

HealthWord

WINTER 2008

A Healthier You

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We Heard You!

Every year, BlueChoice HealthPlan conducts a member survey, CAHPS, to determine your satisfaction with the services we provide. CAHPS stands for *Consumer Assessment of Healthcare Providers and Systems*. We use the results to improve our service to members. In 2006 and 2007, we identified some key areas for improvement and took actions to increase your satisfaction:

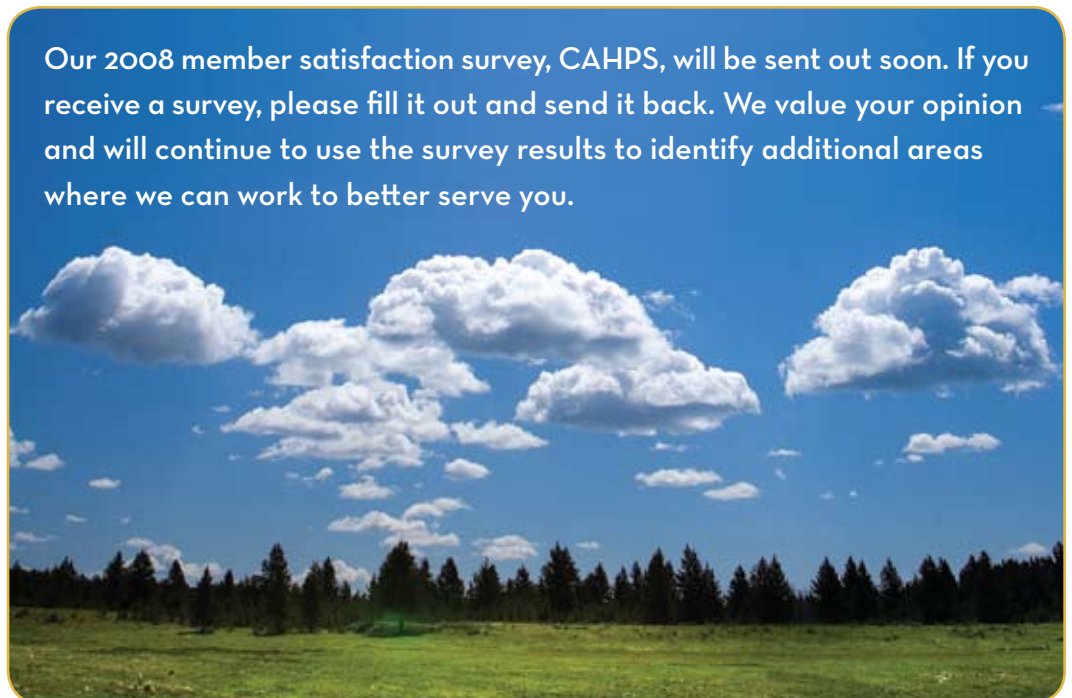
1. **Make it easier to find information in written materials or on the Internet:** We totally redesigned our Web site to make it easier for members to find information. Read more about this on page 4.



2. **Make it clear how much the member has to pay for services:** Check out the updated Medical Cost Calculator on our redesigned Web site. Also, the new Summary EOB (see page 6) helps members understand their out-of-pocket costs better.

3. **Reduce delays in health care while waiting for approvals/improve getting needed care, tests or treatment:** We took several steps to make it easier for your physicians to get authorization for your care, when needed. We increased the number of services that can be pre-certified on the Web. And starting in 2008, referrals to specialists may also be extended using the Web.

Our 2008 member satisfaction survey, CAHPS, will be sent out soon. If you receive a survey, please fill it out and send it back. We value your opinion and will continue to use the survey results to identify additional areas where we can work to better serve you.



Recommended Outpatient Follow-Up Guidelines*

Treatment for Depression

Three follow-up visits in three months

Treatment for ADHD

Three follow-up visits in 10 months

Treatment for Alcohol and Drug Dependence

Three follow-up visits within six weeks

Follow-Up Care After Hospitalization

One visit within seven days

**These recommendations are from NCQA (the National Committee for Quality Assurance) and HEDIS (the Healthcare Effectiveness Data and Information Set).*

Caring for Your Mental Health

Good mental health is vital to your overall health. For the one in five Americans who will need some type of mental health treatment in their lifetime, seeking treatment is the first step on the path to getting better. BlueChoice HealthPlan encourages members to see their health care provider regularly to promote optimal recovery. The following are recommended care guidelines for common mental health conditions.

