Stay on Course

How to stay well and lower your spending this season

- The hidden benefits of your annual check up
- Look out for healthcare fraud
- 5 ways to fight germs
WITH SUMMER BEHIND US AND THE HOLIDAY SEASON JUST AHEAD, many people are taking a well-deserved deep breath. Fall is a good time to pause and reflect. Gather your thoughts and focus your goals for the remainder of the year. If better health and smarter spending are among your goals, we offer simple and practical tips in this issue of One to One.

If you haven’t yet had your annual check up, review the reasons you should make an appointment on page 5. (You may be surprised to read how this simple step could save you dollars in the long run.) Maybe the thought of shoveling snow this winter brings to mind that recurring back pain you struggle with? Then you’ll want to read about our new spine program on page 7. Lastly, stay well this season by following our five common-sense tips for avoiding germs, listed on page 3.

Enjoy the season and let us help you achieve your goals.

**Is It An Emergency?**

In this season of ear infections, sore throats, and stomach bugs, it’s good to remember when it makes sense to visit an emergency room and when it’s best to opt for an urgent care facility. Emergency rooms are for medical emergencies only. These are conditions that could risk your life or your limbs. For example, emergencies would include:

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

Flu and cold symptoms, on the other hand, are typically best treated at an urgent care facility, an in-network physician, or a walk-in clinic. You’ll have a lower out-of-pocket and typically wait less time when you visit these facilities for care.

**Time for Reflection**

Little things like getting a flu shot can save you dollars in the long run. Use this time to reflect on your goals and how you’ll achieve them. Let us help you achieve your goals this season.
Stay STRONG This Season

Little germs can knock you down for the count. Fight back with these practical tips for staying well.

1. Take a shot. The flu vaccine is one of the simplest ways to avoid illness. With one easy dose you’re better protected against this year’s major strains of the flu as well as the H1N1 flu.

2. Get enough sleep. Getting fewer than seven hours of sleep on most nights can lower your immune system and increase your chances of getting a cold.

3. Wash your hands. Illnesses can spread when you touch your eyes or nose. So, if you picked up germs from the hand you just shook or by touching the coffee pot at work, you may infect yourself the next time your rub your eyes. You’ll lower your chances of spreading germs by washing your hands regularly. Warm water and soap will do the trick. Or, use a liquid hand sanitizer.

4. Steer clear. If you notice a coworker who has a runny nose or scratchy throat, try to limit contact with him or her. Likewise, if you come down with a cold or the flu, do everyone a favor by staying home. You’ll feel better faster and help prevent the spread of illness.

5. Clean up after yourself. Germs linger longer on stainless steel and hard plastic surfaces, so use a household sanitizer to wipe off surfaces in your home and work area a couple of times a day. Don’t forget appliance handles, doorknobs, phone receivers, and computer keyboards.

medication update

The brand-name drugs below have recently been released in a generic form. Generics are a safe and effective way to lower the cost of your medications. For a complete listing of medications on our formulary, visit bcidaho.com/prescription drugs.

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<tr>
<th>BRAND NAME</th>
<th>GENERIC NAME</th>
<th>MEDICATION USE</th>
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<tr>
<td>Ziagen</td>
<td>abacavir</td>
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<td>Detrol</td>
<td>tolterodine</td>
<td>Bladder/ Kidney (Urinary Agents)</td>
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<td>Duac Gel</td>
<td>clindamycin/benzoyl peroxide gel</td>
<td>Dermatologic</td>
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<td>Clarinex 5mg</td>
<td>desloratadine</td>
<td>Respiratory</td>
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<td>Plan B One Step</td>
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<td>Women’s Health</td>
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<td>Actosplus Met</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.
Looking for a way to cut healthcare costs and stay healthy? Pick up your phone, call your physician’s office, and make an appointment for your annual check up. A wellness exam is a chance for you and your healthcare provider to discuss your health. Regular visits with your doctor can help you prevent illnesses and medical problems—which means you’ll save money in the long run.

Your doctor will want to know how you’re taking care of yourself. Do you smoke? If so, are you ready to quit? How often do you exercise? How’s your diet? Do you always wear your seatbelt and avoid using your cell phone while driving?

These exams are also a good time to review your medications—both prescription and over the counter. Are you taking them properly? Are you experiencing any side effects?

What’s Your Cost-Cutting Approach?

There’s a smart way to cut your medical spending. It’s Smart To Get Screened for preventive care services—including mammograms and Pap smears—are available to women at little or sometimes no out-of-pocket cost.

A mammogram is an X-ray of the breast used to screen for signs of breast cancer. The National Cancer Institute recommends that women age 40 and older have a screening mammogram every one to two years.

A Pap smear screens for abnormalities that may signal cervical cancer. It’s recommended that women have a Pap test every three years beginning at age 21.

Coverage Q&A

What to do when you and your spouse have separate health insurance plans.

Q: My wife and I have health coverage from both of our workplaces. Is this OK?

A: It’s common for a couple to be covered under two health plans. Often, dependents can be covered by both plans. Even in the event of divorce, children may remain insured under both healthcare plans.

All you have to do is let both health plans know so it can ensure claims aren’t paid twice and you are not reimbursed for more than 100 percent of the cost of a claim.

