

HEALTH MATTERS

A Newsletter for EmblemHealth, GHI and HIP Members

Fall/Winter 2011

LET'S TALK HEALTH CARE



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PREPARE FOR FLU SEASON

The 2011-2012 flu vaccine is usually offered beginning in September. This is the best time to get the shot. The CDC also recommends pneumococcal vaccinations for children under age 5, adults over age 65 and anyone at high risk for complications from the flu or pneumonia.

Vaccination really is your best protection against contracting the flu and passing it on to others. Possible side effects from the vaccine are mild and, contrary to rumors, you cannot get the flu from the flu shot. If you're squeamish about shots, you may be able to receive the flu vaccine in a nasal spray — as long as you're healthy and not pregnant. Call your doctor today to get flu shots for you and your family. You can also visit www.emblemhealth.com for more about the flu, waiving copays and finding nearby plan-sponsored flu shot locations.

Have You Had Your Flu Shot?

Protect yourself and others with a vaccination this flu season.

Getting a flu shot is probably not at the top of your to-do list as you enjoy the last days of summer. But it's important that you make it a priority. Seasonal influenza (flu) can cause symptoms in even the healthiest individuals and may lead to serious complications.

The Centers for Disease Control and Prevention (CDC) recommends that anyone over the age of 6 months get a flu vaccine every year to protect against flu strains that change from season to season. Vaccination is most critical for those at

high risk for flu complications or those caring for these high-risk individuals:

- Adults ages 50 or older
- Children younger than 5, and especially younger than 2
- Pregnant women
- Anyone with a chronic medical condition such as heart disease or asthma
- People who live in nursing homes or long-term care facilities
- Health care workers
- Caregivers of children less than 6 months old

EMBLEM
BEHAVIORAL
HEALTH SERVICES

CHOICE IS GOOD!

This fall, you'll have access to the largest network of mental health professionals in the nation. That's when Emblem Behavioral Services will begin providing our members with complete mental health care. Rest assured that your benefits, as well as copays and coinsurance (if any), are not changing. As before, Emblem Behavioral Health Services does not require prior approval for routine outpatient mental health and substance abuse services from network providers. As always, prior approval is needed for hospital care and partial hospitalization. Please continue to use the phone number on the back of your ID card for behavioral health services. If you need help finding a provider, use the Find a Doctor tool on www.emblemhealth.com.



HIP Members: How Are We Doing?

Are you satisfied with your HIP membership? Are you receiving outstanding customer service? Are there ways we could serve you more effectively? Your answers to these questions will help us improve the way that we serve you and your family.

To learn your views, we invite HIP members to participate in one of our member forums. These meetings are a great way to share your experiences and ask questions of HIP management and Member Council representatives.

Any HIP member may request an invitation to the forums, but due to space restrictions we have to limit attendance. To ensure that the entire

membership is well represented, we use criteria such as age, gender, location and type of membership when selecting attendees. If you'd like to participate, call **1-800-447-6688** Monday through Friday, from 9 am to 5 pm, beginning Sept. 27 through Oct. 27. If you are selected to attend, you will receive an invitation by mail.

The dates and locations of the forums are:

- Oct. 17 6–8 pm Queens
- Oct. 18 6–8 pm Brooklyn
- Oct. 19 6–8 pm Manhattan
- Oct. 20 6–8 pm Bronx/Westchester
- Oct. 25 6–8 pm Staten Island
- Oct. 27 6–8 pm Nassau/Suffolk

RIGHTS AND RESPONSIBILITIES: Yours and Ours

Understanding your rights and responsibilities as a plan member can help you — and help us help you — make the most of your membership. That's why we ask that you go to www.emblemhealth.com and read your Member Rights and Responsibilities. It outlines what you can expect of us, as well as what we expect from you. When you become familiar with your rights and responsibilities, it makes it easier for us to provide you with access to the best health care possible. The list of Member Rights and Responsibilities is also available in your Member Handbook.

