

Health Word

SPRING 2017 *Your newsletter from BlueChoice® HealthPlan*

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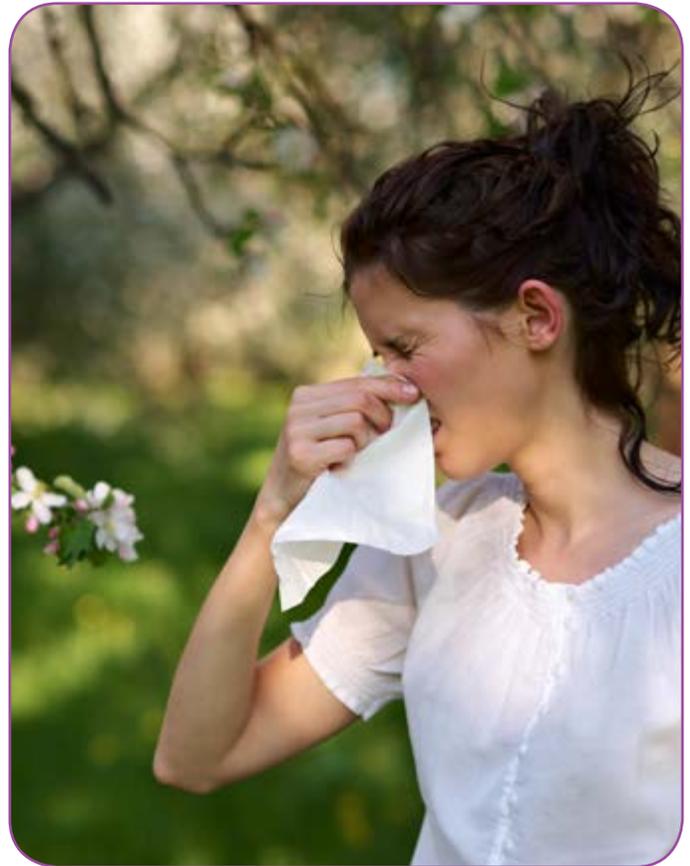
Health and Well

Health and Wellness

Breathe Easier: Asthma and COPD

Ah, spring is in the air! For many people, spring is a welcome break from the cold, blustery winter. The sun is shining, the days are longer and flowers are in bloom. But if you have a respiratory problem, like chronic obstructive pulmonary disease (COPD) or asthma, common things like pollen, grass, flowers and tree allergens can make it difficult for you to enjoy the warmer weather. Here are some things you can do to keep flare-ups under control when the pollen count is high.

- **Take all medication exactly as directed.** Even if you haven't been taking your medicine because you've been feeling fine, now is the time to get back on track with your prescriptions. Check the expiration date on your prescriptions before restarting.
- **If you have asthma, you should monitor your peak flow daily.** Peak flow meters tell you how your asthma is doing on a daily basis. When your readings start to fall from your personal best, you know it's time to use your action plan to manage your asthma. Peak flow readings will start to fall two to three days before symptoms appear.
- **Avoid being outside when the pollen count is high.** This usually occurs between 5 a.m. and 10 a.m. Keep an eye on the pollen count, and plan to do any outdoor activities when counts are low. Wondering how to track the pollen count when you're on the go? There's an app for that! Check with your mobile provider to find out which apps are available to you.
- **Keep grass short, and find someone else to do the yard work for you, if possible.** If you do it yourself, wear a mask.
- **Pollen can stick to your body and clothes and transfer to your home.** Take a shower and wash your clothes after being outside.



- **Avoid hanging your laundry outside to dry.** Pollens cling to your linens and can cause serious breathing problems later when you're sleeping on those sheets.
- **Opt for air conditioning instead of opening your windows in your car and home.** Keeping windows closed and using an air filter with a high-efficiency particulate absorbing (HEPA) filter goes a long way toward keeping pollen out of your home.

It's almost impossible to completely avoid triggers. But following these tips can help you prevent flare-ups. Working with a personal health coach can also help you take charge of your health. Call 855-838-5897 and select option 3 to connect with a coach.

Diabetes: Fact vs. Fiction

Did you know there are two different types of diabetes: Type 1 and Type 2? While there are essential differences between the two, both can lead to severe complications if left unmanaged.

