

Florida

# BLUE

**BLUECARE EDITION**  
**Spring/Summer 2006**

**Blue** and  
**you:**  
reaching  
your  
health goals

**Get informed**

page 6

**Stay fit**

page 8

**Use e-Medicine visits**

page 9

Blue Cross and Blue Shield of Florida  
P.O. Box 44269  
Jacksonville, FL 32231-4269

PRSRST STD  
U.S. Postage  
Paid  
Blue Cross  
and Blue Shield  
of Florida



**BlueCross BlueShield  
of Florida**  
**Health Options®**

Health Options and its Parent, Blue Cross and Blue Shield of Florida, are Independent Licensees of the Blue Cross and Blue Shield Association.

Read *Florida Blue* online at [bcbsfl.com](http://bcbsfl.com).

3CA

[bcbsfl.com](http://bcbsfl.com)

# Is English your second language?

Understanding your health plan and getting questions answered in your native language are important to you. That's why we have a call center just for you. Call the number on your ID card and press 2 to speak with bilingual service representatives ready to answer your questions in:

Spanish | French | Creole | Russian | Portuguese | and more\*

## *Find a doctor who speaks your language.*

Check our online provider directory. You can search not only by the language spoken but by location, age, gender, provider type, specialty and plan, among other criteria.


## *For our Spanish-speaking members ...*

Benefit information for almost all our products is available in Spanish. Just visit [www.bcbsfl.com](http://www.bcbsfl.com) and click the "En Español" button. Or call the number on your ID card and press 2 to have printed benefit information sent to you in Spanish.

Other web services available in Spanish include:

- **Members, Visitors and About Our Company sections of our website**— Find information about all our products and services.
- **MyBlueService<sup>SM</sup> self-service tool**—Check claims status, order temporary IDs, email questions to service representatives and more.
- **Culturally relevant diabetes information**—Take an assessment test to determine your risk for developing diabetes, and learn how to prevent or control the disease.
- **For Florida's Health** ([www.forfloridashealth.com](http://www.forfloridashealth.com))—Find resources available to Florida residents who do not have health insurance or are underserved.
- **Healthwise Knowledgebase by Health Dialog<sup>®</sup>**— Search more than 27,000 pages of up-to-date, easy-to-understand, in-depth information on more than 1,900 clinical topics, including medical tests and medications.

\*An interpretation service is available for other languages.

 Check it out at [bcbsfl.com](http://bcbsfl.com)!



## Member Services

If you have any comments or questions about this magazine, write to:

Pam Cashes  
Blue Cross and Blue Shield of Florida  
P.O. Box 44269  
Jacksonville, FL 32231-4269

E-mail: [pamela.cashes@bcbsfl.com](mailto:pamela.cashes@bcbsfl.com)

Please include your contract number and complete address when corresponding with us.

Florida

# BLUE

BLUECARE EDITION  
Spring/Summer 2006



### 4 Your family's health

Your benefits can cover your family from birth to the golden years.

### 6 Vital information for your health

Take advantage of new tools to help you make decisions that are right for you.

### 8 Value-added programs

Use these programs to help you stay fit and healthy and stretch your health care dollars.

### 9 e-Medicine

Find out how to communicate with your doctor through the Internet.

### 10 Preferred Medication List

Get updates to the prescription drug formulary.

### 10 Pay less!

New program waives your first copayment when you switch from a brand to a generic drug.

### 10 Responsible Rx

Seven drugs have been added to the program.

### 11 Privacy

Find out how we use your protected health information.

©2006 Blue Cross and Blue Shield of Florida and StayWell Custom Communications. Articles in this newsletter are written by professional journalists or physicians who strive to present reliable, up-to-date information. But no publication can replace the care and advice of medical professionals, and readers are cautioned to seek such help for personal problems. Some images in this publication were provided by ©2006 PhotoDisc, Inc. ®The Blue Cross and Blue Shield names and symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield plans. Health Options,® Inc., is an HMO subsidiary of Blue Cross and Blue Shield of Florida, Inc. Website addresses provided in this publication are included for readers' information only. Blue Cross and Blue Shield of Florida and/or its subsidiaries cannot be held liable for any information provided therein.

