

one TO one



SUMMER 2007

# Do You Know Diabetes?

Learn the risk factors—  
and the tests you need

- **Physically Fit:  
How Exams Help**
- **Your Claims  
Under Multiple  
Policies**
- **Protect Your  
Head: Stay  
Road-Safe**



Mountain biking in the  
foothills above Boise

## Gardasil Covered

Gardasil is the first vaccine developed to prevent cervical cancer. The vaccine is highly effective against four types of human papillomavirus (HPV), including two that cause about 70 percent of cervical cancer.

Blue Cross of Idaho covers the Gardasil vaccine for most of our contract holders with benefits for the vaccination paid subject to deductible and coinsurance. To verify if Gardasil is covered under your policy, contact Customer Services at the number on the back of your ID card.

The vaccine can be given at any age prior to the onset of sexual activity. Current guidelines recommend that the vaccine, which is given as a series of three injections over six months, be given to girls around age 11 or 12.

HPV is the most common sexually transmitted infection in the U.S., currently affecting more than 20 million people. By age 50, at least 80 percent of women have acquired an HPV infection. On average, there are 9,710 new cases and 3,700 deaths from cervical cancer in the U.S. each year.

For more information about HPV and cervical cancer, visit the Centers for Disease Control and Prevention at [cdc.gov/std/HPV/STDFact-HPV.htm](http://cdc.gov/std/HPV/STDFact-HPV.htm).



ONE TO ONE:

# outdoor skin safety

**THE HEIGHT OF SUMMER AND THE GREAT OUTDOORS**—what a combination. Canoeing on the Arrowrock Reservoir. Hiking near Coeur d’Alene. Mountain biking at Silver City. They’re all perfect excursions for families or friends, and great reasons to get active during the longer days and warmer weather.

With all of the outdoor excitement, though, it’s easy to lose track of time. Longer time outside means greater exposure to the sun’s ultraviolet rays—and that increases your risk of developing skin cancer. More than 62,000 people will be affected by the disease this year, and nearly 8,000 will die from it. (You can visit the American Cancer Society at [cancer.org](http://cancer.org) to learn how to identify skin cancers using the ABCDEs: asymmetry, border, color, diameter and evolution.)

What’s the key to avoiding this cancer? Prevention. To keep from getting sunburned, try to limit your exposure to the sun when it’s strongest, between about 10 a.m. and 4 p.m. Wear lightweight, light-colored clothing and a hat with a wide brim. And don’t forget the sunscreen. About 20 minutes before you go outdoors, apply sunscreen with a sun protection factor, or SPF, of about 30. Reapply it every two hours or more often if you’ve been sweating or in the water—even if the bottle says “waterproof.” Be sure to get the backs of your hands, neck, ears and head. And slide on those shades to protect your eyes.

Then get outside and get active, safely. Have a great summer.

## ■ YOUR HEALTH INSURANCE DICTIONARY

**Out-of-pocket maximum *n*.** The most you will pay for deductibles and coinsurance for most covered services during a benefit period. Once this fixed dollar amount is met, Blue Cross of Idaho will pay the full amount covered by your contract. Check your contract for items that may be excluded from the out-of-pocket maximum.

■ FITNESS

## Protect Your Head

**WHETHER YOU'RE HEADED** out for a fast-paced 100-miler, taking your bike for a trail ride or sending your kids to the park for a spin, a bicycle helmet is a must.

According to the National Highway Traffic Safety Administration (NHTSA), about 70 percent of fatal bicycle accidents involve

head injuries, but fewer than 25 percent of cyclists wear helmets. Yet bike helmets are almost 90 percent effective in reducing the severity of damage to the head and brain.

The NHTSA and the Consumer Product Safety Commission (CPSC) both support the use of helmets. A CPSC label indicates that a helmet has met standards for impact protection, chin-strap strength, stability and

peripheral vision. Children's helmets are also tested for increased head coverage.

When buying or checking a helmet, look for the following:

- CPSC seal of approval label inside the helmet.
- Good ventilation.
- Level on the head (not tilted forward or back).
- Firm enough fit not to be twisted or pulled off.
- No more than one finger-width between strap and chin.

■ PHARMACY

## generic update

In this new section, Blue Cross of Idaho will give you information about what drugs previously sold only under a brand name have recently been released as generics. They are grouped by the conditions they treat.

