

Florida

BLUE

MEDICARE SUPPLEMENT EDITION
Spring/Summer 2006

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Blue and
you:
reaching
your
health goals

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

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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.

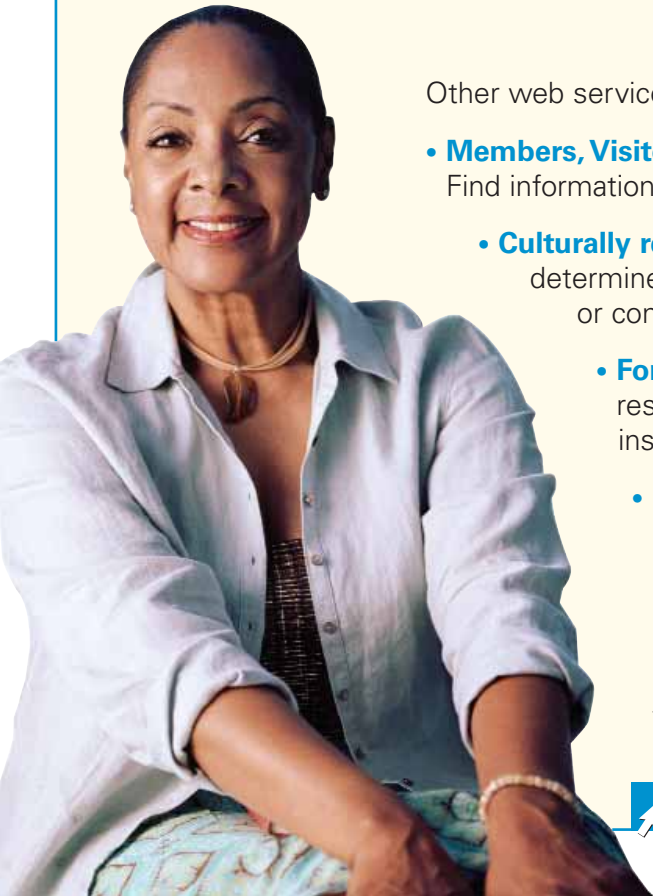
For our Spanish-speaking members ...

Benefit information for almost all our products is available in Spanish. Just visit www.bcbsfl.com 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.
- **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)—Find resources available to Florida residents who do not have health insurance or are underserved.
- **Healthwise Knowledgebase by Health Dialog**®—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

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

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pharmacyfolio

Get the most from BlueScript® for Medicare Part D

Want to maximize your BlueScript for Medicare Part D prescription drug plan benefits? Follow these simple steps:

1 Go generic.

Whenever possible and appropriate, have your doctor prescribe generic medications. To meet FDA requirements, generic medications are just as safe and effective as their brand-name equivalents. Using generic drugs will reduce your out-of-pocket costs and make your BlueScript for Medicare Part D benefits go further. You pay only \$5 for all covered generic drugs until total drug costs amount to \$2,250. Once your out-of-pocket drug costs reach \$3,600, you pay only the greater of \$2 for a generic or preferred brand that is a multisource drug, and \$5 for all other drugs, or 5 percent coinsurance.

2 Stay within our BlueScript pharmacy network to ensure the lowest possible costs.

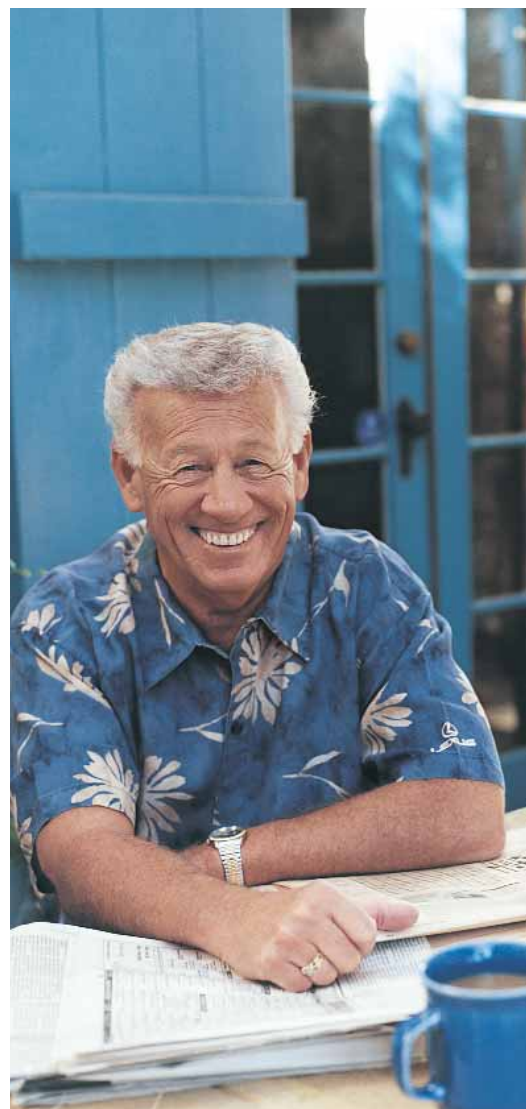
The BlueScript network includes all the major drug-store chains in Florida, as well as many independent pharmacies. With your BlueScript plan, you have access to a comprehensive selection of covered drugs at more than 3,000 pharmacies in Florida—and more than 55,000 nationwide.