Type 1 is an autoimmune disease where the body's immune system attacks itself and the pancreas no longer functions. This means that the pancreas no longer produces insulin, a hormone that enables people to get energy from food. Taking insulin is necessary for treatment and survival for people who have Type 1 diabetes.

Type 2 diabetes is a metabolic disease in which a person's body still produces insulin but is unable to use it effectively. Lifestyle factors like obesity and inactivity can lead to complications when you have Type 2 diabetes.

Because Type 1 and Type 2 are different, it is often hard to separate fact from fiction.

Fact or Fiction?

Diabetes isn't that serious.

FICTION: Type 1 diabetes is serious. There is no cure, and it requires constant, careful self-management and good medical care. Type 2 diabetes is a very serious condition, and if left untreated, can be life-threatening. Complications of both types of diabetes can occur with poor blood sugar control. Some of the complications that can occur with uncontrolled diabetes include heart attack and stroke, as well as nerve damage and blindness.

Having Type 2 diabetes means you're not allowed to exercise.

FICTION: Exercise can help control Type 2 diabetes. Those with the disease should talk through a personal exercise plan with their doctor before starting.

Eating too much sugar caused me to have Type 1 diabetes.

FICTION: The myth that consuming too much sugar causes diabetes is commonly accepted by many people. This is a complicated issue. Eating sugar has nothing to do with developing Type 1 diabetes, a condition that occurs when the body's immune

system attacks the insulin-producing cells in the pancreas, causing it to produce little or no insulin. Type 1 most often occurs in young people but can also appear in adults.

Type 1 diabetes only affects children.

FICTION: Once called "juvenile" or "juvenile-onset" diabetes, Type 1 diabetes strikes both children and adults at any age.

Type 1 diabetes at the time of diagnosis has a sudden onset and requires insulin to be injected multiple times daily or use of an insulin pump continuously.

Insulin is a cure for both Type 1 and Type 2 diabetes.

FICTION: Taking insulin does not cure diabetes. Insulin is a medication that is necessary for Type 1 diabetes and many people who have Type 2 diabetes. Insulin is prescribed to help control blood sugars with the assistance of your diabetes provider and team. Controlling your blood sugars can help prevent short- and long-term complications of Type 1 and Type 2 diabetes.

Did you know that you have access to a personal health coach for FREE? Our team of health coaches includes certified diabetes educators, registered nurses and more. Call 855-838-5897 and select option 3 to connect with a coach who can help you personalize your plan for better health.



Health and Well

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A Member's Perspective

Health coaches strive to help members take better care of themselves and to assist them in navigating the health system. The relationship between a coach and member is personal and can be a very rewarding experience for both parties. One of our coaches recently received feedback from one of her members after a few months of coaching.

Dear Michele,

I can't thank you enough for all of the support you have given me throughout my health journey. As you know, I was not happy at all that I had to participate in the health coaching program to avoid paying a tobacco user surcharge. I was so resentful and not at all willing to hear what you had to say. Not only was I a smoker, but I was also struggling with my weight and having a hard time managing my high blood pressure and arthritis.

After the first call with you, I couldn't believe what I had agreed to do. I agreed to keep a food diary to keep track of my food intake and be more intentional about exercising instead of just "being active." I reported back to you for a second call and was proud to report that I had begun to walk regularly and that my husband and I had actually joined the gym and made it a goal to go at least two times a week together. I started to feel so much better. I had more energy, was sleeping better and my mood started to improve. When you called me for a third time, I was sticking to my goal of going to the gym twice a week. The treadmill, elliptical and the 30-minute circuit room became my best friends. I even purchased a resistance band to incorporate into my exercise routine. Thanks to you, I was so motivated, as you praised me each time, encouraging small steps and changes on each call in order for me to reach my goals.

I just wanted to let you know that I have been able to continue with my routine, and I am seeing amazing results. There is a noticeable difference in inches and the way my clothes fit. Participating in this program helped me stay on track with exercise more than I would have on my own! I don't want our calls to end, which is why I am so glad that I decided to continue with the health coaching program. I know you will help me to stay on track with my changes on my quest to achieve better health! Thanks again for all of your support and encouragement. I couldn't have done it without you!