CONDITION	MEDICATION
<b>Arthritis</b>	Mobic (meloxicam)
<b>Asthma</b>	Vospire (albuterol sulfate)
<b>Bacterial Infection</b>	Biaxin XL (clarithromycin), Vantin (cefepodoxime proxetil), Cipro XR (ciprofloxacin)
<b>Cancer Pain</b>	Actiq (fentanyl citrate)
<b>Depression</b>	Surmontil (trimipramine maleate), Wellbutrin XL 300mg (bupropion)
<b>Eye Itchiness</b>	Zaditor (ketotifen fumarate)
<b>Eye Inflammation</b>	Voltaren Eye Drops (diclofenac sodium)
<b>High Blood Pressure</b>	Mavik (trandolapril), Inderal LA (propranolol), Uniretic (moexipril/hydrochlorothiazide), Norvasc (amlodipine)
<b>High Cholesterol</b>	Zocor (simvastatin)
<b>Nausea and Vomiting (with cancer treatment)</b>	Zofran (ondansetron)
<b>Prostate (benign prostatic hyperplasia)</b>	Proscar (finasteride)
<b>Sleep</b>	Ambien (zolpidem)

■ FOOD

## Set a Summer-Safe Table

It's picnic time, and considering last year's frequent outbreaks of food-borne illnesses, you may be digging through your cookbooks looking for ways to ensure your food is safe. Try these tips from the Partnership for Food Safety Education to keep your kabobs clean, your potato salad pure and your guests out of the emergency room.

**CLEAN:** Wash your hands and cooking surfaces often.

**SEPARATE:** Keep foods away from one another to prevent cross-contamination.

**COOK:** Cook everything to the proper internal temperature to kill bacteria.

**CHILL:** Refrigerate leftovers within a half hour if outdoors, within an hour if indoors.



## CHRONIC CARE:

# what do you know about

**Nearly 21 million Americans have diabetes.** That's 7 percent of the population. But what is this disease? How does it develop?

Diabetes occurs when the body can't make energy from food, so sugar stays in the blood instead of going into the cells. About 90 percent of diabetics have Type 2 diabetes, in which the body fails to properly use insulin. Being overweight is the primary cause, and the reason Type 2 diabetes is increasing in adolescents and young adults. Type 1 diabetes, in contrast, results from the body's failure to produce insulin, and occurs most often in young people.

### [14.6 million]

An estimated 14.6 million people have been diagnosed with diabetes, but more than 6 million people have the disease and don't know it.

### [10+30=58]

A 10 percent reduction in body weight, plus 30 minutes a day of moderate exercise, can reduce your chances for developing Type 2 diabetes by 58 percent.

### [224,092]

Officially, diabetes contributed to 224,092 deaths in 2002. Unofficially, the toll is probably much higher. Studies indicate that diabetes is generally under-reported on death certificates, particularly in the cases of older people with multiple chronic conditions such as heart disease and hypertension.

[8] The National Diabetes Information Clearinghouse lists eight specific risk factors for diabetes:

1. Age 45 or older.
2. Overweight or obese.
3. A parent, brother or sister with diabetes.
4. Black, American Indian, Asian American, Pacific Islander or Hispanic American/Latino.
5. Had gestational diabetes or gave birth to at least one baby weighing more than 9 pounds.
6. Blood pressure 140/90 or higher, or have been told that you have high blood pressure.
7. HDL ("good") cholesterol is 35 or lower, or triglyceride level is 250 or higher.
8. Exercise fewer than three times a week.

[7] Experts recommend seven screenings that patients with diabetes should get once or twice a year.

1. **Know your A1C.** This test shows your average blood glucose control over two to three months and indicates how well your diabetes treatment plan is working.
2. **Get your blood fats checked.** The doctor will check your total cholesterol, high-density lipoprotein, triglycerides and low-density lipoprotein, all of which indicate your risk for heart disease, a major complication of diabetes.
3. **Get a kidney test.** Your doctor will test your urine for albumin, a blood creatinine measurement and to check that you are not developing kidney disease, another complication of diabetes.
4. **Get a dilated eye exam.** This can catch an eye disease called diabetic retinopathy early, when it can be treated.
5. **Get a foot exam.** People with diabetes often have nerve or circulatory problems in their feet. They're also prone to infections. So special foot care is a must.
6. **Get a dental exam.** Diabetics are prone to gum disease.
7. **Get a flu shot every fall.** Anyone with a chronic disease like diabetes is on the CDC's priority flu shot list.