Depression

Treatment for depression typically includes prescription antidepressant medication to help control your symptoms. Plan to see your provider once a month for at least three months after you begin taking antidepressant medication. Take your medication as prescribed and call your doctor immediately if you have any problems. It may take up to six to eight weeks to notice an improvement in your symptoms. It's important to talk with your provider about your progress. This helps him or her to evaluate your response to treatment. Even if you begin to feel better sooner, do not stop taking your medication

without discussing this with your provider. Staying on your medication will reduce the potential for relapse and return of your symptoms, which can then be more difficult to treat. Also be aware that if you don't respond to the first medication your doctor prescribes, there are many other effective medications.

ADHD

Treatment for Attention Deficit Hyperactivity Disorder (ADHD) usually includes prescription medication. Studies suggest that medication is the single most effective treatment for ADHD and the only treatment that can ease symptoms on a consistent basis. Children should see their doctor within a few weeks after they begin taking a medication for ADHD to make sure the medication is working. Once you establish a medication routine and it seems to be working well, children should continue to see their doctor at least every three months.

Alcohol and Drug Dependence

Treatment for alcohol and drug dependence requires a comprehensive approach

toward recovery and the development of a healthy lifestyle, including therapies and medications. You and your provider should develop an intensive treatment plan to assist you in reaching your goals. Your provider will give you the support and information you will need for successful recovery.

Follow-Up Care After Hospitalization

Continuing your care after leaving the hospital is important. You should schedule an appointment for continued care so that you attend your first visit within a week of your discharge. Before your doctor or therapist visit, think of questions to ask and write them down. Communicate with all your health care providers about your symptoms, medications and treatment. You may find it helpful to bring a friend or family member to your appointments to take notes, listen to instructions and offer support. Take it slow and be patient with yourself, as it may take a while to feel better.

Dealing with Stress

These steps will help minimize stress:

- Prepare for your day the night before. Set out your clothes, pack lunches and gather belongings that you need for your tasks during the day. Mornings are hectic without a plan.
- Don't wear uncomfortable clothes. Select clothes that fit well, or else every task will seem stressful. Shoes that pinch your toes will make a trip to the copy machine miserable – no matter how good they look!
- Write down your list of things to do. Don't rely on your memory – it may fail you. Take an extra minute to write down important dates and phone numbers.
- Learn how to say **no**. You can eliminate much stress by giving up unrewarding activities. If you don't want to do it, you don't have to!



Have You Been Screened for Colorectal Cancer?

1. Not counting skin cancer, colorectal cancer is the third most common cancer found in men and women in this country.
2. The American Cancer Society estimates that there will be about 112,340 new cases of colon cancer and 41,420 new cases of rectal cancer in 2007 in the United States.
3. Combined they will cause about 52,180 deaths.
4. The death rate from colorectal cancer has been going down over the past 15 years.

5. This decrease is due to colorectal cancer screening, finding polyps and removing them before they turn into cancer.

What you can do

Early detection is the best defense against all cancers, including colorectal cancer. **Most groups under BlueChoice HealthPlan offer 100 percent coverage for screening colonoscopies, so you pay no deductible or copayment for this test.***

Beginning at age 50, both men and women at average risk

should have one of the following five screening options:

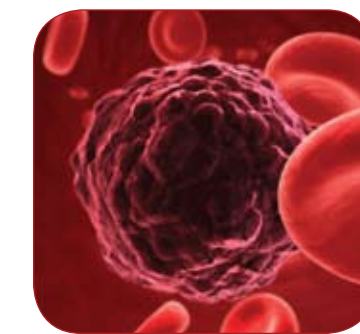
1. yearly stool blood test (FOBT) or fecal immunochemical test (FIT), or
2. flexible sigmoidoscopy every five years, or
3. yearly stool blood test *plus* flexible sigmoidoscopy every five years

(Of these first three options, the ACS prefers the third option, that is, FOBT or FIT every year *plus* flexible sigmoidoscopy every five years.)

Or you may have:

4. double contrast barium enema every five years, or
5. colonoscopy every 10 years

** Check your schedule of benefits or call Member Services at 1-800-868-2528 for more information.*



Your Health Plan

Your Health Plan

Just a Reminder

Now that we have turned the calendar to 2008, 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.

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.

