



# Blue Cross of Idaho

## A Better Shot

Online health tools can help you  
achieve total wellness

- Go generic
- Know your blood pressure
- Save money

HIKING AT REDFISH LAKE IN  
THE SAWTOOTH MOUNTAINS

one  one

NEWSLETTER FOR MEMBERS

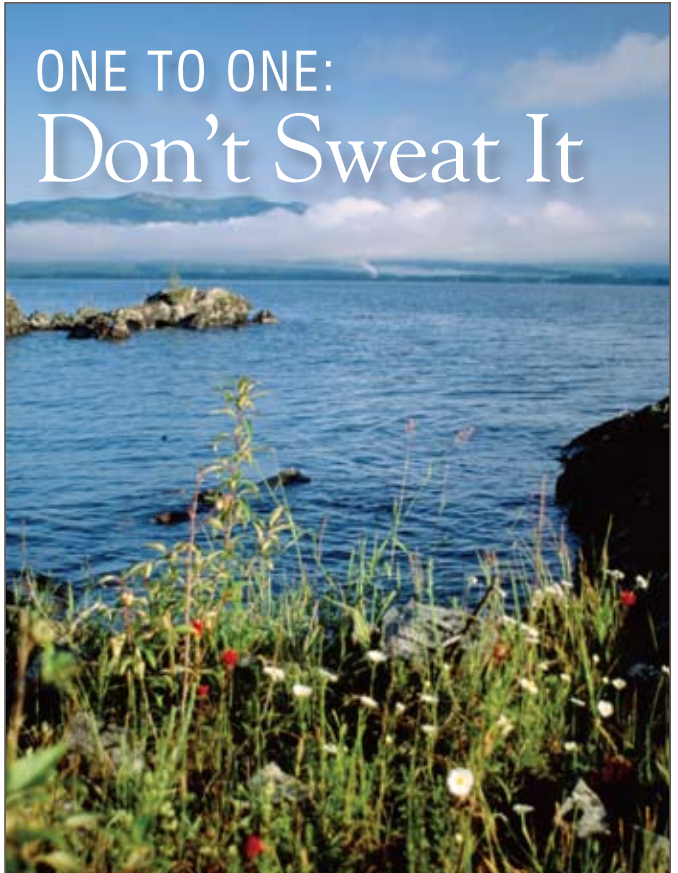
■ WEB RESOURCE

## What Are You Waiting For?

If you haven't yet registered on our Web site, you're missing out on interactive health assessment tools, personal health management resources and drug cost comparison information. Secure, simple registration is available to members at [bcidaho.com](http://bcidaho.com).

➔ To learn more about Blue Cross of Idaho's online health assessments, turn to page 4.

# ONE TO ONE: Don't Sweat It



TAKING A VACATION FROM MAKING HEALTHY LIFESTYLE CHOICES IS NEVER A GOOD IDEA, even during the lazy days of summer. But taking good care of yourself and managing your insurance shouldn't feel like a major effort, either.

That's why this issue of *One to One* includes articles about saving money on prescription medicines and the free online personal health assessments we offer. We've also included easy-to-follow explanations of insurance terms that can impact your care and your costs—including “prior authorization” and “in-network providers.”

We hope this issue makes it a lot easier to make smart choices and remain an informed healthcare consumer.

■ LEARN MORE

## this flu season

For all the information you should know about influenza and any updates about H1N1 (also known as swine flu), go to [cdc.gov/flu](http://cdc.gov/flu).

■ COST MATTERS

## 3 Words to the Wise: STAY IN NETWORK

When you choose an in-network healthcare provider, you often pay a lower copayment, lower deductible and lower coinsurance, depending on your plan.

It costs you more to go out-of-network because you will most likely have to pay a higher deductible and a higher coinsurance, or you may not have any out-of-network benefits. You may

also have to pay for the difference between Blue Cross of Idaho's allowed amount and the amount charged by the out-of-network physician and facility.