Typically, when you are covered under two health plans, one is the “primary” plan and the other, the “secondary.” The primary health plan pays the cost of the claim first. The secondary plan covers the remaining costs that aren’t covered by the first, as long as the secondary plan covers that particular medical cost and care.

Blue Cross of Idaho uses birth dates to help decide which plan is considered primary for children. The health plan of the parent whose birthday falls earlier in the calendar year is the primary health plan for a child. It doesn’t matter which year the parents were born in, just the month and day of birth.

To notify insurance companies of dual coverage, write or call both companies and provide the other company’s name and appropriate policy number. The health insurance plans will coordinate to determine which is the primary plan and which is the secondary plan, and then contact you.
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You can expect your doctor to recommend a variety of health screenings and tests based on your general health, medical history, age, and gender. Blood pressure, weight, and cholesterol screenings are typical for most adults. In addition, your doctor may suggest screenings to check for colon cancer, breast cancer, prostate cancer, or cervical cancer.

How often should you see your doctor? Most people need one wellness exam per year, but this can vary based on your personal medical needs. Talk with your doctor about the best schedule for you. To learn more about preventive guidelines, visit bcidaho.com and choose Preventive Guidelines from under the Health & Wellness option at the top of the page.

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IT’S SMART TO GET SCREENED

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Imagine if 3 percent of your household spending vanished, lost to fraud. You’d probably figure out ways to safeguard your spending and secure your privacy, right? Well, it’s about the same percentage that’s lost every year to healthcare fraud. Of the more than $2 trillion spent on healthcare annually, at least $60 billion goes to fraud. The result is higher healthcare costs, insurance premiums and taxes—and often unnecessary or unsafe medical procedures. The good news? You can help prevent healthcare fraud. Practice these precautionary steps:

1. When you receive a statement from your provider or Blue Cross of Idaho, confirm the accuracy of its information. Be sure the correct services, providers, dates and tests are noted.

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

3. When you review payment notices, check that the claims only include healthcare services or equipment you received.

4. Be wary of offers for “free” medical exams or services “covered by insurance” that arrive in the mail, by phone or at your front door. These may be ploys to get your private health information or insurance policy materials.

5. Guard your Blue Cross of Idaho member ID card. There’s a reason you protect your credit cards, and it’s the same reason you should protect your ID card. With your member identification data, a person could alter your health records or attain medical services or supplies in your name.

If you suspect fraud, call our Fraud Hotline at 1-800-682-9095 or email fraudreporting@bcidaho.com.
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Five ways to help stop insurance scams.

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- Guard your Blue Cross of Idaho member ID card. There's a reason you protect your credit cards, and it's the same reason you should protect your ID card. With your member identification data, a person could alter your health records or attain medical services or supplies in your name.
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The goal of the Spine Center of Excellence program is to ensure Blue Cross of Idaho members residing in Idaho and suffering with back pain pursue non-invasive treatment for their condition before considering the need for surgery. It's our hope that by managing back pain conservatively from the beginning, we'll help a significant number of people avoid unnecessary back surgery.

Chronic low back pain is a common ailment affecting men and women of all ages and many people try to permanently repair damage or alleviate pain through back surgery. Despite the risks associated with back surgery, the number of spinal fusions increased 113 percent over the last decade. For Americans age 60 or older, the fusion rate increased 230 percent.

However, a growing body of medical literature supports the idea that most sufferers can conservatively manage back pain without surgery.

To help curb the rising number of back surgeries, Blue Cross of Idaho is creating the Spine Centers of Excellence—a network of specialists throughout Idaho following the latest evidence-based guidelines to conservatively treat low back pain.

Since a majority of medical evidence supports the notion that many back surgeries offer no advantage over a carefully formulated back-pain management and rehabilitation program, Blue Cross of Idaho’s new policy requires participation in conservative back pain management prior to consideration of back surgery. This means participants need to undergo an evaluation and participate in a conservative back pain management program.

Putting Back Pain Behind You

Blue Cross of Idaho’s new spine program helps ease back pain and avoid unnecessary surgeries.

Following an initial assessment, we develop a customized, evidence-based program for each participant that may include pain management interventions, physical therapy, pain management, mental health assessment, appropriate imaging for acute back pain, medical assistance with smoking cessation, and social-worker support for community resources.
Are You Registered Yet?

Being a registered member on bcidaho.com gives you access to tools and information that will help you live healthier and become an informed healthcare consumer.

If you’re ready to register, it will only take a few minutes. Just have your email address and ID card handy. Go to bcidaho.com. Select the Members link at the top of the left-hand list of options. Then, under Members Login, click Register Now.

Fill in the information requested. You’ll receive an email confirming your registration. Remember to make note of your username and password for future use.

If you have problems navigating our site and need help, call customer service at 1-800-627-1188 between 8 a.m. and 8 p.m., seven days a week.

WE’RE HERE TO HELP

If you have a question about a claim, your benefits or your coverage details, call the customer service number on the back of your ID card. You may also email questions to us from our Web site, bcidaho.com. Select Contact Us from the upper left corner of the screen, then General Information. Complete the fields and press Continue.