# Managing your family's health: we can help



From prenatal to adolescence, young adulthood to the golden years, we provide you with programs and coverage to help you reach your individual health goal at each stage of your life. Don't leave managing your family's health and the care they receive to chance. Learn what is available to you and take full advantage of your benefits and the services we offer. Nothing is more important than your and your family's health.

## ... and baby makes 3

You want your baby to be born healthy. And that's the goal of Healthy Addition. This award-winning prenatal education/early intervention program provides expectant mothers with steps they can take to help them enjoy a healthy pregnancy and delivery. It particularly focuses on risk factors that might indicate a complicated pregnancy, and provides one-on-one support for mothers who are experiencing an at-risk pregnancy.

Nurse case managers—all experienced OB/GYN registered nurses—provide:

- Pregnancy risk screening and monitoring
- Education on healthful lifestyle and dietary habits
- Prenatal information
- Emotional support and answers to questions and concerns
- Coordination of treatment

### Find Out More

[www.bcbsfl.com](http://www.bcbsfl.com)  
Click on Members, Health & Wellness, Health Programs, Prenatal education

## Kids hate to get shots, but ...

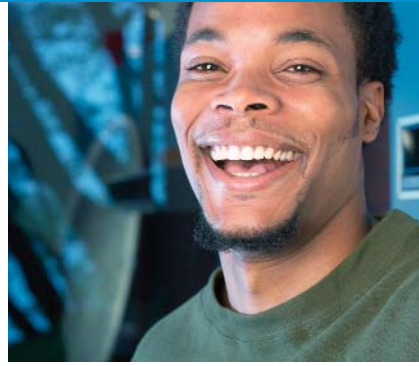
Don't wait to take your child to a doctor when he or she is sick. Preventive care is just as important to your child's health. That's why many of our plans cover well-child care. This includes well-child checkups and recommended immunizations. A complete list of recommended childhood and adolescent immunizations is available on our website.

### Find Out More

[www.bcbsfl.com](http://www.bcbsfl.com)  
Member, Health & Wellness, Health Programs or Health Links

## Watch for diabetes in your child or teen

Each year more than 15,000 young people are diagnosed with type 1, or juvenile, diabetes. But type 2 diabetes (a disease usually diagnosed in adults ages 40 years or older) has been reported among U.S. children and adolescents with increasing frequency during the last two decades, the Centers for Disease Control and Prevention (CDC) reports.



In type 1, the pancreas makes no insulin. In type 2, insulin production is too low or ineffectual. Obesity and lack of physical activity among young people, as well as exposure to diabetes *in utero*, the CDC says, may be major contributors to the increase in type 2 diabetes during childhood and adolescence. Children with type 2 diabetes may have no symptoms or mild symptoms, so it can be difficult to diagnose.

If your child is overweight and your family has a history of type 2 diabetes, learn the facts about the risks. Visit our website to download a brochure, “Type 2 Diabetes: Obesity and Your Child.” And check out the body mass index chart for children on the CDC’s website.

If your child has diabetes, our website includes a link to Children with Diabetes, an online support network for kids, families and adults with diabetes.

**Find Out More**

[www.bcbsfl.com](http://www.bcbsfl.com)  
Member, Health & Wellness, Health Programs or Health Links  
[www.cdc.gov/nccdphp/dnpa/bmi/childrens\\_BMI/about\\_childrens\\_BMI.htm](http://www.cdc.gov/nccdphp/dnpa/bmi/childrens_BMI/about_childrens_BMI.htm)

## Don't forget yourself

We want you to stay well. That's why we offer an adult wellness benefit. It helps cover expenses such as an annual physical or gynecological exam, including family planning/contraceptive services and wellness services related to annual checkups,

such as Pap tests, prostate-specific antigen (PSA) tests, X-rays, laboratory services and immunizations.

Because we want to make sure you take advantage of these adult wellness benefits, these services are not subject to your individual calendar-year deductible. You'll pay only your regular office visit copayment or applicable coinsurance.

