It’s Your Health
Tips for taking a hands-on approach to your care

- How to improve your bone health
- Planning ahead for Medicare
- A new text tool for moms 2B

A HIKER ADMires FINGER OF FATE MOUNTAIN AND LAKE, IDAHO
In this issue of One to One, we’ve gathered valuable information to help you make the most of your insurance coverage and take control of your health. After all, you are an individual. Who better to drive your healthcare choices than you?

Did you know you can compare the cost of tests and treatments before committing to a procedure? Receiving prior authorization and asking your doctor if a procedure is necessary give you a greater hand in controlling your healthcare expenses and allow you to compare costs of alternative services or facilities. Turn to page 7 to learn more.

However, the best cost-saving advice is to stay healthy. Visit bcidaho.com and check out all the wellness support tools, personal health assessments, digital coaching and our health library for support while you manage your and your family’s well-being.

Speaking of, we wish you and your family a healthy, safe and fun-filled summer!

TERM TO LEARN

Deductible

This is the dollar amount a member is responsible to pay out-of-pocket before an insurance company begins to pay benefits for most covered services. Blue Cross of Idaho bases the amount credited to the deductible on the maximum allowance or the actual charge, whichever is less. You can check your deductible amounts and balances online by registering on bcidaho.com, selecting Claims, EOBs & Coverage Descriptions, then the Deductible tab.
Can a Coach Help You?

Losing weight and staying in shape are tough to do alone. Have you ever considered working with a health coach? As a member of Blue Cross of Idaho, you can.

We offer a digital health-coaching program that helps you manage your weight. You begin by taking a short online assessment. You’ll start getting three free text messages each week.

Texts cover topics related to maternal and infant health, including how to help prevent birth defects, developmental milestones and breastfeeding. Text4baby messages also connect women to prenatal and infant care resources.

Get started by registering at bcidaho.com and selecting Health Assessment under the Health & Wellness section.

Pregnant women and new mothers can receive health tips on their smartphones thanks to text4baby, a program from the Department of Health and Welfare and the National Healthy Mothers, Healthy Babies Coalition.

To sign up, text BABY (or BEBE for messages in Spanish) to 511411. You’ll start getting three free text messages each week.

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Save Money: GO GENERIC

Using generic prescriptions remains one of the simplest ways to lower your healthcare spending. After all, generics are a safe and often less costly alternative to brand-name drugs. Review all covered generic drugs at bcidaho.com/Prescription Drugs and speak with your doctor about generic equivalents covered under your healthcare plan. Also, take note of the drugs listed below, which recently hit the market in a generic form.

<table>
<thead>
<tr>
<th>BRAND NAME</th>
<th>GENERIC NAME</th>
<th>MEDICATION USE</th>
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<tbody>
<tr>
<td>Femcon FE</td>
<td>Ethinyl estradiol/Norethindrone</td>
<td>Birth control</td>
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<tr>
<td>Vfend</td>
<td>voriconazole</td>
<td>Infection</td>
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<tr>
<td>FemHRT</td>
<td>Ethinyl estradiol/Norethindrone</td>
<td>Women’s hormone replacement therapy</td>
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<tr>
<td>Neurontin Oral Solution</td>
<td>gabapentin</td>
<td>Pain, seizures</td>
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<tr>
<td>Xalatan</td>
<td>latanoprost</td>
<td>Eye–glaucoma</td>
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<tr>
<td>Xibrom</td>
<td>bromfenac</td>
<td>Eye–glaucoma</td>
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<tr>
<td>Elestat</td>
<td>epinastine</td>
<td>Eye–allergy</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.
For some families, summertime means a greater chance for bug bites, oopses and ouches, sprains and pains. But that doesn’t mean you’re going to spend unnecessary time in the emergency room (ER), does it?

Remember: The ER is for emergencies only. Emergencies include any problem that may cause permanent damage or death, including chest pain, heavy bleeding, a broken bone, seizures or suddenly being unable to breathe or speak.

Going to the ER for non-life-threatening symptoms can be expensive and might prevent people who really need help from getting timely care. Instead, visit an in-network provider or walk-in clinic for routine ailments such as sore throats, colds, flu, earaches, minor back pain and tension headaches.

Oh, and about that suspicious bug bite—visit bcidaho.com to learn more and help you decide if it’s time to call your doctor. Select Knowledgebase under the Health & Wellness tab. Then, search for “insect bites.”

Search From Your Phone  Looking for an in-network provider? It’s easy when you visit our online provider directory, at bcidaho.com. Select Find a Provider from the home page, and then fill in your preferences.

From this page, you can also download a National Provider Finder application for your iPhone, iPod touch or iPad that lets you find the nearest urgent care center to you.
The Importance of Wellness Exams

Help prevent health problems with a simple, annual checkup.

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 a wellness exam. A wellness exam focuses on prevention. It allows you and your physician to have a conversation about your health concerns and potential illnesses before serious issues arise. It also gives you an opportunity to ask about your medical history or general questions about your health. Plus, it’s a good time to evaluate what health screenings you should schedule for the future, and review any medication you are taking. To put it plainly, it’s a smart way to stay ahead of your health.

