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**Executive Vice President and
Chief Operating Officer**
David S. Pankau

Medical Director
Laura Bird Long, M.D., M.P.H.

Vice President of Marketing
Bill Ferguson

Compliance Manager
Ann H. Weldon

Writer, Editor
Glenn Niemiec

Graphic Designer
Kim Paschal

Rent-A-Patient Hits Carolinas

Companion HealthCare and BlueCross BlueShield of South Carolina have recently become aware of a disturbing fraud scheme.

In the scam known as Rent-A-Patient, surgery centers and physicians in Southern California are paying people to travel to California to have unnecessary surgical procedures. The physicians and surgical centers then bill the insurance companies for the expenses.

To date, the scam has used people in 44 states including South Carolina. Most of the cases in South Carolina have been concentrated in the Upstate area around Spartanburg. The scam also seems to target immigrants, but many others have been affected.

The procedures included in the scam include the removal of sweat glands, colonoscopies, endoscopies and circumcision. Some patients participate in one procedure, while many have been participants for all four.

How Rent-A-Patient Works

A coworker promises quick cash to people if they will subject themselves to the surgeries. If they agree, the



recruiter chooses a surgery for them and they are given specific instructions on how to fake the symptoms when seeing their doctor.

These healthy patients travel to California over a weekend to see a participating physician and have surgery. Following the surgery, they return to their home state where they receive payment.

The outpatient surgery centers and physicians associated with the scam then submit insurance claims for thousands of dollars per procedure. BlueCross fraud investigators have identified more than \$2 million in false claims in South Carolina alone.

If someone approaches you with the promise of cash for taking part in a scam like this, or you know of someone who is taking part, please call the BlueCross Anti-Fraud Hotline at 1-800-763-0703.

Protecting Yourself from Insurance Fraud

Rent-A-Patient is just one of many scams that circulate across the United States each year. Every scam has one thing in common — they target innocent people like you to help defraud insurance companies out of millions of dollars a year.

There are several steps you can take to protect yourself from becoming an unwilling participant in insurance fraud.

• Review your Explanation of Benefits. This statement is not a bill, but a summary of services provided to you. It also shows how much Companion HealthCare has paid to the provider on your behalf. As you review the summary, consider these very important questions:

- Did you have the services that Companion HealthCare is being billed for?

- Did your doctor or provider order the service or product for you?
- To the best of your knowledge, is the service or product relevant to your diagnosis or treatment?
- Do not give your Social Security or ID card number to anyone over the telephone.
- Do not let anyone convince you to see a doctor for services you don't need.
- Be suspicious that a provider may be attempting to defraud you if any of the following things occur:
 - You are offered free testing or screening in exchange for your Companion HealthCare ID number.
 - You are offered free medical equipment.
 - You are offered money or gifts for medical care.

- Always use your own Companion HealthCare ID card whenever you receive care and/or supplies.
- Educate yourself about your Companion HealthCare benefits so you know what services are covered.
- Ask questions. You have a RIGHT to know about your medical care.

Remember: Most healthcare providers are honest. Many questions or concerns end up being simple clerical errors. Still, these errors need to be reported.

Just the Baby Blues or Postpartum Depression?

A new baby brings instant joy to your life, but it also increases your responsibilities and workload. In fact, a feeling of depression is quite common after the excitement of a new child wears off.

Known as the “Baby Blues,” this extremely common reaction is felt by 50 to 75% of all new mothers. It usually appears in the first few days after delivery and may last up to two weeks after the birth of your child.

However, if a feeling of depression or hopelessness lasts longer than those two weeks, you may be suffering from Postpartum Depression (PPD). PPD affects one in eight new mothers and it may develop anytime from about four weeks to 12 months after delivery. While the “Baby Blues” goes away by itself, PPD is a serious medical condition that requires medical treatment.

As a Companion HealthCare member, you have access to our maternity management program — **Great Expectations^{®†} for a healthy pregnancy**. A member of the maternity management staff will follow your progress from pregnancy to childbirth answering any questions you have along the way.

And it doesn't end there! After the birth of your child, we will send you a copy of the Edinburgh Postnatal Scale, which helps you identify PPD.

Remember, the “Baby Blues” is a common occurrence that goes away within two weeks of your child's birth. PPD is more serious and needs to be treated by a doctor.

For more information on Companion HealthCare's maternity management program, **Great Expectations for a healthy pregnancy**, call 1-800-327-3183, extension 25293.



