



Blue Cross of Idaho

Medicare
Advantage Plans
True Blue® | Secure Blue™ | Flexi Blue™

Map Your Way

Online tools provide direction
on your path to wellness

- What You Should Eat
- Go Generic
- Managing the Coverage Gap



PLANNING A ROUTE DOWN
BALD MOUNTAIN IN SUN VALLEY

one  one

NEWSLETTER FOR MEDICARE ADVANTAGE MEMBERS

WELCOME:

Don't Sweat It

TAKING A VACATION FROM MAKING smart lifestyle choices is never a good idea, even during the long, hot 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 that explain how to get help quitting tobacco and access personalized health support. We've also included easy-to-follow explanations of insurance terms that can impact your care and your costs—including coverage determination and the Part D coverage gap.

We understand that simply reading about insurance and health best practices won't do the trick, but being informed sure makes it easier for you to do all the right things.

■ [LEARN MORE](#)

THIS FLU SEASON

It's not too early to start planning for the upcoming flu season. Call the Blue Cross of Idaho Flu Shot Hotline at 1-866-588-6170 for the latest, up-to-date information on flu shot availability in your area!

generic update

..... Below, we've listed the brand-name drugs recently released in a generic form.



Brand Name	Generic Name	Medication Use
Adderall XR	dextroamphetamine/ amphetamine mixture	Attention deficit disorder with hyperactivity
Topamax	topiramate	Seizures, migraine prevention
CellCept	mycophenolate	Organ transplant

■ TERM TO LEARN

Coverage Determination

NEED TO FIND OUT IF A HEALTHCARE SERVICE IS COVERED? Want to know ahead of time your portion of the cost? Ask for a coverage determination. It lets you know in advance if your plan covers a specific healthcare service or prescription drug.

Our customer advocates can provide advance coverage determinations for your healthcare services. We can even provide a determination in writing if you prefer.

Keep in mind that some determinations are required before you receive services. These determinations are sometimes known as prior authorization. In most cases, for services or medications that require prior authorization, your doctor will make the request on your behalf.

Additional information about services or drugs that need prior approval or a coverage determination is available in your plan's Evidence of Coverage booklet or the drug formulary. Both can also be found online at bcidaho.com/medicare. Or, just give us a call at 1-888-494-2583. Our customer advocates are happy to help.

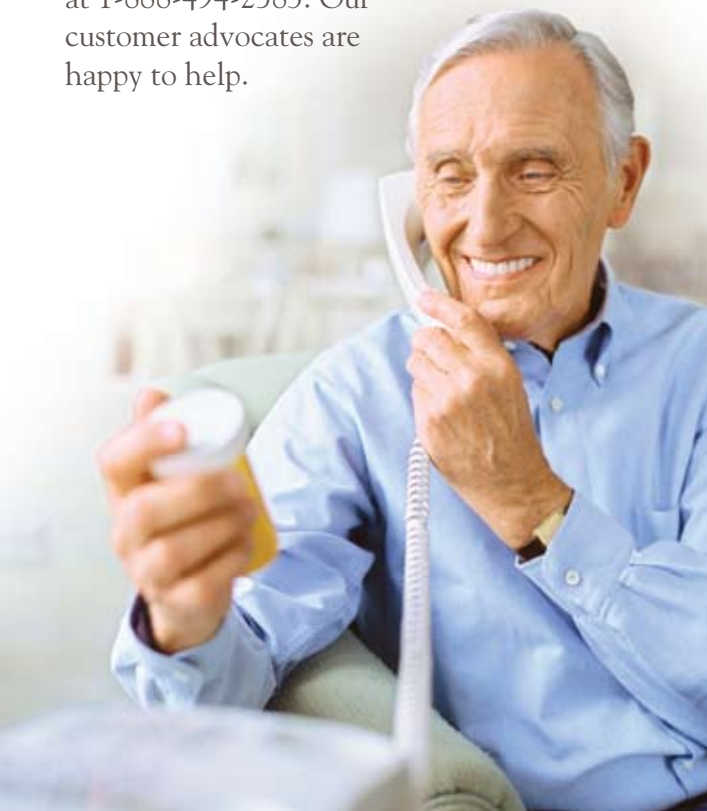
■ AT YOUR SERVICE

Online Anytime

Have you visited us on the Internet lately? Our online address is bcidaho.com/medicare. Our Web site offers Medicare Advantage plan information and health news. If you register, you'll have access to more detailed information about your insurance coverage as well as health assessment tools. **Registering is easy:**

- 1 Go to bcidaho.com/medicare.
- 2 Select the 'Members' link in the upper left corner of the page.
- 3 Click 'Register Now' found below the Member Login header on the left side of the page. You'll need your ID card and your email information handy.
- 4 Fill in the information requested. You'll receive an email confirming your registration.

Once you've registered, your health and coverage information remains private and secure. If you have problems navigating our site and need help, call customer service at 208-395-8200 or 1-888-494-2583 from 8 a.m. to 8 p.m., seven days a week. The hearing-impaired can call 1-800-377-1363.





HELP yourself

Our online health assessments and customized support help make getting healthier easier.

We all need to visit our doctor on a regular basis, especially as we get older. But Blue Cross of Idaho offers great tools to help you assess and manage your health on your own time, too.

First, there's a free, online Personal

Health Assessment you can take in just 10 minutes. After you answer some simple questions about your health, nutrition, physical activity and other aspects of your lifestyle, you'll receive a detailed report.

The report provides feedback



Start Today

► To take the Personal Health Assessment, go to bcidaho.com/medicare. Under Health & Wellness, select 'Wellness Support Tools.' There, you can log in.