To view a list of hospitals, doctors and specialists contracting with Blue Cross of Idaho, visit [bcidaho.com](http://bcidaho.com) and select 'Find a Provider' in the 'Resource Center,' located at the bottom right.



■ SCREENINGS

### PUT IT ON YOUR CALENDAR

#### OCTOBER IS BREAST CANCER AWARENESS


**MONTH**, making it the perfect time to schedule your mammogram.

Call your doctor today.

■ PHARMACY

## generic update

Below, we list the brand-name drugs recently released in generic form.



BRAND NAME	GENERIC NAME	MEDICATION USE
<b>Adderall XR</b>	dextroamphetamine/ amphetamine mixture	Attention deficit disorder with hyperactivity
<b>Topamax</b>	topiramate	Seizures, migraine prevention
<b>CellCept</b>	mycophenolate	Organ transplant



# TAKE 6

## For Better Health

You'll find countless ways to live up to your potential with the help of our online health assessments.

**B**esides seeing your doctor regularly, our six online health assessments are great ways to track your overall physical condition. They're free and each takes about 10 minutes to complete. The assessments provide good perspective on where you are today and how you can improve your lifestyle and your health for tomorrow.

After completing an assessment, you'll get a customized, detailed report that explains specific health and wellness issues you might want to work on. The report includes suggestions to get you started and recommendations tailored to your assessment results.

For the best possible outcome, talk with your doctor about the results of your assessment. He or she can help you take control of your health and manage your ongoing medical conditions.

Here are brief descriptions of each of the six health assessments available on the Blue Cross of Idaho Web site, [bcidaho.com](http://bcidaho.com).

### 1. HEALTH & WELL-BEING

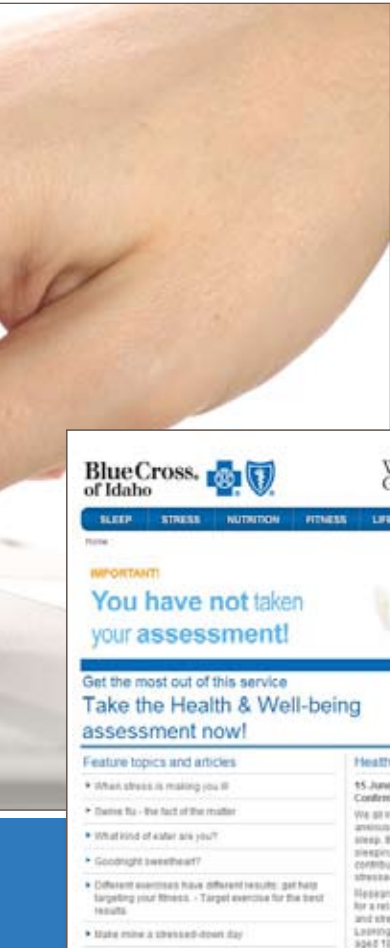
This assessment gives you the big-picture view of your health, covering nutrition, job satisfaction, physical activity, lifestyle and medical health.

### 2. SLEEP

Find out if you're getting enough rest and any factors you might change to improve your sleep, such as when you eat dinner, how much caffeine you consume or your sleeping environment.

### 3. STRESS MANAGEMENT

This assessment helps you identify sources of stress in your life and offers tangible strategies for reducing stress where you can—plus how to cope with those factors out of your control.



we're here to help

If you need a little extra support, check out our behavioral change programs. They can help you with a variety of goals, including quitting smoking and reducing stress. Plus, **bcidaho.com** features regularly updated articles on topics about nutrition, fitness, sleep and other health-related issues. Choose the subjects that interest you or go directly to the most relevant articles, recommended in your assessment report.



## 4. NUTRITION

By answering questions about your dietary habits, you can find out if you're eating the right kinds of foods in the right amounts. If your approach to food could use a spruce-up, you'll get plenty of helpful hints.

