

one TO one



Walk This Way

Practice being a better patient this year



- Prescription Safety
- Health Care Fraud
- Better Dental Care

Snowshoeing at Galena Summit



ONE TO ONE: a new year

■ TOTAL APPROACH

Do As We Say And As We Do

Blue Cross of Idaho encourages each of its members to live healthy and active lives. But that's not all. We also support our employees in their efforts to live well.

As a demonstration of this commitment, Blue Cross of Idaho kicked off its Employee Fitness Challenge and its Smoke-Free initiative. On November 15, Blue Cross of Idaho declared its campus smoke-free. No longer will employees, vendors or guests be allowed to smoke on Blue Cross of Idaho property.

We want to work with members and employers alike to promote healthier living.

AS WE ENTER A NEW YEAR AND THE 2008 HEALTH PLAN year, I want to welcome you to Blue Cross of Idaho's Medicare Advantage Health Care Plans. I realize that few things in life are as precious as your health.

One of the most critical decisions you make is choosing quality health care coverage from the many choices available. Since 1997, Blue Cross of Idaho has offered Medicare Advantage health care plans for Idaho seniors. True Blue, our most comprehensive health care insurance plan has more than 19,000 members. Many of your neighbors have enrolled in our plans and have been enjoying extensive benefits and low costs.

We offer a variety of plans designed to fit your lifestyle and health care needs—and to be affordable whether you are healthy or sick.

- Our premier plan, True Blue, provides extraordinary benefits and services and has been rated the #1 Medicare Advantage plan in Idaho by our members.
- Our newest plan, Flexi Blue, provides extensive benefits with low copayments *without* a monthly premium.
- Our Secure Blue plan gives you the option of choosing your health care services from in- and out-of-network providers.
- We also feature an extensive network of providers you know and trust.
- And, our Care Teams and Customer Service representatives strive to provide you with personalized service to help you maintain a healthy and active lifestyle.

Thank you for your trust in Blue Cross of Idaho and our Medicare Advantage team.

Sincerely,

Jeanie Phillips
Executive Director Medicare Advantage

10 to live by

THE GOOD NEWS: AMERICANS ARE LIVING LONGER.

The bad news: Health care costs continue to increase. And this is why it's critical that we take care of ourselves throughout our entire life. People of all ages need to maintain healthy habits to ensure a fit, long life. To make the most of your golden years, follow these 10 tips:

1. Don't smoke.
2. Work toward and maintain your ideal weight.
3. Exercise regularly.
4. Keep your mind active by reading.
5. Eat a well-balanced diet, with plenty of fruits and vegetables.
6. Get enough rest.
7. Look after your vision and hearing with routine eye and hearing exams.
8. Understand and keep track of your medication. Use the Prescription Drug tools on bcidaho.com to compare drugs and check for medication side effects.
9. Practice safe driving.
10. Partner with your doctor and Blue Cross of Idaho to take advantage of preventive care and wellness programs. Visit bcidaho.com to read more about the details of your insurance coverage.

Take an active role in your health. It's never too late to develop good habits.



■ PHARMACY

generic update

Below, we list the brand-name drugs (by condition) that have recently been released in a generic form.

Condition	Brand Name	Generic
Fungal Infections	Lamsil	Terbinafine
Breathing Problems	Duoneb	Ipratropium/Albuterol
High Blood Pressure	Verelan PM	Verapamil
Viral Infections	Famvir	Famciclovir
Heart Failure	Coreg	Carvedilol
Ear Infections	Floxin OTIC	Ofloxacin
Seizures	Trileptal	Oxcarbazepine

BE A BETTER PATIENT:

Make the Most of Time With Your Doctor

Follow these 6 tips to maximize your health care experience.

Consider this: There are more than 120 schools where people can learn how to be a doctor. Yet there's not one place where people can learn how to be patients. Your doctor is a valuable partner in your health care. Learning to be a better patient and how to be prepared for your doctors' visits will help you better navigate the health care system and help you stay in better health.

Gather yourself before you visit your doctor.

Remember that you may only have a short time with the doctor, so you want to prepare for the visit. Think about the three key items you wish to communicate with your physician. Consider what you want to come away with.

Bring your health care materials, including a list of your prescriptions and dosages, any over-the-counter medications and supplements. If you have copies of test results given by other doctors, bring those. If this is a trip to a new doctor, a history of hospitalizations and past medical problems will be helpful to the doctor as well.

Consider taking a friend who can take notes, ask questions and give you support. A friend or family member can also help by driving you to and from the appointment—especially important if any of the tests you need make you feel woozy.

Arrive early to your appointment to ensure enough time to fill out paperwork.

Start with the most pressing questions when you talk with your doctor. When describing your symptoms, be specific. If there is anything you don't understand, just ask.

Don't wait to make a follow-up appointment. Schedule any additional appointments while you're at the office and it's fresh in your mind.

Have you seen all the new medication management tools on our Web site, bcidaho.com?

You can create a list of medications using the Medicine Cabinet feature offered through Destination Rx; compare prices and check side effects through Drug Compare; and even search our formulary.

These new tools are part of Blue Cross of Idaho's WellConnected program, which promotes ways to help you take charge of your health. Just log in as a member and follow the simple steps within our secure site. If you have not yet registered, just enter the requested information when you click on Members.



CONSUMER BEWARE:

health care FRAUD

Are you paying for more than you think?

