Step by Step

Every step counts when you’re striving for health

- What goes into coverage
- Your next wellness visit
- How to assess your health
For many people, the idea of getting healthier feels overwhelming. It’s hard to know where to begin—at the gym? In the grocery store? Maybe take a class? In truth, though, all it takes is one step to get you started. Then, another step. And another. And all those little steps can add up to a big improvement overall.

As your first step, we recommend you take the online personal health assessment available at bcidaho.com. Read about it on page 7. Also, work closely with your doctor to set screening schedules and stay ahead of illness. See what to expect at your next wellness visit on page 6.

Staying informed about your coverage and care options is another step toward getting healthier. So you’ll want to turn to pages 4 and 5, where you can learn about the different types of plans and why it doesn’t always make sense to go to the emergency room.

What step will you take today?

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TERM TO LEARN

Coinsurance

A specific percentage of the total cost of a healthcare covered service that the member is responsible for. Coinsurance applies after the member meets the deductible.
How to Make Your MEDICAL ALBUM

A three-ring binder can be a handy tool for gathering your health information. Start with a short summary of important facts, including your blood type, significant medical conditions (such as diabetes and high blood pressure) and drug or food allergies. List the medications you take, including over-the-counter products.

Devote a section of the binder to any significant medical conditions in your family. For instance, have any relatives been diagnosed with cancer? Or heart disease?

Also include contact information for your primary care physician and an emergency contact person. Use the rest of the binder to note test results and surgical procedures, as well as screening and immunizations dates.

Bring this binder with you to every doctor’s appointment, and share it with your doctor.

WE’RE HERE TO HELP

Are you being treated for asthma, diabetes, depression, chronic obstructive pulmonary disease (COPD) or heart failure? Then our disease management programs could help you.

Disease management programs empower you with education and support, and encourage a holistic approach to care by considering both physical and mental complications and symptoms.

Check your benefits to see if your plan includes these terrific programs, then learn more at bcidaho.com. From the main page, select Health & Wellness, and then Disease Management.

updates to our formulary

<table>
<thead>
<tr>
<th>BRAND NAME</th>
<th>GENERIC NAME</th>
<th>MEDICATION USE</th>
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<tbody>
<tr>
<td>Nasacort</td>
<td>triamcinolone</td>
<td>Nasal spray—allergies</td>
</tr>
<tr>
<td>Lybrel</td>
<td>Levonorgestrel/ethinyl estradiol</td>
<td>Birth control</td>
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<tr>
<td>Levaquin</td>
<td>levofoxacin</td>
<td>Infection</td>
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<tr>
<td>Entocort EC</td>
<td>budesonide EC</td>
<td>Crohn’s disease</td>
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<tr>
<td>Uroxatral</td>
<td>alfuzosin ER</td>
<td>Prostate</td>
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<td>Arixtra</td>
<td>fondaparinux</td>
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<td>Seasonique</td>
<td>Levonorgestrel/ethinyl estradiol</td>
<td>Birth control</td>
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<tr>
<td>Opana ER</td>
<td>oxymorphone ER</td>
<td>Pain</td>
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Blue Cross of Idaho’s formulary may not apply to all healthcare plans. Please refer to your group’s contract provisions for more detailed information about the terms and conditions of your prescription drug benefit.
To Go or Not to Go?

When it comes to the emergency room, you could save money and time by not going.

Visiting the emergency room (ER) for emergencies only helps keep healthcare costs lower. It also saves this important resource for people who may truly be in danger of losing their life.

If you ever find yourself considering a trip to the ER, stop and ask yourself, “Am I going to the emergency room because I have an emergency or because it is open and I don’t need an appointment?” A medical emergency includes any problem that may cause permanent damage or death, including:

- Chest pain
- Heavy bleeding
- Compound fracture
- Seizures
- Suddenly being unable to speak or breathe

So, what’s the alternative? If you’re experiencing an urgent medical need—such as broken bones, sprains, earaches, minor burns, sore throats, tension headaches or minor cuts—then you can visit an in-network physician or walk-in clinic.

**BOTTOM LINE:** Make sure to only visit the emergency room when it’s an emergency. Emergency room visits include a $100 copayment that is waived if you are admitted to the hospital. Visit an urgent care facility or make an appointment with your healthcare provider if you need treatment for nonemergency conditions.

Though many healthcare plans require a $100 copayment for ER visits, some employer-sponsored plans do not. Review your policy to find out what you should expect if you visit an ER.

Is It a Stroke?

Someone experiencing stroke symptoms is one reason you definitely want to head to the ER: Strokes strike suddenly, but often have warning signs. Go to the ER if you notice these signs of stroke in yourself or somebody you’re with.

- Numbness or weakness of the face, arm or leg, especially on one side of the body
- Confusion, trouble speaking or understanding
- Trouble seeing in one or both eyes
- Trouble walking, dizziness, loss of balance or coordination
- Severe headache with no known cause

If you notice one or more of these signs, don’t wait until the symptoms go away. Get medical attention immediately.
1. My cousin and I both have health insurance from Blue Cross of Idaho, but the details of our coverage differ. Why is that?

Blue Cross of Idaho offers several different health insurance products (or plans) that members can purchase in a couple of different ways. The exact combination of your plan and the way you purchased it is likely different from your cousin’s, resulting in different coverage options and limitations.