Spotlighting Our Shining Stars

EmblemHealth would like to congratulate and thank **Eva Santiago** and **Diaram Khublall** from Queens-Long Island Medical Group (QLIMG) in Forest Hills for the exceptional service they provide to our members. Here are comments from letters sent to us about Ms. Santiago and Mr. Khublall:

F.L. of Queens Village writes: “Eva works the front desk and noticed my distress during a long wait for a follow-up test. She took the time to come over and comfort me. Eva called to obtain the necessary approvals and continued to check on me to ensure my well-being. Eva’s kindness and compassion got me through this trying time. That’s why I think she’s a Shining Star.”

S.J. of Jamaica writes: “I would like to nominate Diaram for his friendly and courteous attitude. Since I experience acute stress during doctor’s appointments, he takes the time to reassure me. He is professional and accommodating. Going to the doctor’s office is now a pleasurable experience and why Diaram is a Shining Star!”

Thank you Eva Santiago and Diaram Khublall! To recognize these Shining Stars for their caring and superior service, they have each been awarded a \$100 gift card.



Tell Us About Your Shining Star

Is there a staff member in your EmblemHealth, GHI or HIP network doctor’s office whom you’d like to acknowledge? Tell us about him or her! Mail your thoughts to:

EmblemHealth
Attn: John McConnell
55 Water Street, Sixth Floor
New York, NY 10041-8190

Or e-mail providercomm@emblemhealth.com. Include your name, member ID number, address and daytime phone number. Your letter may be edited for clarity.

Looking for a Doctor?

You can search for a doctor any time, day or night, when you visit www.emblemhealth.com. Our Web site gives you access to the most current provider information, including primary care doctors, specialists, hospitals, laboratories and other health care providers and facilities. If you’d like a printed directory mailed to you, call your plan’s Customer Service number (listed on the back page of this newsletter). To be sure that the doctor you select is still in our network, confirm this when you call to schedule an appointment. If your plan provides for out-of-network services, remember that choosing a network doctor will save you money.



HEALTH REFORM 101

Within the Affordable Care Act's 2,409 pages are provisions that will directly affect you and your family for years to come. Our health reform Web site, www.emblemhealthreform.com, lets you know what short- and long-term changes to expect. Already, the federal health reform law has:

- Eliminated cost sharing for certain preventive services for new plans started on or after Sept. 23, 2010.
- Allowed for the creation of a temporary program to provide health coverage for people with medical conditions.
- Provided new tax credits for small businesses that offer employees health insurance.
- Begun closing the "donut hole" in Medicare Part D drug coverage.
- Extended coverage for young adult children for plan years beginning on or after Sept. 23, 2010.

In the years ahead, you'll see more changes. EmblemHealth will be here to help. Our new site is full of information and resources to help you better understand what reform means to you. Visit www.emblemhealthreform.com today!



Health Care Made *Simple*

We realize that you're looking for time-saving ways to stay on top of your health care. That's why we are making www.emblemhealth.com available to HIP and GHI members. Simply use your current sign-in information to get quick access to detailed statements* and convenient online tools — like care reminders and health risk assessments. Now staying healthy is easier.

TALK ABOUT SPEED AND CONVENIENCE!

Forget the stamps, paperwork and time-consuming check writing. Beginning this fall, Direct Pay members will notice a "Pay My Bill" option after successfully signing in to the secure member area of www.emblemhealth.com. Select this option and follow the prompts to register and create your payment profile. You'll have a choice of payment method (bank account debit, credit card or debit card) and payment frequency (one time or recurring). You can review payment requests before authorizing them and receive an e-mail confirmation to complete the transaction. Never worry about late payments again!

GET WITH THE GREEN ROUTINE

Going paperless is a great way to save trees, reduce clutter and organize your coverage information in one safe place. It's easy! Sign up today at www.emblemhealth.com.

** Not available for Child Health Plus members*

Case Management Services

We want you and your family to live life to its fullest, even if you have a serious illness, injury or condition. That's why we offer eligible members programs to assess, plan, implement, coordinate, monitor and evaluate medical and mental health care options on their behalf.