**Find Out More**

[www.bcbsfl.com](http://www.bcbsfl.com)  
Click on Members, Health & Wellness, Health Links  
Check your Benefit Handbook for coverage

## Women have special needs

With one in every nine women getting breast cancer, having a regular screening mammogram is essential. You should get a baseline mammogram at age 35 or later; one every other year once you reach 40; and an annual mammogram from age 50 on. And don't forget to do monthly breast self-exams.

**Find Out More**

Find an OB/GYN  
[www.bcbsfl.com](http://www.bcbsfl.com)  
Click on Provider Directory

## At-risk groups be aware

In Florida, 1.4 million residents have diabetes. And nearly one-third of them don't know it. Floridians of African-American or Hispanic

descent are particularly at risk. They're almost twice as likely as Caucasians to develop diabetes over their lifetimes.\*

To heighten awareness of the danger of diabetes and what can be done to reduce everyone's risk, Blue Cross and Blue Shield of Florida has launched a Diabetes Multicultural Outreach Program. Offered in conjunction with Health Dialog® (see “What's new?,” page 6), the program informs you—in either English or Spanish:

- How to prevent or delay the onset of diabetes
- Warning signs of diabetes
- Coverage benefits

Take the interactive risk assessment on our website to help determine your relative risk of developing diabetes. If you are at high risk, you can get educational materials from the Dialog Center<sup>SM</sup> on lifestyle changes to help lower your risk. You also can get immediate counseling based on your assessment results by calling a Health Dialog Health Coach toll free at **(800) 789-2583**.

\*Source: Florida Dept. of Health

**Find Out More**

[www.bcbsfl.com](http://www.bcbsfl.com)  
Click on Members, Health & Wellness, Health Programs, Chronic Disease Management, Diabetes Awareness  
Or do a search on “diabetes”

*continued on page 11*

# Vital information for your health care decisions

It's your health ... and you play a bigger role in making decisions about your health care than ever before. But you're not alone.

The economics of the health care environment are changing. Not only is your role greater but so is your share of health care costs. For example, the average cost of an emergency room visit in Florida was \$619\* in 2004, compared to \$585 in 1996\*. For many of us, our share of health care costs will rise as costs continue to climb. They've doubled since 1992 and are expected to double again by 2013.

As a smart health care consumer, you need to make decisions about the products and services you want and need. In a complex industry like health care, that can seem daunting.

We offer many tools to help you make the decisions that are right for you. They can help you navigate the health care system and understand your needs, options, costs and benefit plan.

## what's new?

### A 24/7 health resource

Beginning April 1, 2006, BlueCare members have access to the full services of Health Dialog<sup>\*\*\*</sup>, a resource for health-related information and support that's available whenever you need it—24 hours a day, seven days a week. Health Dialog can help you incorporate your personal values and preferences into health decisions you make and can prepare you to communicate more effectively with your health care providers.

\*Sources: AHCA, Jan. 2006; *New England Journal of Medicine*, 1996

\*\*BCBSF has entered into an arrangement with Health Dialog<sup>\*</sup> whereby Health Dialog has agreed to provide BCBSF members with care decision support services and information. BCBSF has not certified or credentialed, and cannot guarantee or be held responsible for, the quality of services provided by Health Dialog. All decisions that require or pertain to independent professional medical/clinical judgment or training, or the need for medical services, are solely your responsibility and the responsibility of your physicians and other health care providers. You and your physicians are responsible for deciding what medical care should be rendered or received, and when and how care should be provided. In making Health Dialog available to you, neither BCBSF nor Health Dialog shall be deemed to be providing medical care or advice.



## Health coaches

You can speak privately with a Health Dialog health coach at any time about your immediate or everyday health concerns by calling their toll-free number, **(800) 789-2583**. They are specially trained health professionals, including nurses, respiratory therapists and dietitians, with years of clinical experience. Health coaches can provide you with a multitude of informational material written by nationally recognized sources as well as videotapes on a wide variety of topics.

If you prefer to speak repeatedly with the same health coach you've come to know and trust, you may do so. Just ask Julie Miller-Steffen, a 45-year-old from Jacksonville who was diagnosed with diabetes. A Blue Cross and Blue Shield of Florida employee, Miller-Steffen didn't understand much of the information on diabetes that she had gotten on her own. She called Health Dialog and was assigned a personal health coach—a registered nurse who specializes in diabetes—who scheduled time to explain the disease and how to control it.

