

2009

**H1N1
(Swine Flu)
FACTS
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**Inside
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HEALTHADVANTAGE

Member Newsletter “Your Health Care Link”



Key Contact Numbers for 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”**

H1N1 Facts (Swine Flu)

What is the H1N1 virus and is it contagious?

- The 2009 H1N1 is a new influenza virus causing illness in children and adults
- The virus was first detected in the United States in April 2009
- The virus is contagious and spreading from person-to-person worldwide in the same way that a regular seasonal influenza virus spreads:
 - Coughing
 - Sneezing
 - Touching an infected surface or object
- Severe illness and deaths have occurred as a result of the H1N1 virus

What are the symptoms of the H1N1 virus?

- Symptoms may include:
 - Fever & chills
 - Cough
 - Sore throat
 - Runny or stuffy nose
 - Body aches
 - Headache
 - Fatigue
 - Vomiting and diarrhea
- Some people may be infected with the H1N1 virus and not have all of the symptoms listed above

What can you do to protect yourself and family?

- Cover your mouth and nose with tissue when you cough or sneeze and throw the tissue in the trash
- Wash your hands often with soap and water
- Avoid touching your eyes, nose, or mouth (germs spread quickly to these areas)
- Avoid close contact with someone who is sick
- Talk to your doctor about if you or your family should be getting the H1N1 vaccine

If you are sick with flu-like symptoms, the Center for Disease Control recommends:

- You stay home for at least 24 hours after your fever is gone, except to get medical attention
- Avoid contact with other people as much as possible to keep from spreading your illness to others

If you have any questions, please call Medical Management at (888) 327-0671 and ask to speak to a nurse.

Antibiotic Resistance

Many people view antibiotics as a “quick fix” when they don’t feel well. Antibiotics were developed to fight bacterial infections. Antibiotic resistant bacteria can develop when an antibiotic is prescribed for a viral infection. These super strains of bacteria pose a serious health threat and are a growing concern. We could face a world in which antibiotics no longer work if they are not used properly.

Knowing the difference between bacterial and viral infections can assure the appropriate use of medications. When diagnosed with a bacterial infection, take the medication exactly as prescribed. Some people stop taking the medication as soon as they feel better, which adds to the development of

antibiotic resistance.

If you or a family member is diagnosed with a viral infection, don’t pressure your doctor for an antibiotic. It won’t help and may promote antibiotic resistance.

Bacterial infections are caused by bacteria and viral infections are caused by viruses. An antibiotic may be used to fight bacterial infections such as:

- Strep throat
- Tuberculosis
- Urinary tract infections

- AIDS
- Common cold

In some cases it may be difficult to determine whether bacteria or a virus is causing some symptoms so it is always best to trust the medical advice of your doctor.



Value Check ✓ Pharmacy Program

Health Advantage members can be confident they are receiving the highest quality, as well as the **best value** when it comes to their pharmacy benefit.

Health Advantage has a **Value Check ✓ Pharmacy Program (VCP)** that continually checks the value of available medications, defined by both quality outcomes and cost. VCP researches best practices for formulary management and benefit administration. We communicate these best practice updates on our website at www.healthadvantage.org.

The most recent formulary review has significantly expanded the Generic/Preferred category.

If you want to **lower** your prescription co-pay, contact your health care provider and ask for a lower cost alternative medication.

When a new drug becomes available, it is sold under a brand-name by the manufacturer and protected under a patent.

When the patent expires, other manufacturers can begin offering a generic drug with the same active ingredients that are equivalent in strength and dosage as the brand-name.

Formulary Review

Health Advantage makes sure all formularies are routinely reviewed and updated. Our goal is to make it easier for members to maintain optimum health by lowering their out-of-pocket expenses for medications.

All formulary changes are listed on our website at www.healthadvantage.org. If you have formulary questions, please call Medical Management at (888) 327-0671 and a nurse will assist you.

Generic Drugs

What is a generic drug?

A cost effective and safe alternative to costly name-brand drugs whose active ingredients, safety, dosage, quality, and strength are identical to that of its brand-name counterpart.

Are their differences between the brand-name drug and its generic alternative?

Yes. Although the active ingredients are identical, there may be such differences as shape, packaging, and inactive ingredients like color and flavor.

Are generic drugs safe?

Yes. The Food and Drug Administration (FDA) has the exact same quality standards for all drugs, both brand-name and generic. Before a ge-

neric drug is available for sale, the manufacturer must prove the generic version is as safe and works in the body just like the brand-name drug.

Are generic drugs available for all brand-name drugs?

No. Sometimes manufacturers may choose not to produce a generic version of brand-name drugs. About 50% of all brand-name drugs have generic alternatives.

Are all generic drugs on the formulary?