While your primary care doctor is the one who determines your care needs, your plan's case managers can work closely with your doctor to help you make the most of your treatment. As part of the case management program, registered nurses and social workers offer:

- A better understanding of your disease or condition
- A link between you and the doctors and nurses on your care team
- A liaison with community agencies
- A health care advocate
- More personalized attention
- Expert guidance on effective self-care

For conditions that call for a higher level of care coordination, we have case managers to help you get the right care in the right setting.

If you think you may be a candidate for our case management program, speak with your doctor or call **1-800-447-0768** to learn if you are eligible for these services.



SAVE MONEY

With Online Coupons

EmblemHealth offers coupons for leading brand products and services that can help you and your family save money and stay healthy. The coupons may be used at supermarkets, drugstores and other retailers nationwide.

At **www.emblemhealth.com**, sign in and go to the Healthy Discounts section of Health Manager. Or, call your plan's Customer Service number (shown on the back page of this newsletter) to request that coupons be mailed to you. New coupons are added regularly.

Resources on www.emblemhealth.com

Answers to most questions you have about your plan and your health can be found in your member handbook located on **www.emblemhealth.com**.

You'll find information about:

- Health reform
- Network doctors and other practitioners in the network
- Changing your primary doctor
- Requesting a replacement member ID card
- Covered benefits and services
- Procedures to follow for prescription drug coverage
- Copays and other fees (if any) for which you are responsible
- Submitting claims for covered services
- Benefit restrictions for out-of-network or out-of-area services
- Receiving care after normal office hours
- How to obtain primary care, specialty care, hospital services, mental health care and substance abuse services
- Care and service coverage when you're out of your plan's service area
- How to voice a complaint
- Filing an appeal
- How to obtain language services
- Emergency care and when to call **911**
- How we evaluate new technology and use it as a covered benefit



Your External Appeal Rights

Follow these steps if you disagree with a coverage decision.

You have the right to an external appeal when health care services are denied as not medically necessary, experimental/investigational, a clinical trial, a rare-disease treatment or, in certain cases, as out of network. Providers also have their own right to an external appeal when these health care services are denied concurrently or retrospectively. External appeal requests must be submitted to the New York State Insurance Department (NYSID), and this agency will assign independent medical experts to review the appeal.

These medical experts may overturn your plan's decision in whole or in part. Or, they may uphold your plan's denial of coverage. Their decision is binding on both you and your plan.

To appeal to NYSID, you first request your plan's internal or first-level appeal. You have 180 days to request an internal or first-level appeal from your plan after receiving your adverse determination (denial). If we uphold the original denial, you will receive a letter known as a Final Adverse Determination. You have 45 days after you receive our final adverse decision on your appeal to ask for an external appeal. If you and your plan agree to skip our appeal process, you must ask for the external appeal within 45 days after the agreement with your plan is made.

When we issue a final adverse determination denial, you will receive instructions on how to file an external appeal along with an external appeal application.

If you have questions or need help with an external appeal application, call NYSID at **1-800-400-8882** or visit their Web site, **www.ins.state.ny.us**.

Note: This process does not apply to federal employees or ASO members.



Ease That Ache

Whether your back pain is chronic or it comes and goes, there are ways to find relief.

Back pain is one of the most common reasons people seek medical treatment. It can occur along with serious conditions such as arthritis or tumors, but it's most often caused by an injury or muscle strain. Although no one is immune to back pain, factors such as age, obesity, heredity and manual-labor jobs increase likelihood.

As with most medical conditions, prevention is critical. Exercising, maintaining a healthy weight and lifting heavy weight properly (bend at the knees!) are helpful. But if you're reading this, you're probably most interested in treatment options.

TREATING BACK PAIN

The National Institutes of Health (NIH) suggests some steps you can take to feel better now:

- **Use medication.** A number of over-the-counter drugs, such as acetaminophen, aspirin and ibuprofen, reduce pain and swelling. Site-specific topical painkillers may also offer some relief.
- **Apply hot or cold compresses.** Cold packs reduce swelling and hot packs soothe soreness and stiffness. You may benefit from alternating the two, depending upon the type of pain you feel.