Do you want to quit smoking, but think you can't? If you answered yes, you are like the millions of smokers in the United States who feel the same way.

Fact is, most people who smoke want to quit. They just don't want to work at it. Smoking, like any other addiction, takes a lot of hard work to beat. Here is some advice to help you become smoke-free.

1 Decide to quit completely. Smoking even a few cigarettes a day hurts your health. If you try and smoke fewer and fewer cigarettes without stopping completely, you will eventually be back where you started. That's because your body will continue to crave what it's always had.

Smoking "low-tar or low-nicotine" cigarettes doesn't help either. The ingredients in cigarettes are meant to be addictive, no matter how much or how little is in each one.

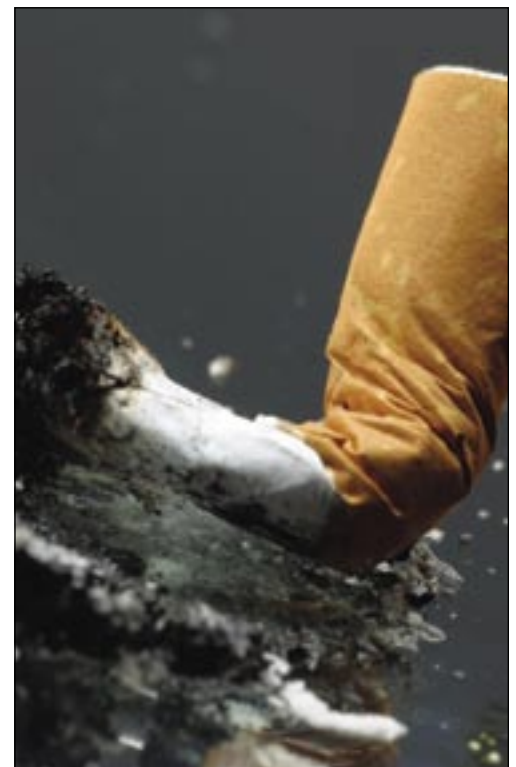
2 Remember to write down why you want to quit. Find a reason you want to quit and write it down so you don't forget it. Smokers who have heart attacks and survive are the most likely to quit. Why? Because they are motivated. Find motivation before it's too late.

3 Understand that quitting takes time and effort. Nicotine is a habit-forming drug. Half of the battle is knowing that you need to quit. This knowledge will help you when you experience withdrawal symptoms such as really bad moods and a deep desire to have just one more cigarette. Remember that these symptoms usually last for a few weeks and after that it's smooth sailing. Take quitting one day at a time and reward yourself every day you make it without a cigarette.



4 Get help. You don't have to tackle this on your own. A great place to look for help is your doctor. There also are help groups that can provide the support and encouragement it takes to leave cigarettes behind. You can access another great resource through our Web site, www.CompanionHealthCare.com. Go to the Health and Wellness page and click on Self-Care channels, then on Smoking & Tobacco.

Remember, half of all adult smokers have quit. And if they can do it, so can you! It just takes time and patience. And in the end, you will have a happy and healthy smoke-free life to live. And that's what counts.



10 Good Reasons to Kick the Smoking Habit

1 Two weeks to three months after quitting smoking, you have better circulation and your lung function increases by up to 30%.



2 Just 24 hours after you stop smoking your chances of having a heart attack reduces.

3 Women who smoke experience menopause at an earlier age.



4 Quitting smoking reduces wrinkles on your face and yellow spots on your fingers, and gives you a better sense of taste and smell.

Kicking the Habit — It's Worth the Effort

Stopping smoking is rarely easy. In fact, people who have successfully quit have ranked it among the most difficult things they have ever done — especially if they were longtime smokers.

However, all of the hard work it takes to quit smoking will be worth it when you are finally free of the addiction experts say is as strong as cocaine or heroin. Even if it takes several attempts to become smoke-free, it's worth the effort. Why?

Once you quit you will not only reduce your risk of cancer, you also will lower your chances of having a potentially disabling heart attack or stroke. Plus, think of all the money you'll save. The price for a pack of cigarettes is at an all-time high. If you are a one-pack-a-day smoker you are probably paying more than \$1,000 a year to support your habit.

If you are thinking about quitting, Companion HealthCare is here for you. Our smoking cessation program, **Great Expectations^{®†} for smokers only** is a great way to start.