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:

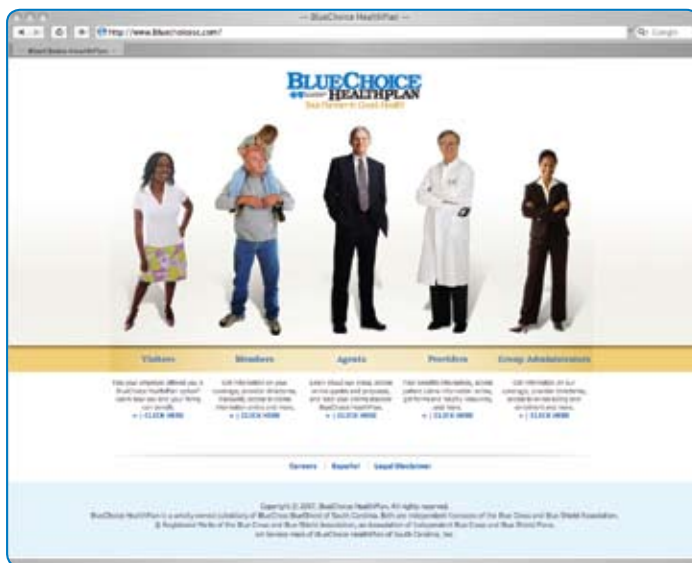
1. You originally appealed because we denied payment, either entirely or in part, of a covered service;
 - It is experimental or investigational, and it involves a condition that is life-threatening or seriously disabling.
 2. The payment would have been greater than \$500; and
 3. We denied, reduced 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.
- 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.

New and Improved Web Site

Have you seen our new Web site at BlueChoiceSC.com? We heard from our members that our Web site was too cluttered and sometimes information was hard to find. To resolve these issues, we completely redesigned the site for your convenience.

While the functionality and content remains the same, your ability to find the information you need is simple and direct. As an added feature, we updated the Medical Cost Estimator to make it more interactive to meet your needs. This is just another example of how valuable your feedback is, and how we make every effort to make BlueChoice HealthPlan work for you.

Please check us out at BlueChoiceSC.com ... Your Partner in Good Health!



What You Should Know

Have you visited our Web site, BlueChoiceSC.com lately? If not, then you are missing out on some valuable information, resources and a new look. 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 at the top of the page. 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:

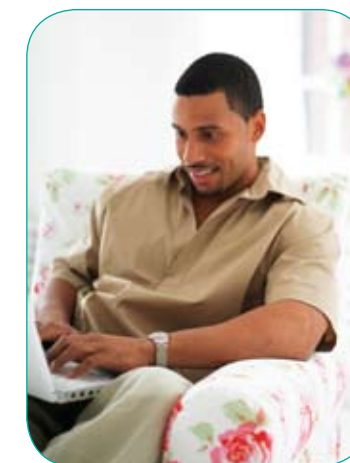
- How to access primary care, specialty care, behavioral health services, hospital services and other kinds of care
- How to get after-hours care, urgent care and emergency care
- How to find care and coverage when you're outside the service area
- How to submit a claim yourself
- How we coordinate benefits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



Your Health Plan

Member Rights and Responsibilities

As a member, you have certain rights and responsibilities. A summary is available online.

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 midnight.



Summary EOBs Give You the Answers You Need

A Summary Explanation of Benefits, or Summary EOB, shows you the status of your health claims. BlueChoice HealthPlan produces a Summary EOB every 21 days, which provides information for claims processed for all individuals under your member ID during the 21-day period. If there are no claims, you won't receive a Summary EOB for that period. This program is being rolled out in phases and will be completely in place by June 2008. If you have not started receiving Summary EOBs, you will soon!

Understanding Your Summary EOB

Your Summary EOB gives you all the information you need concerning your health claims – and we've made it easy to read and understand. The summary section outlines the costs your health plan has covered and the amounts you owe specific providers. It provides information on other payments made to providers on your behalf (*through another health plan, insurance company or Medicare, if applicable*). It also explains where you stand on deductibles and out-of-pocket amounts. And we've

included definitions of some terms and an explanation of your appeal rights.

The claims detail section provides more information about each claim, such as charges, allowed amounts and coinsurance.

For more details, visit BlueChoiceSC.com. In the **Members** section under **Resources**, you can click on **Summary Explanation of Benefits**. An online guide walks you through a Summary EOB to make understanding your benefits easier. You can print out the guide for quick reference.

If you would like to view an individual Summary EOB for a claim, just log in to **My Insurance Manager** and click the **Claim Status/Explanations of Benefits** link.

We hope you find the Summary EOB a helpful and convenient way to organize information regarding your medical bills.