- **Change your movements.** Improve the way you lift things and move around to place the least amount of stress on your back. Resist the urge to sit or lie still for more than a day or so after a minor back injury — staying up and moving (gently) will help you regain mobility.

SEE YOUR DOCTOR IF ...

Most back pain will eventually go away without medical intervention, but severe or chronic pain might require more serious treatment. Don't hesitate to call your doctor if you have any of the following:

- Numbness or tingling in your back or your legs or arms
- Pain after a fall
- Severe pain for a sustained length of time
- Pain accompanied by fever, trouble urinating or unexplained weight loss

Your doctor might refer you to a physical therapist for rehabilitation, prescribe a muscle relaxer or recommend steroid injections to help with pain. He or she may also use X-rays, magnetic resonance imaging (MRI), computed tomography (CT) scans or blood tests to find where your pain is starting from. Although the need for surgery is rare, it might be an option if you suffer from a herniated disk, vertebral fracture, degenerative disk disease or a nerve root problem.



Notes for NEW MOMS

Take care of yourself and your new little one with these tips.

After months of anticipation and preparation, it's almost time to welcome your baby into the world. While you may have picked the perfect name and chosen the precise shade of tangerine to paint your little one's room, do you have the information you need to ensure a healthy pregnancy? Knowing how to properly manage a high-risk pregnancy, understanding the benefits of breastfeeding and recognizing the importance of post-pregnancy care is a good start.

Managing a High-Risk Pregnancy

The National Institutes of Health (NIH) identifies a pregnancy as high risk if one or more of the following conditions is present:

- Preeclampsia, which affects a mother's kidneys, liver and brain and is accompanied by high blood pressure, urinary protein and a change in liver enzymes
- Gestational diabetes
- HIV/AIDS
- Preterm labor (beginning before 37 weeks of pregnancy)

Any one of these conditions can prove fatal or cause long-term health problems for you and your baby if they're not identified and treated early. That's why it's important to schedule and attend prenatal appointments as soon as you even suspect you might be pregnant.

Eligible EmblemHealth members who are already pregnant and experiencing these or other complications can call **1-888-447-0337** for access to a dedicated nurse case manager. Your case manager can help make sure you are getting the right services and provide suggestions to further help you and your baby.

Taking Care of Yourself

Caring for yourself after you give birth is just as important as caring for your newborn. While bringing home your baby can be a time of great joy, there will be emotional and physical challenges you might not have anticipated.

Some women experience what is referred to as the “baby blues,” caused by fluctuating hormones and other changes your body endures over the course of a pregnancy. These “blues” gradually decrease over time. If, though, you find yourself sad for an extended period of time or feel you may harm yourself or your baby, seek help immediately.

In addition, physical symptoms may persist for up to six weeks after birth. They include spotting or bleeding like a menstrual period, leaking and sore breasts, constipation and limited mobility (particularly if you have a cesarean section). The NIH recommends getting as much rest as possible during that time period and focusing your other activities on eating well and caring for your baby. Your health care provider will also want to see you between 21 and 56 days after you give birth to ensure that you’re healing properly. In addition to addressing your emotional and physical health at that appointment, you’ll be able to discuss family planning and birth control options — so schedule the appointment as soon as you get home from the hospital.

Also, remember that EmblemHealth does not require a referral from a primary care physician for women seeking obstetrical/gynecological care or mammography.

The Benefits of Breastfeeding

The American Academy of Pediatrics recommends that healthy women try to breastfeed their infants (exclusively) for at least the first six months of life — and for a full year or more when possible. Why? Mother’s milk provides a baby with the perfect balance of nutrients he or she needs to grow and to fight certain illnesses and infections. It also contains the fatty acids DHS and AA, which have been credited with improving infants’ brain development.

Breastfeeding can benefit you, too. It is a way to instantly bond with your newborn. Plus, the baby’s sucking can cause your uterus to contract more quickly. And, it can help you return to your pre-baby weight faster.

