Payment Innovations
HELP KEEPING YOUR COSTS IN CHECK

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www.bcidaho.com/medicare
A Note from the CEO

As the year nears its end, it is a natural time for both reflections and resolutions. It’s no different here at Blue Cross of Idaho.

Regardless of what is happening on the larger healthcare landscape, we are proud that our focus on supporting our members hasn’t changed. That dedication to our members helped us earn a 4.5 STAR rating from the Centers for Medicare and Medicaid, making us the highest-rated Medicare Advantage plan in the state.

And while we are proud of our history, we have big plans for the future, too.

Our new year’s resolution is to continue to find new and innovative ways to make your experience with us even better. We are hard at work making changes that both streamline and simplify your healthcare insurance. Keep an eye out in the coming year for new tools and resources that will help you get the most out of your healthcare benefits.

Whether it is using new technology to make it easier for you to get the answers you need, or behind-the-scenes work that smooths out the process, these changes are all designed with you in mind. Of course, you can always depend on the personalized attention you have come to expect from Blue Cross of Idaho. Rest assured that you can always get the one-on-one help you need any time you call our Idaho-based Customer Service Department.

We know that healthcare coverage can feel overwhelming, but that’s why we are here to help.

We are looking forward to all the opportunities the next year offers, and we wish you and your family a very happy and healthy 2018.

Charlene Maher
President and CEO, Blue Cross of Idaho
Driving for Better Healthcare Results
Through Payment Innovation

By Drew Hobby

When it comes to healthcare, it’s probably safe to say that quality of care is more important than quantity of care. And thankfully, by increasing quality care and outcomes, it also helps reduce healthcare costs.

That’s why there’s a nationwide shift in how insurance companies pay healthcare providers, moving from a system that pays providers for the amount of services they do, to a system that rewards them for quality healthcare outcomes.

The idea is that when a patient gets quality care, he or she is able to lead a healthier life and, in turn, doesn’t have to visit the doctor as often.

Blue Cross of Idaho is proud to be leading the charge in healthcare provider payment innovation in the state, creating a new system of value-based contracts with providers that promise to help our members get high-quality care at a lower cost.

At the end of 2017, Blue Cross of Idaho now makes 50 percent of all payments for healthcare services through value-based contracts. And we’ll be continuing to expand those contracts in 2018, driving further toward our goal of promoting quality care.

Value-based programs are based on the idea of creating incentives for healthcare providers to deliver better results. In order to get these incentives, providers and clinics must show quality performance based on national healthcare benchmarks in an array of areas, including patient experience and helping close the gaps in care that can sometimes lead to a patient not getting the right treatment.

Under the previous system, healthcare providers simply got paid for each service they performed, regardless of the outcome or overall benefit to the patient. This quantity-based system doesn’t necessarily support the overall goal of all healthcare – to help the patient lead the healthiest life possible.

By changing the focus, we hope to continue our mission to make sure that our members always have access to top quality healthcare, while also providing a little financial peace of mind.

Medication Update Winter 2017

<table>
<thead>
<tr>
<th>Brand Name</th>
<th>Generic Name</th>
<th>Drug Use</th>
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</thead>
<tbody>
<tr>
<td>Lexiva</td>
<td>fosamprenavir calcium</td>
<td>HIV-1</td>
</tr>
<tr>
<td>Brisdelle</td>
<td>paroxetine</td>
<td>Vasomotor symptoms (VMS) associated with menopause</td>
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<tr>
<td>Fosrenol</td>
<td>lanthanum carbonate</td>
<td>End Stage Renal Disease</td>
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<tr>
<td>Epiduo</td>
<td>adapalene and benzoyl peroxide</td>
<td>Acne vulgaris</td>
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<tr>
<td>Sabril (powder)</td>
<td>vigabatrin</td>
<td>Anticonvulsant</td>
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</table>
Help Preventing Diabetes

Taking control of your health can be a challenge, but a new free program may help you get the support you need to avoid developing Type 2 diabetes. We’ve teamed with Solera Health to offer a personalized program to help you make healthy lifestyle choices and take better control of your health, beginning April 1, 2018.

Heading off diabetes is more important than ever, with roughly 10 percent of the population in the United States being diagnosed with the disease. In fact, there are 1.4 million new cases diagnosed each year. Those who develop diabetes are far more likely to face other serious health issues.

To see if you are eligible to participate in the free program, log onto your online member account at members.bcidaho.com and select the Diabetes Prevention Program button to take a short quiz to see if you qualify.

If you do, you’ll be connected with a local support program that can help you lead your healthiest life. By participating in the program, you can help cut your risk of developing Type 2 Diabetes by up to 71 percent.

Keep It Going with Silver & Fit

Your Medicare Advantage plan comes with Silver & Fit, which offers you amazing discounts on local and national gym memberships.

If you prefer a home workout, you can get a Home Fitness Kit delivered right to your door!

Silver & Fit also offers a library of online classes, a newsletter subscription, Silver & Fit Connected!, where you can track your fitness progress, and a rewards program.

For more information, visit medicare.bcidaho.com.
Blue Cross of Idaho is proud to once again be one of the top five on the Idaho Statesman’s annual list of the Top 100 Private Employers in the state.

For more than 70 years, we have been part of the community – working to make sure our members have access to top quality healthcare with financial peace of mind. We are members of this community, too, and we are proud to be part of what makes Idaho such a great place to live.

Great news!

We’re proud to report that our True Blue HMO Medicare Advantage plans have earned a 4.5-star rating!

That’s the highest rating of any plan in Idaho. Ratings are based on member satisfaction, customer service, healthy outcomes and overall operations.