Great Expectations for smokers only is designed to help you quit smoking with a five-week structured program that may be tailored to your needs. There is a \$15 fee for the program. However, the fee is waived if you participate in one of our other Great Expectations

programs, such as Asthma, COPD, Diabetes or Healthy Hearts. Members may self-refer or be referred through your doctor.

The program includes:

1. A comprehensive manual that covers the three phases of smoking cessation: Preparation, Skill Building and Relapse Prevention.
2. Telephone counseling sessions with a health educator who provides support and information throughout the process. The degree of support is tailored to your needs and preferences.
3. Clarification on member benefits for pharmaceutical interventions for smoking cessation. While most members do not have this coverage through Companion HealthCare, we can provide information on the various methods you might be considering, upon request.
4. Information and discounts on many prescription stop-smoking aids for members with drug coverage through Companion HealthCare.

For more information, call us at 1-800-327-3183, extension 25289.



Smoking continues to be the number one cause of preventable death in the United States. Today, about one out of every five women and one out of every four men are smokers.

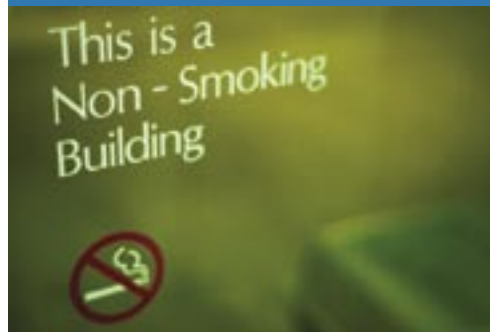
5 Quitting smoking substantially decreases your risk of lung, laryngeal, esophageal, oral, pancreatic, bladder and cervical cancers.



6 One year after quitting smoking you reduce your risk of heart disease by 50%.

7 Eight hours after quitting smoking the carbon monoxide level in your blood drops to normal.

8 If you don't smoke, your children are less likely to smoke.



9 Immediately after you quit smoking, you never again have to deal with the hassle of leaving your workplace, someone's home, a restaurant or any other place just to satisfy your addiction.

10 Smoking kills.



Eating Right

Zero Vegetable Soup

If you want something that's not only easy to fix but also good for you, try this soup recipe. This quick and easy fresh vegetable soup has no cholesterol (and very few calories).

1 can (14.5 oz.) reduced-salt chicken broth
1 ½ C. sliced vegetables, any combination of the following: cabbage, broccoli, carrots, onions, zucchini, celery, tomatoes, cauliflower, mushrooms

1. Skim fat off broth.
2. Add vegetables.
3. Cover pot and cook on high for about 5 to 10 minutes, stirring twice.

YIELD: 2 servings

NUTRITION ANALYSIS PER SERVING:
Calories, 33; Cholesterol, 0 milligrams;
Fiber, 2 grams; Sodium, 383 milligrams;
Percent calories from fat, 14 percent.

Recipe provided by Brenda J. Ponichtera,
Quick and Healthy Recipes and Ideas.



Traveling Or Living Outside of South Carolina

Wherever you go, your healthcare coverage goes with you. Companion HealthCare participates in BlueCard[®], a program that gives you access to your healthcare benefits regardless of where you live or travel, through a network of participating physicians and hospitals. As a Companion HealthCare member, you take your healthcare benefits with you — across the country and around the world.

Within the U.S.

- Always carry your current Companion HealthCare ID card with you when you travel.
- In an emergency, go directly to the nearest hospital.
- To find nearby doctors and hospitals, call BlueCard Access at 1-800-810-BLUE (2583) or check the Doctor and Hospital Finder at www.bluecard.com.
- Call Companion HealthCare for pre-certification or prior authorization, if necessary. Refer to the phone number on the back of your card.
- When you arrive at the participating doctor's office or hospital, simply present your ID card. The doctor will recognize the suitcase logo, which will make sure you have access to the BlueCross networks.
- You should not have to complete any claim forms or pay up front for medical services other than the usual out-of-pocket expenses (deductibles, copayments, coinsurance and non-covered services).

Around the World

Always carry your Companion HealthCare ID card when you travel or live outside the U.S.

Follow the same simple process as in the U.S., with the following exceptions:

- In most cases, you won't need to pay up front for inpatient care at BlueCard worldwide hospitals. You are responsible for the usual out-of-pocket expenses (non-covered services, deductibles, copayments and coinsurance). The hospital should submit your claim.
- You pay the doctor or hospital for inpatient care, outpatient hospital care and other medical services at non-BlueCard worldwide hospitals.
- Complete an international claim form and send it to BlueCard Worldwide Service Center. You can find the claim form at www.bluecard.com.

