

2011

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Health Advantage has a new name,
McLaren Health Advantage

You will receive the same great service and personal attention you have come to expect. The only change is the name!

Member Newsletter “Your Health Care Link”



Key Contact Numbers for McLaren Health Advantage

Toll Free Number to all Departments (888) 327-0671

<u>Department</u>	<u>Phone</u>	<u>Fax</u>
Customer Service	(888) 327-0671	(877) 502-1567
Medical Management	(810) 733-9522	(810) 733-9645
Provider Services	(888) 327-0671	(810) 733-9651

**We Welcome You To Experience
The “Advantage”**

(888) 327-0671

www.mclarenhealthadvantage.org

Emergency Care

Emergency Care

No matter where you are, you are covered for emergency care by McLaren Health Advantage (MHA). If you have a life-threatening condition, go immediately to the nearest emergency room or call 911.

Listed below is emergency coverage you will receive inside the MHA service area, as well as when you are outside of the MHA service area:

Inside the MHA Service Area, you are:

- Covered for medically necessary care when a true emergency exists
- Covered at 100%, less your required member co-payment for treatment when emergency health services are rendered by a:
 - In-Plan Provider
 - GlobalCare Provider

Outside the MHA Service Area, you are covered:

- For medically necessary care when an urgent or emergency condition exists

If the problem is too serious to wait until you return to the MHA Service area, please do one of the following:

- Call the GlobalCare Travel Network at the number listed on the back of your ID card for the nearest participating provider
- Go to an After-Hours Care Center
- Go to the nearest hospital for emergency treatment

Using an emergency care facility for a non-emergent condition may cost you unnecessary out-of-pocket expenses.

Your out-of-pocket expenses are minimal when you utilize the GlobalCare Travel Network.

How Do I Know When I Should Go To The Emergency Room (ER)?

It is hard to know what to do when you or a family member gets sick and your doctor's office is closed. Here are some helpful tips:

You should not go to the ER for:

- Flu or cold symptoms
- An earache
- A fever without any seizures or shaking
- A sore throat
- A skin rash
- A sunburn or minor burn

You should go to the ER if you:

- Can't breathe
- Have chest pains
- Fainted
- Are dizzy, weak, or have sudden pain
- Feel like you might hurt yourself
- Feel like you might hurt someone else
- Swallowed poison

Remember!

- **Do not** use emergency care facilities for a health condition that can be treated during regular doctor's office hours
- Using an emergency care facility for a non-emergent condition may cost you unnecessary out-of-pocket expenses
- Emergency services rendered by an **out-of-plan** or **non-participating** Global-Care provider may result in **significant out-of-pocket expenses**, including balance billing

The Common Cold

This time of year, the common cold is everywhere. Common colds are caused by viruses that are often passed from person to person. You can get the cold virus simply by shaking someone's hand or using the telephone. You can even catch a cold if you are not getting enough rest. The common cold usually lasts 3 to 7 days and the average person can get up to 4 colds a year.

If you do happen to "catch" a cold, here are some self care tips to help you through the virus:

- **Drink lots of liquids** – this will help clear out your respiratory tract
- **Use a cool-mist vaporizer or humidifier** – this will help add moisture to the air
- **Get lots of rest**



Who Determines Which Medications are Covered ?

A special committee of health professionals (physicians, pharmacists, and MHA clinical staff) maintains the MHA Drug Formulary.

This committee uses medical literature and industry standard protocols to indicate which medications are safe, effective, and have the greatest therapeutic value for our members.

MHA Prescription Coverage

Mail Order Pharmacy

Prescription Solutions is MHA's preferred mail order pharmacy. You can receive a 3 month supply of your brand name medication for 1 co-pay through mail order. If you would like to utilize the mail order pharmacy and are not sure how to get started, please call us at (888) 327-0671. **As a reminder, generic medications should be filled at a local retail pharmacy.** You can also receive a 3 month supply of your generic prescription for 1 co-pay at your local pharmacy.

Drug Formulary

MHA's drug formulary can be viewed on our website. Some of the medications listed on MHA's Drug Formulary have restrictions placed on them. These restrictions are indicated on the drug formulary.

Prior Authorizations

When your provider feels you may need a non-formulary medication, a prior authorization (PA) form is faxed to MHA's PA center where it is reviewed. This form will explain to MHA why your provider feels you need a specific medication in place of the formulary alternatives that may be available.

