Back to Basics

An annual physical makes a world of difference

- Walk for Your Health
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It’s time for spring cleaning—and that includes your health and wellness routine.

For example, do you know when you’re due for your annual physical? A yearly checkup is one of the best things you can do for your health and your wallet. It’s just common sense. Read why on page 4.

Another way to spruce up your lifestyle is to be more active. Be sure to take advantage of the many resources Blue Cross of Idaho offers to help put more spring in your step.

One of these is the WalkingWorks program, which we recently kicked off. You can read more about the program, including how to register, by turning to page 8.

You’ll also read about out-of-pocket expenses and tips for how to stay on top of your health without breaking the bank.

No matter who you are or how fit you are today, we can help you on your way to a long, healthy life. Enjoy and stay active!

Women: Make a Date

The value of preventing serious health conditions is truly priceless. To help prevent breast cancer from developing and progressing, we recommend you conduct a breast self-exam monthly and get a mammogram annually. If you need a helpful reminder, we can help. Call customer service at 888-494-2583 for more information or for help scheduling an appointment.
Dictionary of Terms

Healthcare fraud (n.) The intentional, unlawful misrepresentation or deception for the purpose of gaining unauthorized benefits—financial or otherwise. An example is a person being billed for services he didn’t receive.

Up to 10 percent of Medicare costs are wrongly spent on fraud and abuse. This results in everybody ultimately paying for higher health insurance premiums, higher copayments and higher taxes. If you suspect you’ve been a victim of healthcare fraud, call our fraud hotline at 800-682-9095 or email us at fraudreporting@bcidaho.com.
If you think that the only time you should visit your doctor is when you’re not feeling well, think again. People of all ages can benefit from having an annual physical, and here are three reasons: It’s good for your health, your finances and your future care.

CHECKUPS TRACK YOUR HEALTH

Many common health conditions, including high blood pressure and high cholesterol, don’t have any obvious symptoms. By getting tested regularly for them, you can start fixing them quickly. But if left untreated, they can develop into serious issues and lead to more complex—and costlier—conditions such as heart disease and stroke. It’s even more important to get an annual physical if you have a chronic condition, such as osteoarthritis or type 2 diabetes, to make sure you’re managing it appropriately.

MORE WISE MOVES:
Assess Your Wellness

After your next annual physical is a perfect time to check out our online personal health assessment. Go to bcidaho.com. Click ‘Members’ on the left-hand menu and log in or choose ‘Register Now’ if you haven’t yet registered on bcidaho.com.

Once you’re logged in or registered, you can take a personal health assessment. You’ll enter your blood pressure, cholesterol and weight, and answer a few questions. You’ll then receive a personalized health report with recommendations.
PHYSICALS ARE INVESTMENTS IN HEALTH

If you’re hesitating to spend the money on a visit to the doctor when you’re healthy, think of it as a very smart investment. It’s also an affordable option for Blue Cross of Idaho members, who have options beyond Medicare coverage and pay only a small copayment for an annual checkup: $10 for True Blue members, $30 for Flexi Blue members and $20 for Secure Blue members when using an in-network doctor.

YOU’LL GET TO KNOW YOUR DOCTOR

Establishing a good rapport with your doctor while you’re healthy can make a difference in your future healthcare. If you ever have an emergency or suddenly become very ill, wouldn’t you want to work with a doctor who already knows you and your medical history?

Plus, patients who have a good relationship with their doctors tend to have better results and be more satisfied with their care, says the U.S. Agency for Healthcare Research and Quality (AHRQ). And being comfortable with your doctor will make it easier to talk about anything that’s on your mind.

It’s a fact: There’s no good reason to put off seeing your doctor for an annual physical, but plenty of great reasons to schedule your appointment now.

Call customer service at 888-494-2583 for more information or for help scheduling an appointment.
Q & A: PUTTING EXPENSES Into Perspective

We answer your questions about copayments and out-of-pocket expenses.

If you aren’t sure what “out-of-pocket expenses” are, you’re not alone. It’s a question many of our members have, and Blue Cross of Idaho is happy to help you understand what you might have to pay in addition to your insurance premiums.

Q “What exactly is a copayment?”

A A copayment is a fixed dollar amount (for example, $20 or $30) you have to pay for specified covered services such as a doctor office visit or prescription medicine. Copayments vary based on the type of coverage you have and are applied each time the service is provided.

Q “What is TROOP?”

A You may hear customer advocates say “TROOP” when they discuss your prescription drug benefit. This word stands for “true out-of-pocket” expenses—the amount of money that counts toward what Medicare calls your “catastrophic coverage” threshold. The following types of payments for prescription drugs count toward your out-of-pocket costs and help you qualify for catastrophic coverage as long as the drug you are paying for is:

- A Part D prescription drug on your plan’s formulary (or if you have received an approval on a coverage determination, exception request or appeal).
- Obtained at a network pharmacy (or if you have an approved claim from an out-of-network pharmacy) and meets your plan’s coverage requirements.

When you have spent a total of $4,350 for your prescription drugs, you will reach the catastrophic coverage level.

The amount that you pay for your monthly premium does not count toward the catastrophic coverage level. Nor will prescription drugs purchased outside the United States and its territories, or prescription drugs not covered by your plan.
Falls can happen to anyone, at any age, for lots of reasons. Just think how often toddlers trip and fall, and grown-ups do their share, too.

It is true, though, that falling is more common for older people. According to the Centers for Disease Control and Prevention, more than one-third of older adults fall each year.

But falls are preventable if you stay fit and take a few precautions. Follow these tips to stay steady on your feet:

- Remove trip hazards, such as electrical cords and throw rugs, from your home.
- Use non-slip mats in the bathtub and shower.
- Make sure your home is well-lit, especially on stairways, which should have handrails.
- Wear shoes with good support, and avoid backless shoes and slippers.
- Check your medication labels for side effects including drowsiness, dizziness or disorientation, which can all increase your risk of falling.
- Talk to your doctor or pharmacist about over-the-counter medications, to make sure they’re safe for you given your personal health status and other medications you take. Even common cold and flu medications may affect your balance.
- Get your vision tested at least once a year: The wrong eyeglass or contact lens prescription, or conditions such as glaucoma and cataracts, can limit your vision and make it easier to trip and fall.
- Start or stick to a regular exercise program, which will keep you strong and flexible, and also help improve your balance.
- Try exercises like yoga or tai chi, which improve balance and coordination and are suitable for people of all ages.

You can take steps to prevent falls.
WITH THE ARRIVAL OF WARMER WEATHER, THERE’S NO BETTER TIME TO BEGIN A WALKING PROGRAM.
Walking is one of the safest, least expensive and healthiest forms of exercise there is. That’s why Blue Cross of Idaho offers a free WalkingWorks program, which is designed to guide and motivate participants toward achieving their fitness goals.

With WalkingWorks, you create a personalized program to gradually increase your activity level at a pace that’s right for you. The program provides tips about healthy eating, stretching and strength training. It encourages you to walk every day.

Signing up for WalkingWorks is easy and free. Go to bcidaho.com/medicare and register.

After you register, you’ll receive:
• A participant guide that includes a daily walking log, information about creating a customized program and tips like choosing the right shoes.
• Information about nutrition.
• Weekly emails or postcards with tips and motivation.
• The chance to win an iPod—just for registering.

WALKING WORKS, SO SIGN UP TODAY