# DIABETES?

## Diabetes Risk Survey

Take this quick survey to learn whether you may have an elevated risk of developing diabetes. If your score is 7 or higher, contact your doctor for formal testing.

### Symptom [Points]

Always tired [2]

Always hungry (especially after eating) [2]

Increased thirst (more than 10 glasses a day) [4]

Unexplained weight loss [2]

Frequent urination (especially during the night) [4]

Wounds that don't heal [2]

Sexual dysfunction (difficulty with erection) [2]

Vaginal infections (itching) [3]

Overweight (waist measurement more than half your height) [2]

Numbness and tingling of feet [3]

Blurred vision [2]

Family member has diabetes [2]

Blood glucose above 126 mg/dl (screened by a health care professional) [10]

**TOTAL:** [ \_\_\_\_\_ ]

## RESOURCES

Boise's Humphreys Diabetes Center:  
[hdiabetescenter.org](http://hdiabetescenter.org)

Body Mass Index Calculator:  
[nhlbisupport.com/bmi](http://nhlbisupport.com/bmi)

The American Diabetes Association:  
[diabetes.org](http://diabetes.org)



## do you have diabetes?

If you've been diagnosed with diabetes, you're not alone. Nearly 23,300 Blue Cross of Idaho members benefit from our diabetes management program.

When you're enrolled in the program, we send reminders, help you get the tests you need, and help you get and stick to medication that may help you keep diabetes or related conditions under control.

Items such as blood glucose monitors and test strips, lancets and glucose control solutions are covered for all members with diabetes. And members at risk for diabetes may find that fasting plasma glucose tests are covered too.

You'll also get information and encouragement to help you manage your blood glucose levels, weight, cholesterol and blood pressure. We'll help you learn how to make positive health changes.

And our high-risk members benefit from state-of-the-art technology. The CardioCom Commander lets patients automatically transmit readings from their homes to our diabetes management nurses, who can both check on the member's well-being if the readings are unusual, and get the information to the member's doctor right away.

For more information about the diabetes management program, call Blue Cross of Idaho at (208) 387-6924 or (800) 627-1187, extension 6924.

## CLAIMS AND BENEFITS:

# are you COORDINATED?

Learn who pays first if you have multiple policies.

If you're among the 10.6 percent of Blue Cross of Idaho members covered by more than one health insurance policy, you may wonder how we determine which one pays first. That's why we're introducing you to Coordination of Benefits (COB) rules.

COB is intended to make sure that individuals receive 100 percent of allowable expenses—but not more than that (which is called “duplication of benefits”). COB is most common in two-worker families, where each spouse is covered both as an employee on their own policy, and as a dependent on their spouse's policy (or where children are covered as dependents under each parent's plan).

### How It Works

In COB, insurance plans are designated *primary* and *secondary*. In two-worker families, the primary plan is usually the one sponsored by your employer, on which you are named as the “enrollee” or “subscriber,” not as a dependent. In special employment circumstances, COBRA and coverage affected by length of employment, that may not be the case (but our Customer Service team can help you determine which plan is the right one).

The primary plan pays first, and it acts as if it is your

only health insurance. Then the secondary plan looks at what has been covered by the primary plan, and determines whether it needs to cover an additional amount, up to the maximum allowed for the health service required.

In the case of dependent children covered on more than one plan, there are special rules, but again, our Customer Service team can help you navigate these situations.

While most groups follow COB rules, Maintenance of Benefits is another slightly different form of COB. Your health insurance policy outlines the rules used to coordinate payment for your benefits.

### Third-Party Liability Claims

Health concerns that arise from incidents in someone else's home, in a car accident or at work are often covered by both health insurance and a homeowner's or auto insurance policy, or worker's compensation. While similar to COB, we call this third-party liability

(TPL). Blue Cross of Idaho coordinates with these companies to ensure that allowed amounts are covered by the right insurer. In general, auto, homeowner's or worker's comp insurance covers the care first, up to the maximum of that policy, and then Blue Cross of Idaho coverage takes over. If you have an accident, we will ask you to fill out a questionnaire about it to be sure we have all the information to pay your claims correctly.