“She enabled me to act on the information,” says Miller-Steffen, “and she was also a great, safe resource to ask the so-called ‘stupid questions’ you're either afraid or reluctant to ask your doctor. I feel better and I'm controlling my condition much better,” she says.



## Dialog Center<sup>SM</sup>

You also can access the online Dialog Center, a health information web resource site operated and maintained by Health Dialog. It includes thousands of pages of up-to-date, understandable health information. To access the Dialog Center, go to our website, click on the member home page, then Dialog Center. You will need to register the first time you use the service. Have your health plan member ID card ready.

Don't have Internet access? Just call Health Dialog to listen to audiotapes on more than 450 health care topics. If you wish, you may follow up with a call to a health coach.

### Find Out More

Health Dialog  
**(877) 789-2583**  
[www.bcbsfl.com](http://www.bcbsfl.com)  
Click on Member, Dialog Center

## Check out our website

Visit the *Health & Wellness* section of our website to get information from trusted sources on preventive health measures and managing chronic illnesses, like diabetes.

Our website provides a number of guides you can download for pertinent information on staying healthy at any age. They include the following from the Agency for Healthcare Research and Quality (AHRQ), part of the U.S. Department of Health and Human Services:

- *The Pocket Guide to Good Health for Adults*
- *The Pocket Guide to Staying Healthy at 50+*
- *Child Health Guide—Put Prevention into Practice*

# Get fit with US

Lose weight. Exercise.  
And stretch your health  
care dollars.

You can do it with discounts on health-related products and value-added services brought to you through BlueComplements<sup>SM</sup>\*. Many services are accessible throughout Florida, and even nationwide, just by showing your health plan member ID card. Discounts are available on:

- Jenny Craig<sup>®</sup> Weight Management
- TruVision<sup>™</sup> Laser vision correction; \$895 Traditional, \$1,295 Custom Lasik (retreatment warranty included)
- Enhanced vision care with Vision One<sup>®</sup>
- TruVision<sup>™</sup> contact lens mail-order service
- Free screenings and hearing aids at discounts of 25 percent from HEARx; save \$600–\$2,700 off MSRP per digital hearing aid from TruHearing<sup>™</sup>
- GlobalFit<sup>™</sup> fitness club memberships
- SafeTech<sup>™</sup> bicycle helmets

## Find Out More

[www.bcbsfl.com](http://www.bcbsfl.com)  
Click on Member, Discount Programs, then BlueComplements

\*The products, services and information provided through the BlueComplements program are made available as a courtesy to our members and are not a part of insurance coverage, and are not a substitute for medical advice. BCBSF does not endorse and is not responsible for the products, services or information provided by the vendors that are a part of the BlueComplements program.



## diet

If you cut just 250 calories a day from your diet, you can lose a half-pound a week.

## control

Regular physical activity helps control blood cholesterol, diabetes and obesity and can help lower blood pressure.

## muscle

If you're inactive, you'll lose 3 percent to 5 percent of your muscle fiber every decade after age 30.

## Healthy Alternatives<sup>SM</sup>

For members interested in complementary alternative medicine, BlueComplements includes discounts of up to 25 percent or more with contracted chiropractic, acupuncture and massage therapy providers through American Specialty Health Networks (ASH Networks) not only in Florida but nationwide.

Healthyroads, Inc., an affiliate of ASH Networks, provides discount savings of 15–40 percent, plus free standard shipping on thousands of health and wellness products, such as:

- Vitamins
- Herbal supplements
- Sports nutrition remedies
- Fitness products
- Books, tapes and videos
- Smoking-cessation products

You also can take advantage of a library of information on hundreds of health care topics, answers to your questions by an online panel of experts and a free, monthly e-newsletter on *healthyroads.com*<sup>™</sup>. English- and Spanish-speaking ASH Networks member service representatives are available to serve you.

