Working Together

With your help, we’re reaching for the stars

- Fight the flu
- How to improve your bone health

FISHING ON THE MIDDLE FORK OF IDAHO’S SALMON RIVER

SUMMER 2011
Blue Cross of Idaho, along with all Medicare Advantage plans nationwide, receives annual ratings from the Centers for Medicare and Medicaid Services (CMS). This rating, expressed in stars, indicates plan quality.

CMS bases the ratings on member surveys, feedback from clinicians and data from Medicare reviews. Also, when a plan can show that its members are practicing smart preventive care—by getting screened for cancer, for example—the plan’s overall rating goes up.

The recent federal healthcare reform legislation (The Patient Protection and Affordable Care Act) bases what Medicare pays us on how well we perform. Our performance is reflected in Medicare’s star ratings. The higher the star rating, the more we can provide better benefits and programs to our members.

It’s a win-win for the plan and its members: When the plan is graded well, members benefit. This is precisely why Blue Cross of Idaho has made it a priority to increase our star rating. We’re working to become an all-star plan by encouraging you to get recommended vaccines, schedule your free annual exams and explore all your available benefits.

Read about these services and others in this issue of One to One. From where to get your flu shot to how to receive your prescriptions at home, you’ll learn how we can help make life easier—and healthier! Together, we’re reaching for the stars.

⭐ Star Rating Report Card: You can watch Blue Cross of Idaho’s progress to becoming an all-star plan. Just stop by our office and check the display in the lobby. We’re located at 3000 E. Pine Ave. in Meridian, Idaho.
Fight Cancer

The Susan G. Komen Boise Affiliate Race for the Cure® is an event that took place in May. More than 17,000 people took part to raise money and awareness for the fight against breast cancer. There are many other Komen events in Idaho throughout the year. Check komenboise.org for ideas.

Here’s another way to join the fight against breast cancer: Schedule your mammogram today. Mammograms remain the best way to detect breast cancer at its earliest stages, when it might be more treatable.

If you need help scheduling a cancer screening, our Customer Service team can help. Call 1-888-494-2583 or TTY 1-800-377-1363, 8 a.m. to 8 p.m., seven days a week.

Medication Must-Know

Tips for taking your medicine properly—and which drugs to watch out for.

Follow these safety tips to help ensure that any drug you take provides the desired effect with minimal side effects:

- Discuss why you are taking the medication with your doctor, and ask about possible side effects.
- Ask your doctor about alternative medications.
- Review the instructions and speak up if you don’t understand anything.
- Always check with your doctor before taking any non-prescription or herbal medicines in addition to your prescribed medications, as there may be dangerous interactions or side effects.
- Talk to your doctor at every appointment about the medications that you are taking.
- Always take your medication as prescribed.

Also, take special care when you’re taking a medication from one of the following five drug classes. These drugs might have safety concerns because they can become addictive or cause dangerous side effects.

- Narcotics, like Meperidine (Demoral)
- Estrogens, like Estropipate or Premarin (conjugated estrogen)
- Skeletal muscle relaxants, like Cyclobenzaprine (Flexaril) or Carisoprodol (Soma)
- Certain urinary antibiotics, including Nitrofurantoin (Macrobid or Macrodantin)
- Antihistamines, including Promethazine (Phenergan) or Hydroxyzine hydrochloride (Atarax)

What’s New in Generic Form

The brand-name drug below was released in a generic form. For a complete list of medications on our formulary, visit bcidaho.com/ma_formulary.

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<tr>
<th>BRAND NAME</th>
<th>GENERIC NAME</th>
<th>MEDICATION USE</th>
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<tbody>
<tr>
<td>Neurontin Oral Solution</td>
<td>gabapentin</td>
<td>Pain, seizures</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.
FLU HOW-TO

Adults who are older than 65 or have a chronic illness are at greater risk for developing complications related to flu, and these include pneumonia, dehydration and death. So, it’s a good idea to talk to your doctor if you develop flu symptoms. Your doctor might recommend antiviral drugs.