If you’re interested in learning more about breastfeeding, EmblemHealth suggests:

- Taking a class or watching a DVD before you deliver. Most hospitals offer classes for expectant parents.
- Asking nurses in the delivery room or maternity ward for help.
- Speaking with a specially trained lactation consultant at the hospital where you deliver.
- Consulting with your baby’s doctor.
- Contacting La Leche League International, a breastfeeding advocacy group, for information about chapters in your area, or visiting them online at www.llli.org.
- Calling the EmblemHealth Healthy Beginnings PATH program nurses at **1-888-447-0337**.

IT’S A HEALTHY BEGINNING

If you’re pregnant, join the free Healthy Beginnings PATH program now for benefits such as access to a maternity nurse 24/7, an electronic newsletter and other educational publications and health assessments to share with your

doctor or midwife. Call **1-877-736-2229** to see if you are eligible to enroll. You will find more information on www.emblemhealth.com.

Note: For Child Health Plus (CHPlus) members who give birth,

*your newborn is not automatically a member of CHPlus. Please call **1-800-542-2412** to make an appointment with a facilitated enroller who can help you get free or low-cost health care for the newborn.*

PRESSURE Check

Manage your blood pressure to minimize stroke risk.

Stroke is the third-leading cause of death in the U.S., according to the American Heart Association (AHA). During a stroke, blood vessels to the brain are blocked and the brain is deprived of the oxygen it needs to create movement or control thoughts. Strokes can permanently affect vision and speech and may even result in paralysis, depending upon where the blockage occurs.

The most important thing you can do to reduce your risk for stroke is to manage your blood pressure. If you haven't had it checked recently or don't know what the numbers mean, read on. Those two little numbers can add up to big trouble for your brain, your heart and your overall health.

HIGH BLOOD PRESSURE

One in three adults suffers from high blood pressure. Because it has no symptoms, damage to your body occurs over time without you even knowing it. These damaged blood vessels increase your risk for kidney and heart failure and heart attack, in addition to stroke.

Blood pressure is the force of blood against the walls of your arteries. Your

doctor will give you blood pressure numbers with the systolic number written above and the diastolic number written below. "Systolic" shows how hard the heart works while pumping blood. "Diastolic" measures blood pressure when the heart is at rest. Both numbers are important, but a higher systolic blood pressure reading is considered a major risk factor for heart disease.

The National Institutes of Health (NIH) provides guidelines for normal blood pressure and numbers that indicate potential health problems:

- Normal (less than 120/80)
- Prehypertension (between 120/80 and 140/90)
- High blood pressure (140/90 or higher)

Have your blood pressure checked at least every two years after the age of 18. If it's consistently high, be sure to have your heart and kidneys monitored regularly for damage.

REDUCE YOUR BLOOD PRESSURE

If you find that your blood pressure is high or borderline, these treatment options might help lower it. Most of them require you to change your behavior. While this

won't be easy, taking small steps can make a huge difference in your overall health.

- **Don't smoke.** Smoking constricts blood vessels and forces your heart to pump blood faster, which raises blood pressure.
- **Lose weight.** If you're overweight, lose it by exercising regularly and eating healthy foods. To get started, try walking 30 minutes a day, three days a week. Limit the amount of fat and fried food you eat, and increase the number of fruits and vegetables in your diet.
- **Limit salt.** Taste your food before adding salt — and then add salt sparingly or replace it with other spices. Also, read labels to determine how much sodium is in prepackaged foods, and choose those with less sodium in each serving.
- **Avoid alcohol and caffeine.** Both can increase blood pressure.
- **Minimize stress.** Exercise may help with this, as will setting aside time for activities you find relaxing, such as meditation.
- **Take your medicine.** Your doctor might prescribe diuretics to decrease the fluid in your blood vessels, beta blockers to diminish the blood pressure-raising



effects of adrenaline, and alpha-blockers or ACE inhibitors to widen your blood vessels.