Thank you for choosing Blue Cross of Idaho for your health insurance coverage.
Order Medicine By Mail

No one enjoys waiting in line at the pharmacy. And it can be dangerous to your health if you run out of your medication.

Fortunately, your Blue Cross of Idaho health plan has an option to help you avoid both of those scenarios.

These are medications commonly used to treat conditions considered chronic or long term, and usually require regular or daily use — are available via mail order. Your medicine will be mailed directly to your home so you can avoid having to wait in line at the pharmacy. Using the mail order service may even save you money on your prescriptions.

Simply ask your healthcare provider to write a 90-day prescription for your medication. You can arrange mail order service in two ways:

• Register online at caremark.com. Go to the prescription tab and select Start Mail Service. You can request a new prescription and have CVS/caremark contact your healthcare provider or you can fill out the mail order form and send it in.

• Call CVS/caremark toll-free at 800-875-0867 to assist you.

You’ll enjoy the convenience of mail order prescription drugs, and you’ll be sure to always have a supply of the medications you need.

Mind Games

Keep your mind sharp by exercising your brain

Boggle Brain Busters Bonus: We put special brain-busting words into the grid of letters. Can you find them? Find FIVE PLANETS in the grid of letters. Write your answers below.

ANSWERS ON BACK COVER.
Plan Ahead to Stay Healthy

People plan ahead for many things – vacations, buying tickets to a concert or game or making reservations at busy restaurants – because they want to ensure access to things that are important to them.

Planning ahead in healthcare is a good idea, too. There are certain services that you need annually, including wellness visits and flu shots, which you can schedule months in advance. By doing so, these appointments are on your calendar so that you aren’t scrambling to find an available appointment later in the year.

Scheduling early also has other benefits. Those who make appointments ahead of time usually get to choose the time of the office visit. Whether you prefer morning, afternoon or weekend appointments, scheduling early gives you the best chance at getting the dates and times that you prefer.

<table>
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<tr>
<th>CHECK WHEN COMPLETED</th>
<th>FREQUENCY</th>
<th>WOMEN</th>
<th>MEN</th>
<th>DATE SCHEDULED</th>
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<tr>
<td>☐ Annual Wellness Exam</td>
<td>Every 12 months</td>
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</tr>
<tr>
<td>☐ Blood Pressure</td>
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<td>✔</td>
<td></td>
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<tr>
<td>☐ Cholesterol</td>
<td>Every 5 years*</td>
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<td>✔</td>
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<tr>
<td>☐ Body Mass Index</td>
<td>Annually</td>
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<tr>
<td>☐ Bone Mass Measurement</td>
<td>Ever 1-2 years</td>
<td>✔</td>
<td>✔</td>
<td></td>
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<td>☐ Breast Cancer</td>
<td>Annually</td>
<td>✔</td>
<td>❌</td>
<td></td>
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<tr>
<td>☐ Colon Cancer</td>
<td>Ask my doctor</td>
<td>✔</td>
<td></td>
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<tr>
<td>☐ Diabetes Screening (A1C)</td>
<td>At least annually*</td>
<td>✔</td>
<td>✔</td>
<td></td>
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<tr>
<td>☐ Flu Vaccine</td>
<td>Annually</td>
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<td></td>
<td></td>
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<tr>
<td>☐ Pneumonia Vaccine</td>
<td>Once after age 65</td>
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</table>

*Your primary care provider will help determine if you need more frequent screenings.

Depending on your health and personal risk factors, your preventive care schedule may differ from the standard recommendations. Talk with your doctor about a schedule that’s best for you. If you have particular risk factors like a chronic disease, obesity, or a family history of a disease, your PCP may recommend additional screenings.

High Five! for Idaho Kids

The percentage of children with obesity in the United States has more than tripled since the 1970s*. In Idaho, one of every three children is overweight or obese, leading to serious health risks, such as diabetes, high blood pressure, and heart disease.

To combat this growing problem, Blue Cross of Idaho Foundation for Health created the community-driven initiative, High Five! The program works to ensure our kids have access to spaces and facilities that encourage more physical activity, and also promotes healthier eating habits for our children. High Five! is designed to succeed with everyone in the community (businesses, schools, parents, health providers) involved in this effort.

Find more information here: highfiveidaho.org.

*Centers for Disease Control
Contact Us

Move recently?
Don’t forget to change your contact information with Blue Cross of Idaho so you continue receiving important information about your health insurance coverage. Log on to your account at members.bcidaho.com or call The Blue Cross of Idaho Customer Service Department at the number on the back of your member ID card.

Have a Question?
Website: https://members.bcidaho.com
Email: MACS@bcidaho.com

Call our Customer Service line at 1-888-494-2583 (TTY 1-800-377-1363). We are available from 8 a.m. to 8 p.m., seven days a week.

Tips to Avoid Falling

Winters in Idaho usually bring precipitation — rain, snow and sleet — that can make our environments more dangerous and put us at a greater risk for falling.

But it’s not just slick, icy surfaces we need to worry about. Taking care of some things inside your home can help you prevent falls. Here are some tips to help prevent falls inside:

- **Keep your floors dry.** If you or any visitors come in from the outside, there’s a chance their shoes will track in water or snow that can melt and be slippery.

- **Add lights.** Make sure your rooms, hallways and staircases are well lit. You are less likely to trip and fall if you can see your surroundings.

- **Beware of obstacles.** Power cords, area rugs that don’t have slip-resistant backing or even coffee and end tables that are near high-traffic areas can cause you to fall.

As we age, we are more susceptible to broken bones when we fall. Talk to your healthcare provider about having a bone density test that will help determine if you have osteoporosis.