Also, seek medical assistance if you have the flu and you:
- Have difficulty breathing or shortness of breath
- Experience pain or pressure in the chest or abdomen
- Have sudden dizziness
- Become confused
- Have severe or persistent vomiting
- Have symptoms that improve but then return with a fever and worse cough

Here’s a health tip you have probably heard before: The flu shot is a simple way to help protect your health. Everyone should be immunized against the flu, particularly people with chronic illnesses.

Now, here’s a trick that could save you money and time: Think about getting your flu shot at a pharmacy instead of at your doctor’s office. Here’s why: Blue Cross of Idaho Medicare Advantage members have a $0 cost share for flu and pneumonia vaccines. In other words, vaccines cost you nothing. You won’t need to make an appointment ahead of time. Just stop by the pharmacy on your own schedule. Read more about vaccine coverage in your Evidence of Coverage.

Flu season starts in the fall and lasts into early spring. While you’re at it, be sure to ask about the pneumonia vaccine, recommended for anybody older than 65.

Take a SHOT

One of the best things you can do for your health this season is also one of the most convenient and cost-effective.

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Thanks to everybody who participated in our last phone survey, where we asked about how we can improve your access to information about your plan. Your opinion matters, and we appreciate you taking the time to help us focus our efforts to improve. Here’s what we learned:

- 79 percent of callers thought the time they wait on hold when calling customer service was appropriate.

- More than 98 percent of those who responded thought it was easy to locate information in the written materials we provide.

- More than 99 percent of callers found it was easy to access information on our website.

- Almost half of those asked had no problem with us at all! We invite everybody to take part in our new survey, described below.

Tell us What You’re Doing

We want to learn more about your health behavior and how we can better serve you, so we’re conducting another phone survey.

Here’s our question: Where do you plan to get your flu shot?

1. My primary care provider’s office
2. A local network pharmacy
3. A senior center or a local health fair
4. I’m not getting a flu shot this year

Call 1-866-588-6170 and press the number that corresponds to your answer. We’ll print the results in the fall One to One issue.
Osteoporosis is a condition in which 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 to be screened 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, osteoporosis could only be detected after you broke a bone. By that time, however, your bones could be quite weak. A bone density test makes it possible to know your risk of breaking bones before the fact. Plus, the test is quick and painless. It is important to talk to your doctor about your osteoporosis risk factors and if a bone density test, or DEXA scan, is necessary.
You’ve Got the Option to SAVE

How mail-order delivery offers cost savings.

If you have prescription coverage with your Blue Cross of Idaho Medicare Advantage plan, look into home delivery for your maintenance prescriptions. This convenient option lets you order refills online and have them delivered directly to your home. You’ll save time and gas by avoiding a trip to the pharmacy.

Also, getting maintenance drugs via home delivery may cost you less than what you pay at your local pharmacy, which means you’ll reach the prescription drug “gap” later.

Sign up for home delivery in one of two ways: Go to starthomedelivery.com or log on to our site and see Pharmacy Benefits on the Member’s Home page, at bcidaho.com/members/signon.asp, or call 1-866-265-9456. You can also call us at 1-888-494-2583 to request a home delivery enrollment form.

To check how close you are to reaching your drug gap, simply review your monthly Part D Explanation of Benefits.
Who says the details of health coverage are dull? Take, for example, these benefits:

- **The 24/7 Nurse Advice Line**, which gives general health guidance around the clock. Call 1-800-704-0727.
- **WellConnected**, extensive wellness and decision support tools online at bcidaho.com/medicare.
- **blueextras!**, a program that gives you special rates at fitness centers and gyms across Idaho—as well as savings on hearing aids, hearing tests and eye care services.

Our Customer Service team is available to help you:

- Schedule appointments
- Use your benefits effectively
- Understand your coverage
- Call 1-888-494-2583 or TTY 1-800-377-1363. You can reach us between 8 a.m. and 8 p.m., seven days a week.

Do You Have Questions? CALL US.