Save Time and Money with FastStart

Getting started with mail order prescriptions from Caremark Mail Service is **Fast, Easy** and can **Save you Money!**

On behalf of BlueChoice HealthPlan, Caremark administers your mail service pharmacy program. Caremark is an independent company that administers prescription drug benefits.

Spend less on your prescriptions!

Take advantage of your Caremark Mail Service prescription benefit and you may save time and money on the medications you take each month.

- Pay just one mail service copayment for an extended supply of medication (e.g., 90 days)
- Enjoy convenient delivery, including standard shipping at no additional cost
- Save time with online refills or refill-by-phone services – available 24 hours a day, seven days a week

FastStart for You!

Getting prescriptions mailed to you is as easy as 1-2-3!

1. Call FastStart toll free at **1-866-776-5677** (TDD: 1-800-863-5488)
2. Tell the representative you wish to fill your prescription through mail service
3. Provide the information on your ID card, the names of the long-term medications, your doctor's name and phone number, and your address

Your medication will be mailed within 10 to 14 days.

FastStart for your Doctor!

Your doctor's office can also call FastStart at **1-800-378-5697**. To expedite processing, please provide your physician the ID from your benefit ID card and your mailing address.

***Please note:** Not all our members have prescription drug coverage with BlueChoice HealthPlan and not all members have mail-order prescription drug benefits. Please check your health plan details or ask your benefits coordinator to make sure you have access to the service.

Exercise Builds Strong Brains

Spring is just around the corner and we will all want our kids to spend a little time away from the TV, computer and video games. We know that playing tag, jump rope, or any high-energy game is good for their growing bodies, but did you know that it's good for their growing brains, too?

A recent study shows that kids who play hard every day may be making their brains, stronger. Just 20-40 minutes of vigorous play a day may

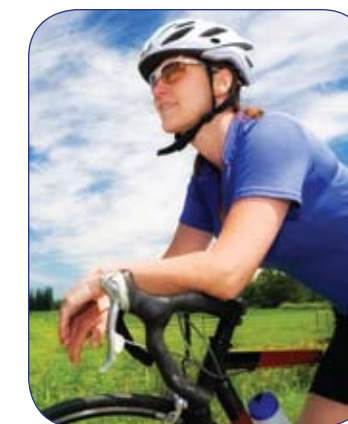
help them be better able to organize schoolwork, do class projects and learn math.

This is an important study because many school systems are reducing playtime or recess in an effort to try to improve academic performance. The study indicates that they should be increasing the amount of time children have for physical activity. In the study, children who played hard for 20-40 minutes each day showed a significant

increase in executive function, which includes skills important for planning and organizing, focusing on schoolwork, resisting impulses, self-monitoring, and using strategies to achieve goals.

It works for adults, too! Another study shows that executive function improves in adults who become more physically active as well. So don't just send your kids out to play – get out there and play with them!

(Source article: USA Today, October 30, 2007 [www.intelihealth.com/IH/ih/IH/EMIH/267/333/8895/621197.html?d=dm1\(CNNNews\)](http://www.intelihealth.com/IH/ih/IH/EMIH/267/333/8895/621197.html?d=dm1(CNNNews)))



Aaachoo!!

Allergies are not just a springtime problem for many people. Some battle year-round to control symptoms like watery eyes, stuffy noses and sleepless nights.

Did you know that the air inside your house could be dirtier than the air outside? These indoor allergens include dust, pet dander and mold.

Here are a few changes that will increase the air quality in your home and help you feel better:

- Use zippered, plastic covers on pillows and mattresses to reduce the presence of dust mites.
- Vacuum frequently, especially where pets live and carpeted bedrooms.
- Wash bedding and stuffed animals in hot water weekly.

If stuffed animals are not washable, 24 hours in the freezer will kill dust mites.

- If you have a pet, consider keeping the pet out of the bedroom.
- Bathe pets weekly.
- Reduce your daily intake of dairy products. Dairy products can inhibit breathing and increase mucus.

○ Increase your vitamin C and E intake. These two vitamins help support healthy immune function as well as prevent allergic responses.

As a member of BlueChoice HealthPlan you can receive discounts on products that help reduce indoor allergens. Visit BlueChoiceSC.com for more information on products offered through Allergy Control Products.

BLUE CHOICE[®] HEALTHPLANSM

BlueCross BlueShield
of South Carolina

Your Partner in Good HealthSM

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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 www.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



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