Sincerely,
A very satisfied member

We're Here for YOU

Need help reaching a personal health goal? We're here for you. As part of your health insurance benefits, you have access to a personal health coach who will work with you to create a custom plan that can help you become your best self. Our team of nationally accredited coaches includes nurses, certified diabetes educators, respiratory therapists, dietitians and more. No matter where you are in your health and wellness journey, we'll connect you with the coach who can help you get on track and stay on track. It's hard to make changes and stick to them. You don't have to do it alone. Call us at 855-838-5897 and select option 3 to connect with a coach.

Compounded Drugs

More and more often, doctors are prescribing compounded drugs to treat their patients. While these customized drugs can be helpful, they can also come with some risks – and high costs. That’s why we want you to know the facts.

According to the U.S. Food and Drug Administration (FDA), compounding is when a licensed pharmacist or physician combines, alters and mixes ingredients of a drug to create a medication tailored to the needs of an individual patient.

Compounded drugs treat conditions ranging from pain to skin rashes. The FDA is an independent organization that provides health information on behalf of BlueChoice HealthPlan.

This may sound ideal, but many of these compounds have no clinical data to back up their safety or effectiveness. And they may mean an unnecessarily high expense for you. Your copay for compounded drugs is based on the highest-cost approved ingredient in the compound. For example, if the highest-cost ingredient is a brand drug, you will pay the brand copay (preferred or non-preferred).



The good news is, our formulary, or list of covered drugs, often has less expensive alternatives that work just as well. And using a formulary drug ensures that the medication you take fully meets government standards for quality and safety while actually costing you less. So, if your doctor prescribes a compounded drug for you, ask to make sure that it truly is the best choice. You may have another option! If you do receive a prescription for a compound medication, be aware that it may be subject to prior authorization and some products may be excluded from coverage.

Specialty Drugs

You may have heard the term “specialty drugs” in relation to your health plan, but might be wondering what they are. Simply put, specialty drugs are prescription drugs used to treat complex, chronic or rare conditions, including:

- Cancer
- Rheumatoid arthritis
- Multiple sclerosis
- Hepatitis

Not only do they treat a wide variety of conditions, specialty drugs can all be very different. Some are taken orally, while others are injected. Some need special handling or refrigeration. Others require careful monitoring.

Specialty drugs can also differ in the location in which they are administered. Some can be taken, or injected, at home, while infused drugs are administered at an infusion suite or at your home by an infusion-trained nurse.

Your health plan deals with specialty drugs in different ways, as well. Oral and self-injectable specialty drugs must be purchased through your plan’s preferred specialty pharmacy vendor and have a monthly specialty pharmacy copayment.

Specialty drugs administered at an infusion suite do not have to be purchased from the preferred specialty vendor and have a specialty copayment for each time they are administered. These drugs are billed under your medical benefit rather than your pharmacy benefit.

You can find a list of specialty drugs online at www.BlueChoiceSC.com. Just select Members, then Prescription Drug Coverage, then Specialty Drugs. If the need for a specialty drug arises, you can be assured that we will help you receive your specialty drugs as easily and cost-effectively as possible!

Healthier Lifestyles

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Behavioral Health Case Management

If you are living with a mental health condition, you may be struggling to cope with life's challenges effectively. You are not alone. One in five adults will need mental health treatment in his or her lifetime.

The good news is that help is available. Companion Benefit Alternatives (CBA) offers case management to help guide members through the treatment process.

CBA is a separate company that manages behavioral health benefits on behalf of BlueChoice®. Case management is a free, voluntary program.

When you join the program, you will partner with a case manager. Your case manager will help you get the most out of your behavioral health, medical and pharmacy benefits.

Your case manager will serve as your personal advocate, working with you to help you reach your goals. Throughout the program, your case manager will:

- Communicate regularly with you, your family and your health care providers.
- Identify covered treatment options and explain how they work.
- Help you plan, coordinate and evaluate the services available.
- Help you set long- and short-term goals.
- Coordinate any other medical services needed.
- Locate community resources and provide referrals.



Case managers can help with a variety of conditions, including:

- Alcohol or drug use.
- Bipolar disorder.
- Borderline personality disorder.
- Depression.
- Eating disorders.

Remember, you are not alone. Treatment and support is available to help you through any challenges that lie ahead. If you or someone you love could benefit from this program, please contact the CBA case management team at 800-868-1032.