More than 4 billion health insurance benefit transactions processed each year are fraudulent. And although this number represents only a small fraction of total transactions, fraudulent claims carry a high price tag. The National Health Care Anti-Fraud Association (NHCAA) estimates that at least 3 percent of the billions spent on health care is the direct result of outright fraud.

Although the immediate targets and victims of fraud are private health payers and government-funded health plans, everybody ultimately pays with higher health insurance premiums, higher copayments and higher taxes.

Your Best Defense

Here are four ways to battle costly fraud:

1 Keep track of your medical treatments and services, and

check your bills to make sure there are no errors. Always remember to write down:

- The date you visited a doctor or received medical care.
- Where the service took place.
- What services you received.
- The names of the providers.
- What tests or additional services were ordered or recommended.

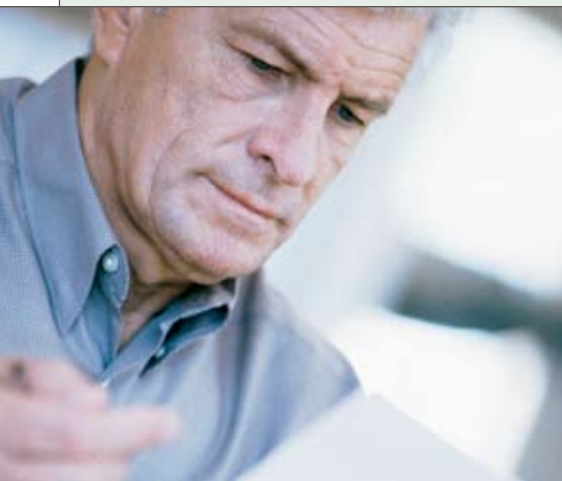
2 When your billing statement comes, double check to make sure the services and charges match your records. To further prevent billing errors or fraud, carefully review your Explanation of Benefits (EOB). The payment notice explains the medical service, who provided the service, who submitted the claim, the cost of the service and what your plan paid. Make sure you are not billed for health care services or equipment that you did not receive.

If you have questions about the services a provider has billed, contact his or her office first. In most cases, errors are the result of clerical mistakes and the provider will gladly correct them.

3 When you get a prescription, check the dosage, quantity and frequency of medication. If you have questions about a prescription, ask the pharmacist, check with your doctor, or call customer service to review your plan coverage.

4 Be cautious of “free” medical services or exams, copayment waivers or services “covered by insurance.”

Remember: Medicare will never call you on the telephone and ask to verify banking information.



In Your Hands:

If you suspect fraud, contact our Fraud Hotline at (800) 682-9095 or email fraudreporting@bcdidaho.com.



DENTAL CARE:

Brushing Up on Dental Care

Maintaining your teeth and gums is a good way to support your total health.

Several studies have shown that periodontal disease (also known as gum disease) is related to heart disease, stroke and respiratory illnesses. When a patient has periodontal disease, a certain kind of bacteria is usually present in the mouth. Health experts believe the bacteria can enter the bloodstream and damage internal organs, attack arteries, cause blood clots and affect blood pressure.

Someone with gum disease is twice as likely to develop heart disease as someone without it. Respiratory diseases like pneumonia can be caused by bacteria associated with gum disease.

First, the Facts

As many as 75 percent of adults over 35 have periodontal disease, and

many don't even know it.

The disease is an infection of the gums and bone. It is caused by the buildup of plaque. That's the bacteria-laden film that clings to teeth if it's not cleaned away with brushing and flossing. These bacteria eat away at the gums and bone that hold the teeth in place. Mild forms of the disease can be treated with improved oral hygiene and regular dental cleanings and check-ups. But if it progresses, gum disease can require surgery to repair the damage.

Next, Take Action

There are risk factors that make you more likely to develop gum disease. Smoking is a

prime risk factor. Smokers are four times more likely to develop the disease than nonsmokers. Alcohol, stress and a poor diet also increase your risk. As part of your total health program, quit smoking, incorporate more whole grains, fruits and veggies in your diet and practice stress-relieving techniques.

Because gum disease is often painless, learn the warning signs:

- Bleeding gums
- Red, swollen, tender gums
- Gums that are pulling away from teeth
- Chronic bad breath or bad taste in the mouth
- Loose or separating teeth

■ **TIME FOR A CHECKUP?** Give your dentist a call today to set up an appointment!

TAKE IT ONLINE:

Are You Registered Yet?

There's so much you can do from the comfort of your home at bcidaho.com. Compare drug costs. Check for medication side effects. Review your claim history.

Signing up is easy:

- Go to bcidaho.com, click on Members in the "Select a Secure Log-in" box.
- Click Register Now.
- Fill in the necessary information.
- Pick your username and password and provide an email address.

Registering is secure and convenient, and it gives you access to a wealth of health information and tools.



COVERAGE UPDATE: National Coverage Determination for Lumbar Artificial Disc Replacement (LADR)

LADR, a surgical procedure on the lumbar spine that involves complete removal of a damaged or diseased lumbar intervertebral disc and the implantation of an artificial disc, has been approved by the FDA.

However, the Centers for

Medicare and Medicaid (CMS) has determined that LADR is not reasonable and necessary for the Medicare population over 60 years of age.

LADR will not be a covered benefit for members over 60 years of age.

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H1350 H1302 H5862 MS08156 (01/08)

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