2. How are group plans and individual plans different?

Group insurance is purchased by an employer for eligible employees at rates that assume average use of healthcare services. Individual insurance is purchased by a specific person to cover him- or herself, and often a family.

3. What are the most common types of health insurance plans available?

Whether purchasing through a group or individually, there are three main types of plans, each with variations that can alter the coverage and benefits you have:

- **Traditional (Fee For Service):** Traditional (indemnity) health insurance where you and your plan each pay a portion of your health expenses, usually after you meet a yearly deductible. In most cases, members can choose any physician, hospital or other provider (non-network based coverage).

- **Health Maintenance Organization (HMO):** A form of managed care in which members receive all of their care from HMO participating providers. Members usually must obtain a referral from their primary care physician before they can see a specialist.

- **Preferred Provider Organizations (PPOs):** A form of managed care in which you have more flexibility in choosing physicians and other providers than in an HMO. You can see providers participating in our PPO programs and nonparticipating providers, but your out-of-pocket expenses will be lower if you see only PPO participating providers.

Do you know somebody who needs temporary or basic health insurance while he or she is out of work? Our Short Term PPO plan might be the right answer. Learn more at bcidaho.com/plans/individual/STB.asp.
In the last One-to-One issue, we explored the importance of scheduling a wellness exam to help prevent potential health problems. In this article, we review preventive recommendations in your plan for better health.

The best way to beat illness is to prevent it before it happens. That’s why it’s important to visit your healthcare provider for an annual wellness exam. A wellness exam focuses on prevention. It’s a good time for you and your physician to talk about your health concerns and potential illnesses before serious issues arise.

Wellness exams also give you an opportunity to discuss your medical history or ask general questions about your health. It’s also a chance to evaluate what health screenings you should schedule, and review any medication you are taking. To put it simply: It’s a great way to stay ahead of your health.

In general, you may receive immunizations and advice on health and wellness issues (nutrition, physical activity, healthy weight, injury prevention, tobacco and alcohol use, dental health and mental health) at a wellness exam.

**WOMEN should also expect to discuss:**
- Breast health and the importance of mammograms
- Cervical health and the importance of a Pap smear
- Bone density tests or DEXA scans
- Diabetes
- Blood pressure
- Cholesterol
- Colon screening and health
- Thyroid screening
- Eye health
- Skin exams
- Weight and body mass index (BMI)
- Hearing
- Vaccinations or booster shots like an annual influenza vaccination

**MEN should also expect to discuss:**
- Prostate health and the importance of prostate cancer screening
- Colon health
- Blood pressure
- Cholesterol
- Diabetes
- Skin exams
- Eye health
- Vaccinations or booster shots like an annual influenza vaccination
- Weight and body mass index (BMI)
- Hearing

Depending on your health history and your family history, your physician may recommend other tests than those listed above.

Healthcare reform requires most insurance plans to cover wellness visits with no out-of-pocket costs. Check your benefit information to see what your plan includes before scheduling your appointment.
What’s the best way to begin improving your health? Start by taking a closer look at your personal needs, challenges and goals. And here’s a perfect way to do just that: Take the online Personal Health Assessment, available at bcidaho.com.

This interactive program evaluates your health using a dynamic questionnaire and ultimately delivers a personalized action plan to guide you toward better living. You’ll get an individually tailored action plan and access to interactive tools and libraries, as well as videos. The Personal Health Assessment is like your very own health coach, encouraging you toward better health and overall success.

Once you’ve completed this first step, take a look at the other options for personalized and comprehensive online support to help you lose weight, get more active, quit smoking, improve your diet and manage stress.

Do YOUR HEALTH A FAVOR

Kick start your well-being with the online Personal Health Assessment.

New for You: WellConnected Health Tools

We’ve reworked the Personal Health Assessment (PHA) portion of our WellConnected website and incorporated new features designed to help you improve your health and live to your full potential. Choose from these new tools:

- **THE EXERCISE LIBRARY**: Target a specific area of your body in your exercise program or learn a new move with one of these videos. Download them to your iPod and take it to the gym with you!

- **THE RELAXATION LIBRARY**: Either watch a video to learn relaxation methods like progressive muscle relaxation, deep breathing, visualization or meditation, or download a session to your iPod and replay it whenever you want.

- **THE FOOD FIGHT TOOL**: Select a food and an activity and it tells you how long you have to participate in the activity to burn off the calories.

To use the online interactive health support tools, select Health Assessment from the Health & Wellness menu on the main page of our website, bcidaho.com. Then select Start Now, and enter your login information if you haven’t already.
The Flu Shot

Three reasons to get it—and why it’s still not too late!

If you think you’ve missed your chance to get vaccinated against the flu, think again. February is considered peak flu season, so there’s still time to benefit from this year’s flu shot. And just in case you doubt the value of the vaccine, consider these facts:

1. Even healthy people can get seriously sick from the flu—and that means missing school or work, or even being hospitalized.

2. The flu vaccine cannot give you the flu. The most common side effects from the shot are a sore arm and maybe a low fever or achiness—and these sure are better than how the flu feels!

3. If you get the flu, you could pass it on to elderly or young people and make them very ill. The flu shot is the best way to protect yourself, your family and your community.