## 5. FITNESS & PHYSICAL ACTIVITY

This assessment demonstrates how effective your current exercise program is and what you can do to get motivated if you want to improve your fitness level or overall health.

## 6. BACK & JOINT HEALTH

Evaluate your musculoskeletal health and your potential for developing problems in the future. You'll receive helpful hints on everything from how to sit at your computer to the ways exercise can strengthen your musculoskeletal system.

## Make Them Work for You

To see how you're doing and to help you stay motivated, re-take the assessments as often as you want. Online health logs help you track your progress.

Taking your personal health assessments is simple and the results provide valuable insight into your personal well-being. Ultimately, the assessments will generate a wealth of information tailored to your health and goals. To get started, log in to **bcidaho.com** and click on the 'Personal Health Assessment' link from the home page.

# We've Got ANSWERS

Being an informed healthcare consumer will help you get the most efficient and cost-effective care.

## **Q** What is prior authorization?

**A** Prior authorization is the process of obtaining coverage approval for a non-emergency medical service or procedure.

## **Q** How does prior authorization work?

**A** When your provider wants to perform a procedure or service, contact us for prior authorization. Not all procedures or services require prior authorization. To find out which ones do, call the phone number on the back of your ID card. Our customer service staff will help you determine if you need prior authorization and will let you know the information to provide.

After receiving the prior authorization request and reviewing all the necessary information, we will contact your provider. In some cases, we may ask for more information.

## **Q** What happens if I don't get prior authorization?

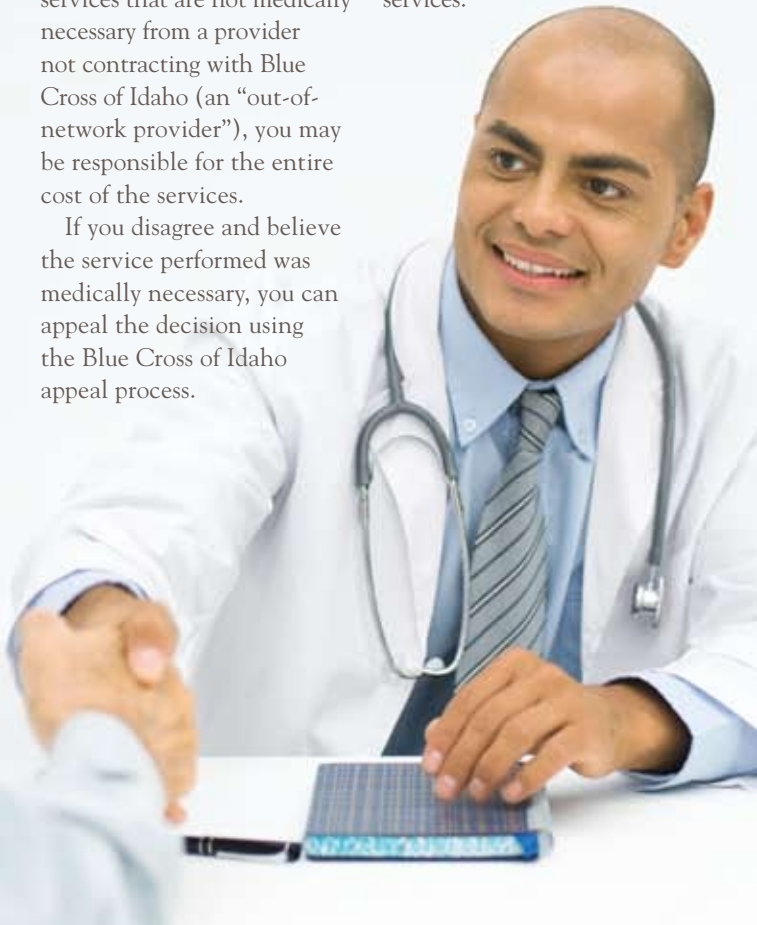
**A** If you receive services that are not medically necessary from one of Blue Cross of Idaho's contracting providers ("in-network provider") without getting prior authorization, and payment for the services is denied, you are not financially responsible.

