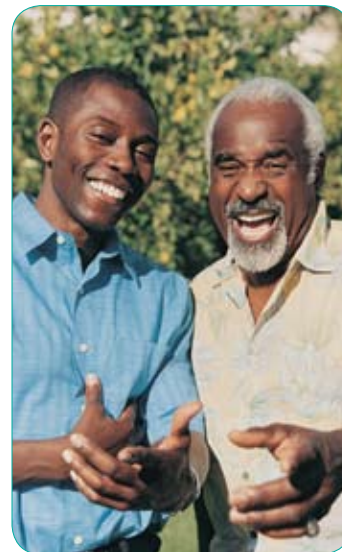
- How to access primary care, specialty care, behavioral health services, hospital services and other kinds of care
- How to get after-hours care, urgent care and emergency care
- How to find care and coverage when you're outside the service area
- How to submit a claim yourself
- How we coordinate benefits
- 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.



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 1-800-868-2528, 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 us at 1-800-327-3183 to receive one by mail.

A Healthier

A Healthier You

Diabetes Wellness Visit

Have you gotten your free diabetes wellness visit yet this year? Stay on the lookout for a voucher we will send you soon. The voucher enables you to go to your personal physician for a diabetes wellness visit at NO CHARGE!

When you have diabetes, it's not enough to go to the doctor just when you're feeling ill. We want you to go when you aren't sick. It's a great opportunity to get all the necessary screening tests and discuss your diabetes care with your physician.

For more information, please call the Great Expectations® Diabetes program at 800-327-3183, ext. 25450 or 803-382-5450.

Patient Safety Awareness

March 8-14, 2009, is National Patient Safety Awareness Week. Each year, thousands of patients experience medical errors that threaten their health and sometimes their lives. These errors can occur during surgery or a routine doctor visit, in a hospital or in the patient's home.

One of the biggest steps you can take to ensure a safer experience with the health care system is to be involved and informed about your treatment. Some keys to eliminating errors in your medical care are:

Become an informed consumer

- Research options and possible treatment plans
- Choose a provider experienced in the type of care you require
- Ask your provider questions
- Seek more than one opinion



Keep written records of your medical history

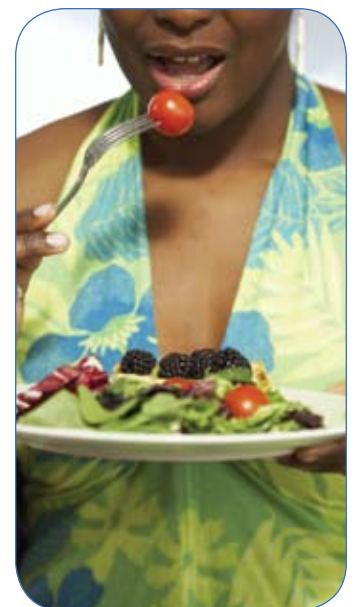
- Medical conditions and illnesses
- Medications and dietary supplements
- Reactions or allergies
- Phone numbers of your doctors, clinics and pharmacies for quick reference

Involve a family member or friend

- They can accompany you on appointments, help you ask questions, understand care instructions and suggest your preferences.

Do You Know Your Numbers?

Have you had your cholesterol checked lately? High cholesterol is one of the major risk factors for heart disease and stroke which is why it's so important to have it checked regularly. If you have high cholesterol, you can work to lower it through heart-healthy eating, exercise and, in some cases, medication. Ask your doctor about how you can best manage this heart disease risk. Whether you've been diagnosed with high cholesterol or not, follow your doctor's guidelines about how often you need to have your cholesterol checked. It can be a lifesaver!



For more information, see *Patient Safety Tips* on the Health and Wellness page in the Members section of our Web site, BlueChoiceSC.com.

Depression Program Earns National Recognition

Depression can be overwhelming. One of the ways BlueChoice HealthPlan helps our members with depression is by connecting them with high quality programs and professionals who can help.

That's why our Great Expectations® **Depression** program provides access to the Essential SolutionsSM for depression management program. This program is administered by Companion Benefit Alternatives (CBA), a separate company which manages mental health and substance abuse benefits on behalf of BlueChoice HealthPlan.

And now the Essential Solutions program has been recognized nationally as a finalist in URAC's prestigious Best Practices in Health Care Consumer Empowerment and Protection Awards competition. URAC is an independent, nonprofit health care accreditation organization.

This depression management program is designed for people who have been diagnosed with depression or have signs or symptoms of depression. It is also offered to those who recently received prescriptions for an antidepressant and need help learning to manage their condition. If you feel you could benefit from this program, call CBA today for more information at 1-800-868-1032.

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.



Trying to Be Even Better!

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quality of care you receive, you may file a complaint with us, and we will investigate the situation fully. In addition to what we do, here are some tips for how you can get the most out of your visits with any doctor:

- Bring a written list of questions and a list of your prescription drugs (or the actual prescription bottles).
- Remember that you have the right to ask questions and ask for clarification of anything that's unclear.
- If you are given a new prescription, make sure you understand the reason you are taking the drug, any expected side effects, how long it should take to start working, when and how you should take the medicine, and for how long.
- Be clear about any screenings you may need regularly for your condition, and ask your health care provider about when these should be done.
- When you get any test results, ask your provider what that means for you and your treatment.





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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 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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