No. Even with generic medications, there can occasionally be wide variations in cost. Health Advantage takes this into consideration when placing generics on the formulary.

Using generic drugs is one critical way we can all contribute to the responsible spending of health care dollars without compromising quality.

(888) 327-0671

www.healthadvantage.org

What is Coordination of Benefits?

When a Health Advantage covered benefit is also covered and payable under another health insurance plan, Health Advantage will coordinate those benefits. This means that Health Advantage will combine our payment with that of the other health insurance plan to pay the maximum amount Health Advantage would routinely pay for the covered services. Here are some important things to remember about coordination of benefits:

- If you are a covered employee and also have another insurance plan, Health Advantage is the primary payor for the employee
- If your spouse has insurance coverage and is also covered under Health Advantage, the other insurance plan is the primary payor for your spouse
- If a child is covered under the plans of both parents, the plan of the parent whose birthday falls earlier in the year is primary

Remember it is important to present all insurance information when receiving medical services and when filling your prescriptions. It is your responsibility to know who the primary payor is for each member covered under your insurance plans and present the correct insurance information to your doctor and pharmacist. If you have any questions about coordination of benefits, call Customer Service at (888) 327-0671.

Organ Transplants

If you or any family members require health care that involves the need for an organ transplant, Health Advantage is here to help you. Please have your referring physician contact Health Advantage's Medical Management Department toll free at (888) 327-0671 or (810) 733-9522 as soon as possible. To help provide Health Advantage 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.

Health Advantage 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:

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

Health Advantage has provided the website address of these centers if you would like more information on these facilities. Remember, your referring physician must contact Health Advantage'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 Health Advantage member, provider, or employee, please call our Compliance Hotline at: (866) 866-2135 or you may write our Compliance Officer at: Health Advantage P.O. Box 1511 Flint, MI 48501-1511 You may remain anonymous

Suspect Fraud or Abuse?

Health Advantage 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 Health Advantage to identify and report employee, provider, or member fraud and abuse. As a Health Advantage member, you can help us identify fraud and abuse and **you may do so anonymously**. Listed below are the definitions of fraud & 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.

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

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

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

Practitioner Fraud & Abuse: Actions, such as the falsification of credentials, billing for services not provided, billing and coding misrepresentation, or not ordering medically necessary services.

Your Personal Health Information IS Confidential

Federal and State laws, including HIPAA regulations, require Health Advantage to keep your health care information confidential. Health Advantage maintains comprehensive standards and controls to ensure compliancy. If you would like a copy of the Plan's Privacy Notice, please contact Customer Service at (888) 327-0671.

If you feel your personal health information has been inappropriately used, please call our toll free Compliance Hotline at (866) 866-2135.



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Know Your Diabetes Core Measures

It is important for diabetics to know their “Core Measures.” Every year you should see your doctor for:

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

Stop Smoking

Why quit smoking? Did you know that 20 minutes 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 and 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 see 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



“be sure to ask your physician if your child is receiving an annual physical exam and if that is how they will be submitting the claim to Health Advantage”

Frequently Asked Questions

Are sports physicals included as part of our Health Advantage preventive benefit?

Well child visits or annual physicals are a covered benefit. Sports physicals are **only** covered as part of your preventive benefit, which means the visit must meet all of the elements of an annual physical and the physician must bill Health Advantage as such. If you take your child to a “Sports Physical Clinic” or receive a screening exam, which does not meet all of the elements required to bill an annual physical exam, it will not be covered. Before seeking these services, be sure to ask your physician if your child is receiving an annual physical exam and if that is how they will be submitting the claim to Health Advantage.

Be sure to review your Summary Plan Description prior to seeking preventive services to verify your preventive benefit, which is dependent upon the tier you have selected and the network status of the physician performing the annual physical exam. If you have any more questions regarding your preventive benefit, call Customer Service at (888) 327-0671.

How comprehensive is the Health Advantage Network?

Health Advantage offers an extensive provider network of physician, outpatient, and inpatient health care services for our members. Health Advantage continuously adds new providers to our already extensive network. Since we frequently update our provider listing, the printed provider directory may not always reflect all of the providers participating with Health Advantage. To check the status on any provider, please call Customer Service at (888) 327-0671 or visit our website at www.healthadvantage.org.

My doctor does not participate with Health Advantage. How can he/she join as a participating provider?

Your doctor can call Health Advantage at (888) 327-0671. We will make contact with your doctor, as appropriate, to inquire as to their interest in participating as a Health Advantage provider.

What’s on the Web?

Health Advantage has a website you can visit for the most current information to assist you and your family. You can visit our website at www.healthadvantage.org to learn more. Listed is a sample of the information you will find on our website:

- 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.



HEALTHADVANTAGE

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