However, if you receive services that are not medically necessary from a provider not contracting with Blue Cross of Idaho (an "out-of-network provider"), you may be responsible for the entire cost of the services.

If you disagree and believe the service performed was medically necessary, you can appeal the decision using the Blue Cross of Idaho appeal process.

## **Q** Why is prior authorization important?

**A** Prior authorization is important because you will know if you have coverage for services you receive. You won't end up paying the entire cost of services that aren't medically necessary. Prior authorization helps contain rising healthcare costs by ensuring you receive medically necessary procedures and services.





# A Quiet Threat

You can tell a lot about your health by checking your blood pressure.

**H**igh blood pressure doesn't typically come with obvious symptoms. Still, it has a significant impact on your health: It increases your risk for heart disease and stroke. Since these are two leading causes of death in the U.S., it's in your best interest to make sure you keep your blood pressure in the healthy range. The American Heart Association defines a normal blood pressure as equal to or less than 120 systolic (top number) over 80 diastolic (bottom number).

Although race, age, gender and genetics can affect whether you develop high blood pressure, also called hypertension, you can still work to prevent and control it to avoid serious problems later. These four basic steps are part of a healthy lifestyle,

so your whole family can take them together.

**1. If you are overweight, lose weight.** And if you're not, maintain a healthy weight. You can do this by adopting a sensible meal plan rich in fruits and veggies.

**2. Exercise.** Whether you garden, set a fast pace doing housework, take brisk walks or go to a gym, commit to being physically active. Find activities you like and stick to them.

**3. If you drink alcohol, do so in moderation.** Know the healthy limits: no more than two drinks a day for men, one for women.

**4. Limit your sodium intake.** Read food labels for sodium content and use spices, not salt, to flavor your food.

**5. Stop smoking.** People who smoke are at a much higher risk for heart disease

## ■ TAKEAWAY TIP:

### At Your Doctor's Office

A study from the University of Virginia Health System found that systolic blood pressure shot up an average of 14 points when measured immediately after patients entered an exam room. Fourteen points, note the authors, can mean the difference between a clean bill of health and an inaccurate diagnosis.

Next time you're getting checked out by a doctor, follow these pointers:

- **Take five.** If the nurse cuffs you the moment you get in the exam room, simply ask him or her to come back in five minutes, after you've had a chance to acclimate.
- **Pull up a chair.** Having your blood pressure taken when you're seated with your back supported and feet flat on the floor can yield a more accurate reading.
- **Bare it all.** Make sure the nurse wraps the cuff around your bare arm. Shirts of any thickness can affect the results.

# SAVE MONEY

## ▶ WITHOUT MISSING YOUR MEDS

There are many ways to lower your spending. Some are good—but some are very bad. Buying generic household cleaning products? Great. Eating out less? Smart! Sharing your prescription medications with your spouse? Bad. Not filling your prescription medications? Very unwise. In fact, skipping your doses or splitting pills can be dangerous.

To reduce your healthcare costs without any negative side effects, start by talking with your doctor. Ask about generic alternatives to your medications that cost less than your current prescriptions. Another less expensive drug might also

work for you, even if it isn't generic.

Over-the-counter medicines might also save you money, especially if you buy a store brand. Always check with your pharmacist to make sure the ingredients are exactly the same.

You might also want to shop around at local pharmacies to find lower prices. Your doctor or someone in his or her office can often point you in the right direction.

And don't forget the resources at [bcidaho.com](http://bcidaho.com), which include a list of covered medications, generic drugs and other valuable information. Just click on 'Prescription



Drugs' under the 'Resource Center' on the home page.

Still have questions? Blue Cross of Idaho has answers that can help you save some bucks on your medications. Just call the customer service number on your ID card.

PRSRT STD  
U.S. POSTAGE  
PAID  
One to One



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