### Why COB and TPL Are Important

COB and TPL rules were established to ensure that those covered by multiple insurances receive the maximum coverage that they are entitled to, but do not profit, when receiving medical care. Determining which plan is primary and which plan is secondary introduces sharing of health care costs among the multiple carriers, saving money for everyone involved.

Blue Cross of Idaho calculates the savings from cost-sharing with other insurances at approximately \$130 million in 2006.



### ■ LOOKING FOR ASSISTANCE?

If you have a specific question about a claim affected by COB or TPL, we're here to help. Just call Customer Service at the number on the back of your ID card or at (208) 331-7347 or (800) 627-1188.



# WELLNESS: physically fit

Routine exams can keep you in good health.

**Y**ou feel fine. You haven't been sick, and you don't have a history of health problems. So why take the time to schedule an annual physical exam with your doctor?

There are quite a few reasons why, in fact. The most important is that routine exams provide your doctor with the opportunity to detect diseases and disorders, such as high blood pressure, cholesterol and blood sugar. Low thyroid levels and some forms of cancer are most often detected during regularly scheduled physical exams. And the earlier treatment starts, the better your odds of successful recovery. For example, if breast cancer is

caught before it spreads to the lymph nodes, the five-year survival rate is 97 percent.

There is a human element to well-care exams too. Seeing your doctor regularly helps you build a strong partnership. After all, when you've seen your doctor routinely, you're more likely to be comfortable speaking to her if you are ill or have questions about a health concern.

### What to Expect

The American Medical Association recommends a complete physical exam every two or three years for people over the age of 20, or every one or two years for people over age 40 who have no symptoms of illness. You

## Sign Me Up

At Blue Cross of Idaho, we recognize the value of staying healthy. And part of keeping yourself healthy is having regular physical examinations, routine immunizations, and appropriate lab and X-ray tests. To encourage you to obtain these services, we've built a benefit into most of our group and individual health plans (excluding our Medicare supplement plans). To find out if your plan has a wellness benefit and what it covers, log into the members section of our Web site, [bcidaho.com](http://bcidaho.com), and check your benefits or call Customer Services at the number on the back of your ID card or at 331-7347 or (800) 627-1188.

should see your doctor more often if you have symptoms of illness, or if you have a disease or disorder in your personal or family health history.

At your exam, your doctor will screen for diseases, determine whether you're at risk for future medical problems, update vaccinations and monitor existing health concerns. She'll also speak to you about your lifestyle and encourage you to make healthy choices.

There are as many excuses for avoiding a physical exam as there are human beings. But with reasonable copays for routine doctor's visits, and a wide network of providers to choose from, Blue Cross of Idaho can help make your routine care just a little more convenient.

## MEMBER STORIES:

# meet ALICIA FONG

On Jan. 9, 2006, Alicia Fong—a native Laotian and the oldest of four children—collapsed from a stroke after complaining of headaches and blurred vision. Alicia was 7.

In the months that followed, the young patient underwent a series of surgical interventions to relieve the pressure from bleeding in her brain to help stave off complications from this injury.

Victoria Harris was quickly assigned to Alicia's case to help the family navigate medical, financial and community challenges. "Every case is different," Victoria says. "Alicia faced some very serious medical challenges, and her family faced some serious financial challenges—all on top of a significant language barrier."

Victoria worked with Palina Louang-keth, a family friend and translator, to help coordinate resources and ensure quality of care for Alicia. "If it hadn't been for Victoria, the family would not be financially comfortable right now," said Palina.



**ONE HEALTHY KID:** Thanks to top medical care and the help of a Blue Cross of Idaho case manager, Alicia is doing just fine.

"Beyond that, Victoria always had Alicia's overall well-being in mind."

Today, Alicia is a spry eight-year-old and has been able to return to school. "If you were to ask the Fongs where they would rank Blue Cross of Idaho and Victoria's efforts on a scale of 1 to 10, I'm pretty sure they would award both a resounding 11," says Palina.

PRSRT STD  
U.S. POSTAGE  
PAID  
One to One



3000 E. Pine Ave.  
Meridian, ID 83642

Published by McMurry. © 2007. All rights reserved. No material may be reproduced in whole or in part from this publication without the express written permission of the publisher. The information in this publication is intended to complement—not take the place of—the recommendations of your health care provider. Consult your physician before making major changes in your lifestyle or health care regimen. McMurry makes no endorsements or warranties regarding any of the products and services included in this publication or its articles.