LIVE FEARLESS[®]



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Your Health Plan

Your Health Plan

Manage Your Health with My Health Toolkit®

My Health Toolkit is our secure website that gives you fast access to your benefits information, such as:

- Your claims status
- How to locate a doctor or hospital
- Rate Your Visit, where you can share your opinions about your health care experiences

To find a **DOCTOR**, click the **Resources** tab, look under **Tools** and select **Find a Doctor or Hospital**.

To write **REVIEWS** for the doctors you visit, click on the **Resources** tab, look under **Tools** and select **Rate Your Visit**.



Haven't registered for My Health Toolkit?

No problem. Visit www.BlueChoiceSC.com and click on the Log In button in the My Health Toolkit box on the homepage. Then click on the Register Now! button. Have your member ID card available.



On the Go & Still in the Know

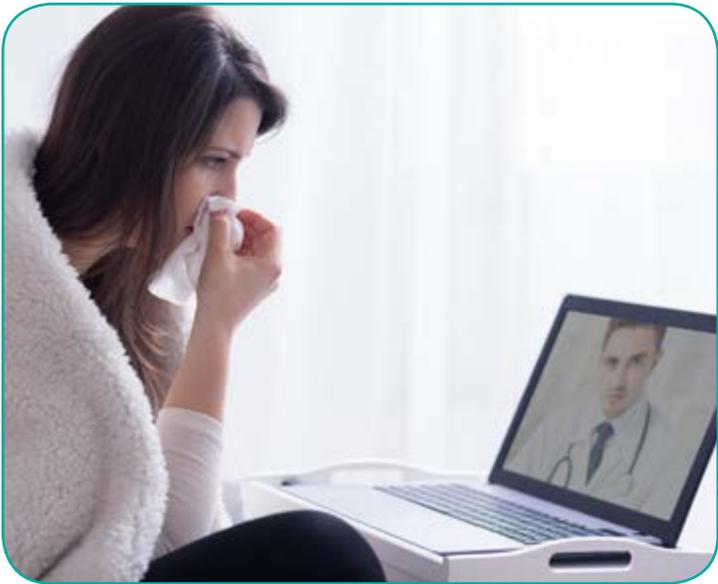
As a BlueChoice HealthPlan member, you can have health information delivered to your phone with **The BlueChoice HealthPlan WireSM**, our text messaging tool.

Updates include:

How to make the most of your coverage
Health and wellness reminders ... and more!



To get started, simply text the word BlueTEXT to 73529 or call 844-206-0622. You'll need to have your member ID card ready.



What types of conditions can Blue CareOnDemand doctors treat?

- Colds
- Flu
- Fever
- Rash
- Pinkeye
- Ear infection

Haven't created your Blue CareOnDemand account yet? Download the app via the App Store or Google Play or visit www.BlueCareOnDemandSC.com today! Don't worry, the app is FREE. When creating your account, remember to enter your member ID.



Remember, with Blue CareOnDemand, you can visit with a doctor wherever you are via smartphone, tablet or computer. Each Blue CareOnDemand visit costs the same amount as an office visit with your primary care doctor. Doctors will diagnose and write prescriptions as appropriate.

When should you use Blue CareOnDemand?

- The doctor's office is closed
- You are too sick to drive

Please note that the Blue CareOnDemand service is only available to applicable members. Be sure to check with your group administrator or call the Customer Service number located on the back of your Member ID card to confirm if this service is available to you.

Discounts + Added Values

There's more to your ID card than just great coverage. Learn all the ways you can save, just because you're a BlueChoice member!

Our spotlight is Blue365, which offers a variety of deals on financial health, fitness, healthy eating, lifestyle, personal care and wellness. Visit www.BlueChoiceSC.com to learn about the many options available to you as a BlueChoice member.



Your Health Plan

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HIPAA Notice of Privacy Practices

This is a reminder that our Notice of Privacy Practices is available to you through our website, www.BlueChoiceSC.com, or contact us and receive one by mail. Please refer to the number found on the back of your member ID card.