## Find Out More

[www.bcbsfl.com](http://www.bcbsfl.com)  
ASH Networks  
**(877) 335-2746**  
Mon.–Fri., 8 a.m.–9 p.m. ET  
TTY users, dial **711**  
for Florida Relay

# e-Medicine

## is changing the way we communicate with doctors

There's a new revolution in health care. And it comes courtesy of the Internet. With so many people online every day, it's no wonder 90 percent of patients who go online want online access to their physicians, according to a Harris Interactive Survey. In addition, half of those who want online physician access said it would influence their choice of physicians.

Blue Cross and Blue Shield of Florida and its HMO subsidiary, Health Options, are proud to be the first in Florida to offer comprehensive e-Medicine<sup>1</sup> services. If your doctor has registered for the online service, you can communicate with him or her securely and confidentially about nonurgent health care needs. Members who sign on for an online medical consultation are asked to complete a questionnaire about their symptoms.

There's more. You can schedule, reschedule or cancel appointments, request prescription refills, request referrals and receive normal lab and test results. You also can develop a personal online health record for use between you and your physician. What's more, with this secure system, your privacy is protected.

All administrative services are free of charge to members—patients pay only their share for an online medical consultation (the same out-of-pocket amount as a face-to-face office visit). Online medical consultations are covered services.

### Doctors like it, too.

For busy physician offices, phone tag can be a time-consuming task.

"Every day I have a stack of phone messages I have to return during my lunch or between appointments," says one doctor. "And when I'm actually lucky enough to catch someone live, I have no control over how long the conversation is going to be." Now, he says, answering nonurgent patient queries is much more efficient.

Convenient, efficient, time-saving. Would you like to use the convenience of email to communicate with your doctor? If so, ask your family physician if he or she participates in our new e-Medicine program.

Find Out More

[www.bcbsfl.com](http://www.bcbsfl.com)  
Click on Members; Products,  
Plans & Services; e-Medicine

<sup>1</sup> BCBSF has entered into a vendor agreement with RelayHealth® whereby RelayHealth has agreed to provide BCBSF secure communications between BCBSF, its members and participating physicians. BCBSF cannot guarantee or be held responsible for the quality of services provided by RelayHealth.



# pharmacyfolio

## Pay less!

We'll waive your first copayment when you change from a brand-name heartburn, allergy, high blood pressure or antidepressant medication to a generic. And your savings will continue as you refill with the generic at the lowest out-of-pocket cost. For a list of medications included in this program, visit the Pharmacy section of our website, [www.bcbsfl.com](http://www.bcbsfl.com). Of course, check with your doctor before changing any medication to ensure the generic is right for you.

## preferred medication list update

The Preferred Medication List is a guide for members with three-tier prescription plans. Quarterly, pharmacists and medical professionals review the list to ensure it includes safe, cost-effective medications and reflects changes in the availability of certain drugs. Unless otherwise indicated, the generic equivalents of brand-name drugs deleted continue to be covered at the lowest copayment. They are safe, effective and can save you money. Visit our website for the complete Preferred Medication List.

### Additions

Effective 12/15/05  
Avandamet  
Avodart  
Fosamax D  
Micardis/HCT  
Neulasta  
Razadyne/ER  
Relpax

Effective 01/03/06  
Nexavar

Effective 03/01/06  
Increlex\*  
Revatio\*  
Rozerem

Effective 04/01/06  
Aciphex

### Deletions\*\*

Effective 04/01/06\*\*\*  
Copegus  
Denavir (†)<sup>1</sup>  
Metrogel  
Protonix (†)<sup>2</sup>  
Zithromax oral tablets  
(suspension, caps, packets remain covered)



\*Prior coverage authorization required

\*\*Brand name is deleted; you are covered for the generic equivalent unless marked with (†)

<sup>1</sup>Alternative drug covered = Zovirax (Tier 2)

<sup>2</sup>Alternative drugs covered = omeprazole (Tier 1); Aciphex, Nexium (Tier 2)

\*\*\*See the Fall/Winter 2005 issue of *Florida Blue* for 4/1/06 deletions previously listed. However, Oxycontin remains on the preferred medication list at this time.