If you're a True Blue member and want to learn more about working with a personal health coach, call customer service at 1-888-494-2583.

about all the ways you're doing a good job taking care of yourself. It will also highlight areas that need some improvement, along with recommendations tailored to your needs.

Just for You

Once you've taken the assessment and reviewed your report, talk with your doctor. He or she can provide support.

If you score less than 50 (out of 100) on the assessment, talk to your doctor about changes you need to make in your lifestyle or medical regimen. A low score is no reason to feel discouraged. Consider it an opportunity to learn how to become

healthier. You should also retake the assessment on a regular basis to track your progress and stay motivated.

True Blue members can get ongoing support. Based on your assessment score, you may qualify for free phone consultations with a personal health coach.

A personal health coach is a qualified, trained professional who will provide support every step of the way while you're making lifestyle changes. Through a series of phone sessions, your personal health coach will work with you to develop an action plan just for you. Your personal health coach will help you overcome any specific challenges you're facing and will provide one-on-one support and encouragement.

All of the information you share during the personal health coaching sessions is confidential. The personal health coaching sessions are voluntary, but why not take advantage of the opportunity to work directly with an expert who can help you stay healthy and feel your best?

mind the GAP

Money-saving solutions for Medicare Part D prescription drug coverage.

Like most Medicare Part D plans, Blue Cross of Idaho's Medicare Advantage Part D plans have what is called a coverage gap—a period of time when the plan doesn't pay for prescription medications.

With True Blue, Flexi Blue and Secure Blue, you reach that coverage gap once your drug costs reach \$2,700, which includes what you and your plan have paid for medications.

For generics, True Blue members keep the same level of coverage even during the gap, paying \$6 for a 30-day supply. Flexi Blue and Secure Blue members have to pay the full cost of their medications during the gap.

Once a member's out-of-pocket costs reach \$4,350, the gap is bridged by the catastrophic coverage included in all of our Medicare Advantage plans with Part D coverage. For the rest of 2009, all covered generic medications have copayments of \$2.40, and for all other covered drugs, you pay \$6 copayment or 5 percent coinsurance, whichever is greater.

And there are ways to help delay or even avoid the coverage gap. If you're a True Blue member, ask your provider if a covered generic medication could work for you. Switching to a lower-cost drug may help you avoid the gap—or at least save money while you're in it.

Also, many major drug manufacturers offer Pharmaceutical Assistance Programs to help people enrolled in a Medicare drug plan. Call customer service at 208-395-8200 or 1-888-494-2583 for help finding the right program.

If you have limited income and resources, you may qualify for extra help with your prescription drugs. Senior Health Insurance Benefits Advisors (1-800-247-4422) or the U.S. Social Security Administration (1-800-772-1213) can help you apply.



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▶ **■ AND REMEMBER:** The customer advocates at Blue Cross of Idaho are available from 8 a.m. to 8 p.m., seven days a week. Let us help you navigate the gap and minimize your prescription drug costs.



you are **WHAT YOU EAT**

Small choices make a big impact.



Feel your best and ward off health problems such as type 2 diabetes, coronary heart disease and cancer by choosing healthy foods.

As older adults, we tend to need fewer calories than when we were younger, so choosing smart, nutrient-rich foods is essential. The American Dietetic Association recommends selecting foods packed with vitamins, minerals and other

to 35 percent of your total calories. Avoid trans and saturated fats and look for the healthy fats found in nuts, avocados, olive oil and salmon instead.

When you're buying packaged foods, remember that the labels tell a lot. Check for low levels of fat, cholesterol, sodium and sugars. Opt for foods that provide plenty of fiber, vitamins, calcium, iron and minerals.

nutrients that are also low in calories and fat. Calcium, vitamin D, vitamin B12, potassium and fiber are important nutrients for most older people.

Fiber is particularly beneficial because, among its other benefits, it helps lower your LDL ("bad") cholesterol and reduce your risk for heart disease. As for fats, limit your daily fat intake

Help for Your Habits

If you're trying to quit smoking, don't go it alone. There are resources out there to support you.

The Idaho Department of Health and Welfare offers a free support program at **idaho.quitnet.com**. There's also the American Lung Association Lung HelpLine at 1-800-LUNGUSA, which is staffed by registered nurses and registered respiratory therapists.

Blue Cross of Idaho's Quit for Good program guides you through the process of becoming a non-smoker with step-by-step support. You can sign up at **bcidaho.com/medicare** for the free, six-week online program. From the member home page after you log in, click on 'Personal Health Assessment' and then look under the Stress tab, where you'll find Behavioral Change Programs including Quit for Good.

You may also have coverage for smoking cessation medications. To find out, check your Summary of Benefits or call customer service.

Congratulations to **LLOYD OLIVER:**

The first winner of a WalkingWorks Blue Cross of Idaho iPod nano!

Want to win an iPod? Sign up today for the next WalkingWorks Challenge. One walker from each challenge will win!

Blue Cross of Idaho's Medicare Advantage WalkingWorks members are close to completing another trip across the U.S.

On their way to better health, they have been accumulating miles, one step at a time, from San Francisco to Washington D.C., and back, resting close to Reno, Nev., as of Saturday, July 4 with an impressive total of 23,286,925 steps. Great job to all and keep it going!



Lloyd Oliver, right, received his iPod from Sheri Core, Blue Cross of Idaho Medicare Advantage customer service manager, at the Treasure Valley Heart Walk.

Join the WalkingWorks Challenge. Signing up is easy and free. Go to bcidaho.com/medicare and register.

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