If it is determined that a medication requested is not approved, your provider will be notified. This could occur for various reasons such as the following:

- Formulary alternatives could be used
- Required criteria has not been met
- Requested medication is being used off label or against FDA recommendations

Changes to the Drug Formulary

The formulary is reviewed annually and may change several times throughout the year. These changes are due to many things including, but not limited to:

- Medication recalls
- Generic availability of medications
- Introduction of new medications on the market
- Annual committee review

What are Pharmacy "Tiers?"

MHA separates prescription medications into tiers. Each pharmacy tier carries a different out-of-pocket expense (co-payment) that is charged to MHA members.

- Tier 1 or generic preferred medications have the lowest co-payment
- Tier 2 or brand name preferred medications have medium co-payments
- Tier 3 or non-preferred medications have the highest co-payment
- If you are currently taking a Tier 3 or non-formulary brand medication and would like to see if lower cost alternatives are available, please contact Customer Service at (888) 327-0671

Breast Cancer and Early Detection is Important

Here are some things that put women at a higher risk for breast cancer:

- Personal or family history of breast cancer
- Early onset of menstruation, prior to age 12
- Late menopause (after age 50)
- Diagnosed with another type of breast disease
- Gave birth after age 30 or never gave birth to a child



Early detection, when treatment may be most effective, has helped to decrease the death rate from breast cancer.

Reduce Your Risk of Breast Cancer

- See your doctor for annual check-ups
- Have a clinical breast exam every year, or as recommended by your doctor
- Exercise at least 4 hours per week to pump up the immune system and lower estrogen levels
- Eat a low fat, nutritious diet
- Decrease alcohol intake
- Do a self breast exam regularly
- See your doctor immediately if you notice a lump or other unusual changes

Lowering Your Risk of Heart Disease

Several factors for coronary artery disease can be modified through lifestyle changes or medications. Here's what you can do to reduce your risk for heart disease:

- Reduce high blood pressure
- Exercise regularly
- Stop smoking - if you smoke, your risk for heart disease is at least two times higher than that of a nonsmoker

Tips to Lowering Your Blood Pressure

One in four adults has high blood pressure, or hypertension. Start managing your blood pressure before it is too high. Once it's diagnosed, hypertension has to be monitored (and often treated with drugs) for the rest of a person's life. High blood pressure is a major risk factor for both heart disease and stroke and has no symptoms. That's why prevention is so important.

Here are some things you can do to help lower your blood pressure:

- Lose weight if you're overweight
- Cut sodium intake to less than 2,400 mg a day
- Engage in aerobic activity for 30 to 45 minutes a day
- Stop smoking
- Limit alcohol consumption

The best strategy to lowering high blood pressure is to begin with healthy lifestyle changes. Even though some people can do all of these things, prescription medication may still be necessary. Your doctor will determine which drug or combination of drugs are best for you.

A Key to Successful Diabetes Treatment

Know Your Diabetes Core Measures

It is important to know your “Core Measures” to help manage and control your diabetes. Every year you should see your doctor for:

- Hemoglobin A1c (HbA1c) Blood Test
- Dilated Eye Exam
- Lipid Blood Test
- Urine Microalbumin Test to check for kidney changes
- Physical Exam that includes a **Foot Exam** and **Blood Pressure check** at least two times a year



Exercise Daily

Get Ready, Get Set, Go!

Get ready.....

- First, ask your doctor what kind of exercise you can do and how much
- Think about what you like to do
- Find someone to exercise with if you need company
- If you'll be on your feet, wear the right footwear

Get set.....

- Always make sure you carry or wear diabetes identification, such as a wallet card, bracelet, or necklace
- Drink extra water before and after you exercise

Go!

- Check your blood sugar just before and after you exercise
- Begin gradually, if you have not been active, go slowly
- Try to exercise every day at the same time



A Well-Balanced Diet

The foods you eat and how much you eat can affect your blood sugar. You can improve your blood sugar levels by making food choices that build healthy meals. Here are some important tips to help you with your food choices:

- Eat three meals a day and try to eat at the same time each day
- Eat fresh fruits, vegetables, and whole-grain foods
- Limit foods that are high in fat and use low-fat dairy products
- Don't push proteins (too much protein may hurt your kidneys)
- Avoid “empty” calories like candy, cookies, and other sweets
- Watch your weight (if you are overweight, losing even a few pounds can improve your blood sugar levels)





Stop Smoking

Did you know that after you quit smoking, your body begins to heal?