How often should I have a wellness exam?
Schedule your wellness exams periodically, depending on your age and general health. Most people have at least one exam annually. For more preventive guidelines, visit bcidaho.com and select Preventive Guidelines from under the Health & Wellness option at the top of the page.

What should I expect from a wellness exam?
If you don’t already have one, begin by finding a healthcare provider with an organized office and a helpful staff that listens and explains things in a way you understand. Call ahead and ask when the next wellness exam appointment is available.
Typically, your healthcare provider will begin by checking your vital information, like your blood pressure, vision, pulse, weight and height. Once he or she gets an overview of your current health, a physician might spend time asking you questions and evaluating other aspects of your overall health picture to help advise you on ways to improve your health. Be prepared to answer questions about your medical and family history. Other possible questions include:
- Do you currently have any concerns about your health?
- Do you have any conditions that might require regular medical screenings?
- What medications are you currently taking?
- What are your nutrition and exercise habits?
- Do you use tobacco, alcohol or other recreational drugs?
You can help your healthcare provider perform the exam by preparing a few items before your appointment. Bring a list of questions about any health problems you’ve had since the last visit. Consider future health risks. A list of current medications you’re taking will also help your doctor. Bring your insurance card, arrive on time and work with your provider to maintain your best health.

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.
Osteoporosis is a condition where your bones become less dense and more likely to break. It’s natural to lose bone mass as you age, but your risk for the condition may be greater if you:
- Have a family history of osteoporosis
- Are postmenopausal
- Have used certain medications for a prolonged period
- Are not physically active
- Do not get enough calcium in your diet
- Smoke or drink alcohol in excess

There are ways to significantly decrease your risk of osteoporosis.

**EAT RIGHT:** A diet rich in calcium and vitamin D is important for healthy bones. The Institute of Medicine recommends a daily calcium intake of 1,000 mg for men and women. Speak with your doctor, who can determine whether you need a screen test for a vitamin D deficiency.

**EXERCISE REGULARLY:** Bone is a living tissue and, like muscle, it responds to exercise by becoming stronger. Weight-bearing exercises such as walking, climbing stairs and weight training can help increase bone strength and balance.

**LIVE WELL:** Smoking and excessive alcohol consumption can have a negative effect on bone health. Women who smoke often go through menopause earlier, which results in a reduction of estrogen, triggering earlier bone loss.

**ASK ABOUT TESTING:** In the past, you could only detect osteoporosis after breaking a bone. By that time, your bones could be quite weak. A bone density test makes it possible to know your risk of breaking bones before the fact. The test is quick and painless. Talk to your doctor about your osteoporosis risk factors and if a bone density test, or DEXA scan, is necessary.
You’re In the DRIVER’S SEAT

Inform yourself before you commit to a test or procedure.

It’s frustrating for both members and doctors to learn that a service is not covered under the member’s or provider’s healthcare contract after the service has already been delivered. We want to prevent that frustration.

Prior authorization is the process of obtaining coverage approval for a nonemergency medical service or procedure. Not all services or procedures require prior authorization. To find out which ones do, call the phone number on the back of your ID card. Our customer service staff can tell you if you need prior authorization and, if so, what you should do next.

We will determine if the requested service(s) are medically necessary and covered by your insurance plan. Typically, we complete this review within two business days, but in some cases, we may require more information or records so we can make a fully informed decision.

How It Works

If there’s a chance you’ll need to get specialty care or a medical procedure, first check your coverage to determine if you’ll need prior authorization. Next, determine the factors that might affect how much you pay. For example, an MRI or a simple procedure might vary in cost depending on the facility performing the service.

If time isn’t a factor, ask your healthcare provider if it’s OK to solicit cost quotes from other vendors. This might help you incur less out-of-pocket expenses or determine if a procedure is absolutely necessary. If it’s not medically necessary, ask your provider to recommend any alternative treatments for your condition so you can check the costs on those, too.

The Right Care

As your healthcare company, we want you to receive the best care at the right time and place. We also want to ensure that you receive the right technology that addresses your particular clinical issue. We’re here to work with you, your doctor and the medical facility so that you have the best possible health outcome.
As a member of Blue Cross of Idaho, you can count on our coverage today, tomorrow and well into the future.

You are eligible for full Medicare benefits when you turn 65. Blue Cross of Idaho offers a variety of Medicare plans that may work for your needs. We understand that deciding which Medicare option is right for you might feel overwhelming. So, if you’re turning 65 soon, we’ll be reaching out to you with educational materials to help you prepare.

Even if your eligibility is a ways off, it’s good to start considering your future coverage. You’ll want to become familiar with Medicare and what it covers and need time to review your health plan and coverage choices. Plus, it’s a good idea to enroll a few months before your birthday to ensure your benefits are ready and waiting.

We can help make your transition to Medicare as smooth as possible. Our team is ready to answer any questions you have. Call 1-888-492-2583, or TTY 1-800-377-1363 for the hearing impaired, 8 a.m. to 8 p.m., seven days a week.

Or visit our website, bcidaho.com/medicare, anytime.

And watch your mailbox for valuable information from us soon!