DECREASE YOUR STROKE RISK

Controlling high blood pressure is the single biggest way to manage your stroke risk. High blood pressure causes strokes by damaging the blood vessels supplying blood to the brain and causing them to narrow or burst. Keeping your blood pressure within the normal range will protect you and your brain from these

catastrophic events.

It's true that some risk factors for stroke cannot be changed, such as heredity, race and sex. Men are more likely to suffer from stroke, but women are more likely to die from stroke — as are African Americans. But, just like high blood pressure, some other risks can be lessened with simple lifestyle changes. In particular, the American Stroke Association recommends treating diabetes and closely monitoring artery disease and other heart diseases.

Strokes Strike Fast. You Should Too.

Use the checklist below to see if sudden symptoms point to a possible stroke.

- FACE** Ask the person to smile. Does one side of the face droop?
- ARMS** Ask the person to raise both arms. Does one arm drift downward?
- SPEECH** Ask the person to repeat a simple sentence. Are the words slurred?
- TIME** If the person shows any of these symptoms, time is important. Call **911** or get to the nearest hospital fast. Brain cells are dying.

Follow Your Treatment Plan

One out of every two adults has a chronic health condition such as asthma, diabetes or heart failure, according to the National Institutes of Health. These conditions are serious, but they don't have to be debilitating. New and better drugs exist to treat them, which can improve your quality of life if you take them as directed.

In other words, don't ditch your inhaler or forego your beta blockers on a day when you're feeling good. The best way to avoid long-term health problems is to take your medications as directed, all the time. Talk to your doctor if you cannot afford your medicines or experience uncomfortable or upsetting side effects.

Antibiotic ABCs

Asking your doctor for an antibiotic at the first sign of the sniffles may seem like the quickest way to feel better. In the long run, it might actually make you feel worse.

Taking antibiotics as prescribed can help to fight **bacterial** infections, but won't cure illnesses caused by viruses like most **colds**, flu and sore throats. In fact, increased use over time makes antibiotics less effective when you do need them.

Avoid resistance by taking antibiotics only to treat bacteria-related illnesses. Relieve symptoms of viral infections as the Centers for Disease Control and Prevention recommends, using fluids, throat lozenges or a cool-mist vaporizer.

It's Time to Quit

When you're ready to kick the habit for good, our Tobacco-Free PATH program is available to members 18 years and older at no cost.

You'll have unlimited access to a tobacco cessation specialist, plus coverage for nicotine replacement therapy. To join, call **1-866-611-QUIT** (1-866-611-7848) or TDD **1-877-777-6534**, 24 hours a day, seven days a week. We also encourage you to talk with your doctor about quitting. He or she can discuss strategies, including the use of medicines to help you quit smoking for good.

Hotel Employees and Restaurant Employees International Union (HEREIU) and City of New York employees and retirees who are GHI members should call the New York State Quitline at **1-866-NY-QUITS** (1-866-697-8487) or TDD **711**. If you live outside New York State, call the National Quitline at **1-800-QUIT-NOW** (1-800-784-8669).



HOW TO CONTACT US

- **EmblemHealth:** 1-877-842-3625
- **GHI HMO:** 1-877-244-4466
- **GHI PPO:** 1-800-624-2414
- **HIP:** 1-800-447-8255

Quit Smoking

- **1-866-611-QUIT** (1-866-611-7848)
- **1-866-NY-QUITS** (1-866-697-8487)
- **1-800-QUIT-NOW** (1-800-784-8669)

Lab Services

- **Quest Diagnostics Appointments:**
1-888-277-8772

Mental Health and Substance Abuse

- **EmblemHealth CompreHealth HMO/EPO members:** 1-877-347-2552
- **EmblemHealth EPO/PPO members:**
1-866-208-1424
- **GHI PPO NYC-resident members:**
1-800-692-2489
- **GHI PPO non-NYC resident members:**
1-866-208-1424
- **GHI HMO members:** 1-800-836-2256
- **HIP members:** 1-888-447-2526

Suspect Insurance Fraud?

- **1-888-4KO-Fraud**

Web Resources

- www.emblemhealth.com
- www.questdiagnostics.com/patient
- www.valueoptions.com