- **After 20 minutes:** your blood pressure and pulse become normal
- **After 48 hours:** nerve endings start to re-grow; smell and taste improve
- **After 1-9 months:** you will have fewer colds, flu, and bronchitis
- **After 1 year:** your risk of dying from heart disease is half that of a smoker

People who quit smoking:

- Feel in charge of their life
- No longer have the urge to smoke
- Smell good and have a better sense of taste and smell
- Feel more relaxed
- Have more money
- Look healthier
- Have more energy

Here are some tips to help you **stop** smoking:

- **First, check with your doctor to find the best way for you to stop smoking**
- **Make small changes**
 - Limit places where you smoke
 - Smoke in only one room in your house
 - Practice not smoking in the car
- **Pay attention to your smoking and list key triggers**
 - Where, when, and with whom do you smoke?
- **Seek help**
 - The more help you get, the better your chance of success
- **Be motivated**
 - The key to stopping is commitment
 - List your reasons for stopping
- **Set a stop date**
 - Make it a day with low stress
 - Tell your friends and family you are quitting

Organ Transplants

If you or any family members require health care that involves the need for an organ transplant, MHA is here to help you. Please have your referring physician contact MHA's Medical Management Department at (888) 327-0671 or (810) 733-9522 as soon as possible. To help provide MHA members with high quality organ transplant care, your benefits require **pre-authorization** for any organ transplant related service.

Beginning with the pre-authorization process and throughout your care, nurse case

managers are available to assist you and your family with the coordination of the services that will be needed. Please call Medical Management at (888) 327-0671 and ask to speak to the nurse assigned to you. Your nurse case manager can assist you in many ways and looks forward to speaking with you.

MHA has listed the organ transplant centers available to members. These centers meet our rigorous criteria to be considered a center of choice. Requests for services will be directed to one of

the following centers:

- Karmanos Cancer Institute: www.karmanos.org
- University of Michigan Transplant Center: www.med.umich.edu
- Henry Ford Transplant Institute: www.henryford.com

Remember, your referring physician must contact MHA's Medical Management Department to pre-authorize all of your organ transplant care, starting with your evaluation.

How to Report Fraud & Abuse

If you think you may have information related to fraud and abuse practices by a MHA member, provider, or employee, please call our Compliance Hotline at:

Hotline at:
(866) 866-2135
or
you may write our Compliance Officer at:
McLaren Health Advantage
P.O. Box 1511
Flint, MI
48501-1511

You may remain anonymous

Suspect Fraud, Waste, or Abuse?

McLaren Health Advantage (MHA) expects its members, providers, and employees to consistently and fully comply with all the laws and regulations pertaining to the financing and delivery of health care services. It is the responsibility of MHA to identify and report employee, provider, or member fraud, waste, and abuse. As a MHA member, you can help us identify fraud, waste, and abuse and **you may do so anonymously**. Listed below are the definitions of fraud, waste, and abuse:

Fraud: Intentional deception or misrepresentation made by a person with the knowledge that the deception could result in some unauthorized benefit to him/her, or another person.

Waste: To use health care benefits or spend health care dollars without real need.

Abuse: Practices that are inconsistent with sound fiscal, business, or medical practices resulting in unnecessary costs to MHA such as:

- Reimbursement for services that are not medically necessary
- Failing to meet professionally recognized standards of care

Member Fraud, Waste, and Abuse: Actions, such as altering a prescription, medical records, or allowing others to use their MHA insurance coverage identification for the purpose of obtaining medical services.

Provider Fraud, Waste, and Abuse: Actions, such as prescribing medication for 30 days with a refill when it is not known if the medication will be needed. Falsification of credentials, billing for services not provided, billing and coding misrepresentation, or not ordering medically necessary services.

McLaren Health Advantage Provider Directory

The MHA Provider Directory is continually updated and available to you on our website. It is always important to check the on-line provider directory before you visit a physician to ensure that they are participating with MHA. By seeing an in-network MHA provider, you will lower your out-of-pocket costs. If you are unsure if your physician participates with MHA, please call Customer Service at (888) 327-0671 for assistance.

What's on the Web?

MHA has a website you can visit for the most current information to assist you and your family. Please visit our website at www.mclarenhealthadvantage.org and learn more about:

- Current provider directory
- Confidentiality information
- GlobalCare Inc.
- Healthy reminders
- How to submit a claim
- Formulary review

If you would like a printed copy of any information on our website, call Customer Service at (888) 327-0671.



P.O. Box 1511
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McLaren Health Advantage is going green! All future newsletters will only be available on our website at www.mclarenhealthadvantage.org