## Responsible Rx

If used in excess or incorrectly, some medications are potentially harmful. We help provide safeguards by setting coverage on certain medications based on dosing guidelines for a 30-day period established by the drug's manufacturer and approved by the Food and Drug Administration. Prescriptions included in the Responsible Rx Program have maximum quantities allowed for the time frame specified for one copayment. Medications recently added to the program are:

### Medication

Effective 12/15/05  
Relpax

Effective 12/20/05  
Tamiflu  
Relenza

Effective 04/10/06  
Anzemet  
Emend  
Kytril  
Zofran, Zofran ODT

### Maximum quantity per period

1 pack of 40 mg or  
2 packs of 20 mg/1 month

10 capsules/6 months  
20 disks/6 months

700 mg/1 month  
445 mg/21 days  
14 mg/1 month  
168 mg/1 month



# Managing your family's health

continued from page 5



## Experienced nurses can help coordinate coverage, benefits

As health problems develop, it can be harder to gain control of our medical care. But, you don't have to struggle with complex medical needs. We can help you make informed health care choices based on both your needs and health plan benefits when you are dealing with complex or catastrophic illnesses. Our nurses reach out to members who meet the criteria for extra help. An experienced registered nurse (R.N.) will work with you, your family, health care providers and community organizations to maximize your health care experience. The nurse will evaluate your care while you are receiving it, get involved with discharge planning if you are hospitalized and help coordinate the services you need. Call it *one-stop service*—your one point of contact to help you navigate the health care system.

### Find Out More

[www.bcbsfl.com](http://www.bcbsfl.com)  
Click on Members, Health & Wellness, Health Programs, Personal Case Management

## The golden years can be Blue, too

If you are a caretaker for a parent on Medicare or are approaching 65 yourself, you should know about Medicare Part D prescription drug coverage. It is available for people enrolled in Medicare Part A and/or Part B. The deadline for current Medicare beneficiaries to enroll in a prescription drug plan without paying a penalty was May 15, unless they have, on average, coverage at least as good as Medicare Part D from another plan. The penalty is a premium increase of 1 percent for every month after May 15 in which they were eligible but did not enroll.

The next enrollment period begins Nov. 15, 2006. If your eligible parents haven't enrolled, encourage them to do so this fall.

The benefits of our BlueScript® plans are designed to meet the needs of Florida residents—needs we've been meeting for more than 60 years. Our BlueScript plans also cover a wide range of drugs. And with our open formulary, we will cover prescribed medications beneficiaries are currently using even if they aren't on our formulary.

BlueScript for Medicare Part D prescription drug coverage for Medicare beneficiaries is just our latest offering for Medicare beneficiaries. We offer seniors and other Medicare beneficiaries a variety of health insurance plans, including Medicare HMOs and PPOs.

*Approved by the Centers for Medicare & Medicaid Services. Blue Cross and Blue Shield of Florida (BCBSF) contracts with the federal government to administer the Medicare Part D Prescription Drug benefit in the state of Florida. This contract is renewed annually and availability of coverage beyond the end of the current contract year is not guaranteed.*

S5904 61125 0306 CMS Approval Date: 05/2006

### Find Out More

[www.bcbsfl.com](http://www.bcbsfl.com)  
Click on Products, Plans & Services

### Your privacy is our concern

Our HIPAA-AS\* Privacy Notice explains how we may use and disclose your protected health information for treatment, payment and health care operations. You may obtain a copy of our HIPAA-AS Privacy Notice by calling customer service at the telephone number on your health plan ID card or by visiting [www.bcbsfl.com](http://www.bcbsfl.com).

\*Health Insurance Portability and Accountability Act-Administrative Simplification

**25 cents**  
for the  
extra size



**\$117 billion**  
for the extra  
medical costs

**Sometimes a little less is a lot better.** A balanced diet—watching what you eat and how much—can not only help you feel better but also help prevent diseases and illnesses that cost all of us more in the long run. Medical costs continue to rise as we continue to need more health care and we're all paying for it—in higher insurance premiums, copayments and deductibles. So work with your doctor to find a diet that's right for you. It will help keep you healthier and help control the rising cost of health care.

Source: U.S. Department of Health and Human Services, "Preventing Obesity and Chronic Disease through Good Nutrition and Physical Activity," 2003.



**BlueCross BlueShield  
of Florida**

An Independent Licensee of the  
Blue Cross and Blue Shield Association

HOW CAN BLUE HELP YOU?