Important Member Information

Our Web site — CompanionHealthCare.com — has valuable information and resources for you. If you haven't logged on yet, we encourage you to do so soon. Here are just a few of the resources available for you.

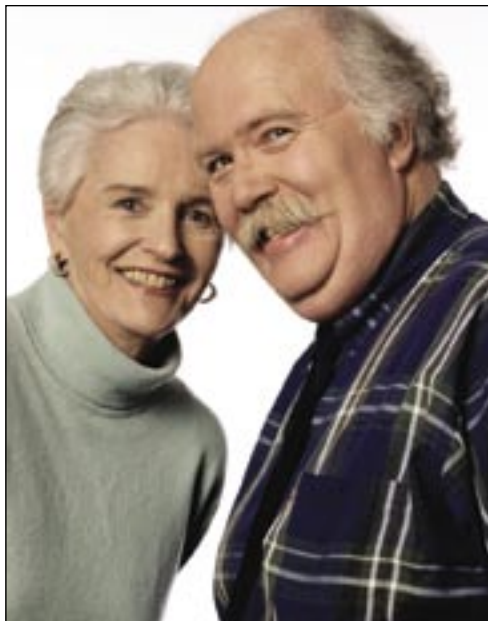
• **The Member Handbook** – We sent you a handbook when you first joined, but maybe you didn't get a chance to read through it or now you can't recall the details. If you can't find the copy we sent you, your handbook is just a click away. The handbook will help you understand how to use your Companion HealthCare benefits correctly. The following is a list of some information included in the handbook:

- How to access primary care, specialty care, behavioral health services, hospital services and other kinds of care
- How to obtain after-hours care, urgent care and emergency care
- How to get care and coverage when you are outside the service area
- How to voice a complaint or appeal a decision
- How we decide what new technology we will include as a covered benefit

• **Claims and Benefit Information** – Want to know if a specific claim has been paid yet or what your benefits are for a specific service? You can find this information and more on the secure "My Insurance Manager" part of our Web site.

• **Pharmacy Information** – You can get consumer information about different medications, view an electronic record of your prescription history, and get up-to-date information about Companion's preferred drug list.

• **Customer Service** – You can submit a question to our customer services department.



• **Health and Wellness** – The Web site includes a wealth of health-related information, including a listing of the health programs we offer to members.

• **Members' Rights and Responsibilities** – Members have certain rights and responsibilities. A summary of these is included on the Web site.

• **Value Added Services** – Members can save money with valuable discounts for services like Weight Watchers, Laser Refractive Surgery and Beltone Hearing Aids.

If you do not have access to the Web site and would like a copy of either a member guide or your rights and responsibilities statement, you can contact our customer services department to request a hard copy.



External Review Procedures

A state law allows you to seek an external review in some circumstances where we have denied payment for a claim. The Health Carrier External Review Act is very specific about when you may be entitled to additional review.

After you have followed our standard appeals process, you may be entitled to an additional review at our expense under the following circumstances:

1 You appealed initially 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:

3.1. It does not meet our requirements for medical necessity, appropriateness, healthcare setting, level of care or effectiveness.

3.2. It is experimental or investigational and it involves a condition that is life-threatening or seriously disabling.

We will notify you in writing of your right to request an external review if you're eligible. We also will tell you the process to follow. You should file the request for review within 60 days of receiving that notice.

**COMPANION
HEALTHCARE**
South Carolina's Health Plansm



BlueCross BlueShield
of South Carolina

COMPANION HEALTHCARE

South Carolina's Health PlanSM



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A Publication for Companion HealthCare Members

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Companion *HealthWord* is a newsletter for Companion HealthCare 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 Companion HealthCare coverage? Try our Web site at www.CompanionHealthCare.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: companion.healthcare@companiongroup.com

Calling Companion HealthCare

When you have to call Companion HealthCare, dial 1-800-868-2528 or 803-786-8476 (in Columbia) and listen for the automated operator. Then enter your Companion HealthCare member ID number.

Using your touchtone telephone, you may now choose from the following options:

- 1 — Obtain referral information
- 2 — Obtain claims status information
- 3 — Obtain eligibility and benefits information
- 4 — Obtain away from home guest membership information
- 5 — Select or change your primary care physician
- 6 — Request handbooks, directories and member literature
- 7 — Obtain emergency services information
- 0 — Speak with a Member Service representative