Member Rights and Responsibilities

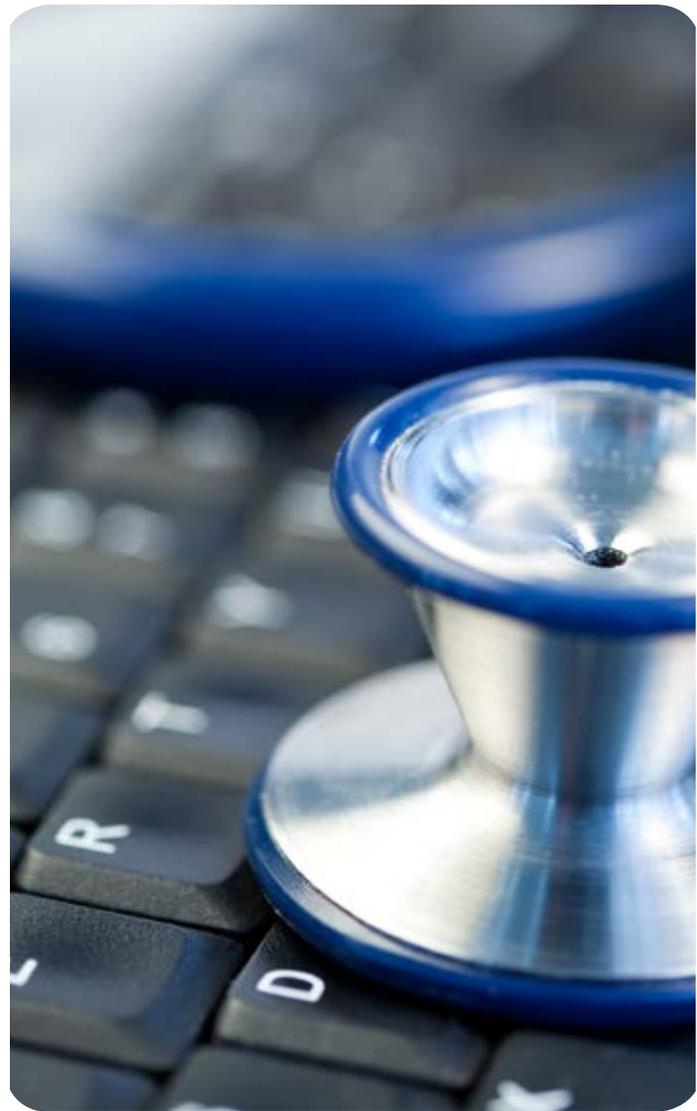
As a member, you have certain rights and responsibilities. A summary is available online and updated as needed. If you do not have access to the web and need a copy of your Member Guide, Prescription Drug List or Member Rights and Responsibilities, please call the number on the back of your member ID card. Our Member Services department is open Monday through Friday, 8:30 a.m. to 5 p.m.

Claims and Benefit Information

Want to know if we paid a specific claim, what your benefits are for a specific service or what your copayments and other charges were? Find this information and more when you visit My Health Toolkit.

External Review Procedures

We are committed to quickly resolving your concerns and problems. There are state and federal laws that allow you to ask for an external review, in some cases, when we deny payment for a claim. These situations have different guidelines based on various things, such as whether your employer's health care coverage is "grandfathered" or not under the health care reform law. Please call Member Services to find out your specific options for an external review. The Health Carrier External Review Act, a state law, allows you to ask for an external review in some cases when we deny payment for a claim. If you qualify for an external review, we will inform you in writing and explain the process to follow. For more details about the appeals process, please see your Member Guide or visit us online at www.BlueChoiceSC.com.



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 for more information.

Member Guide

Your Member Guide is a great place to find many important details about your benefits. You can find your specific Member Guide on our website. Go to www.BlueChoiceSC.com, and select the Members tab. Then choose Resources on the right side of the page and then Member Guides. You can then choose the right Member Guide for your plan. The guide will help you understand your benefits and make the most of your coverage. Here's some of the information in the guide:

- How to access primary care, specialty care, behavioral health services, hospital services and much more
 - 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
 - How your benefits work
 - Restrictions on benefits you receive outside the system
 - How to get language assistance

Prescription Drug Information

Get details about medications, price comparisons, your prescription history and up-to-date information on our pharmacy procedures and prescription drug lists. Plus, if your coverage offers a mail-order pharmacy benefit, you can order your refills online. Just go to the Prescription Drugs section under Benefits in My Health Toolkit.

We Leave Medical Decisions to Doctors and Patients!

We make decisions about approving services based on the appropriateness of care and in agreement with your plan of benefits. 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 of care.





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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 website at www.BlueChoiceSC.com. We're open 24 hours a day here!

To contact us, please refer to the number found on the back of your member ID card.



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