3 If you have a retail prescription drug discount card

(not a Medicare-approved drug discount card), purchase all Medicare-eligible drugs using your Part D plan so your out-of-pocket expenses get credited under Part D.

4 Help is available

If you have questions, call customer service at the number on your BlueScript for Medicare Part D ID card. Also, visit our website for educational materials about Medicare Part D and pharmacies listed in the online provider directory.



Find Out More

www.bcbsfl.com

Some drugs are covered under Medicare Part B

The new Medicare prescription drug plan covers most commonly used drugs. What you may not know is that some drugs not on the Part D formulary are covered—but they are covered under your Part B benefit, as required by Medicare.


Medicare has and continues to pay for certain drugs under Part B. The accompanying table provides a quick and easy reference guide for the

most frequent B/D coverage scenarios. It does not address all potential situations.

If you are prescribed a drug that is included in the categories below, it may require authorization from us so we can determine which part of Medicare covers it. Please call us at the Customer Service number on your ID card and request an authorization. If your medicine is covered under your medical benefit,

it can be provided to you by a provider of your choice.

Medicare’s website includes a database you can search to learn more about coverage issues. Or you can call Medicare for more information.

 [Find Out More](http://www.medicare.gov)
www.medicare.gov
(800) MEDICARE
 TTY/TDD: **(877) 486-2048**
 24 hours a day, 7 days a week

Medicine Categories that Require Authorization	B or D Coverage?
Drugs requiring use of a device such as a pump (e.g., inhalation drugs used with a nebulizer, such as albuterol, ipratropium, Xopenex and insulin via infusion pump) NOTE: Only for beneficiaries residing in their homes.	Part B
Drugs used in immunosuppressive therapy for beneficiaries who received a transplant from a Medicare-approved facility and were entitled to Medicare Part A at time of transplant (e.g., Azathioprine, Cellcept, Cyclosporine, Gengraf, Imuran, Myfortic, Neoral, Orthoclone Okt3, Prograf, Rapamune, Sandimmune, Simulect, Zenapax)	Part B for Medicare-covered transplant Part D for all other situations
Select oral drugs used for cancer treatment (e.g., Alkeran, Myleran, Temodar, VePesid, Xeloda)	Part B for cancer treatment Part D for all other indications
Oral anti-nausea drugs within 48 hours of chemotherapy treatment (e.g., Anzemet, Emend, Kytril, Zofran)	Part B within 48 hours of chemo Part D for all other situations
Erythropoietin (EPO) for chronic renal failure and dialysis (e.g., Aranesp, Epogen, Procrit)	Part B if undergoing dialysis Part D for all other situations

Get fit with us

We want you to be as healthy as possible. That's why we encourage you to follow a healthy lifestyle by staying fit, exercising and eating right. To help you do so, we offer our Medicare Supplement members a number of special programs.

Discounts galore

Lose weight. Exercise. Stretch your health care dollars—with discounts on health-related products and value-added services brought to you through BlueComplements^{SM**} at no additional cost. Many services are accessible throughout Florida, and even nationwide, just by showing your health plan ID card. Some of the products and services available are:

- Jenny Craig[®] Weight Management
- TruVision[™] Laser vision correction; \$895 Traditional, \$1,295 Custom Lasik (retreatment warranty included)
- Enhanced vision care with Vision One[®]
- TruVision[™] 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[™]
- GlobalFit[™] fitness club memberships
- SafeTech[™] bicycle helmets

engage

More than two-thirds of older adults don't engage in regular physical activity.

diet

Cut just 250 calories a day and lose a half-pound a week.

activity

Increasing physical activity helps prevent bone loss and reduces the risk for dozens of conditions associated with aging.



ability

Older people are more likely to lose the ability to do things on their own because of inactivity rather than because they've aged.

Find Out More

www.bcbsfl.com
Click on Member, Discount Programs, then BlueComplements

Healthy AlternativesSM

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.

Healthyrads, Inc., an affiliate of ASH Networks, provides discount savings of 15-40 percent, plus free standard shipping on thousands of discounted 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*TM. English- and Spanish-speaking ASH Networks member service representatives are available to serve you.

Find Out More

ASH Networks
(877) 335-2746
Mon.–Fri., 8 a.m.–9 p.m. ET
TTY users, dial **711** for Florida Relay

muscle

After just 10 weeks of simple muscle-building exercises, some people 80 and older progressed from using walkers to canes only.

strength

Many people ages 90 and older who've become frail from inactivity can quickly more than double their strength through simple exercises.

**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.

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. We offer many tools to help you make the decisions that are right for you. Visit the *Health & Wellness* section of our website to get information from trusted sources on preventive health measures and managing chronic illnesses, like diabetes. You can download guides

from the Agency for Healthcare Research and Quality (AHRQ), including:

- *The Pocket Guide to Staying Healthy at 50+*
- *The Pocket Guide to Good Health for Adults*

* To order a hard copy from AHRQ, call toll free at (800) 358-9295, 24 hours a day, seven days a week. For TDD service, call (888) 586-6340.

Find Out More

www.bcbsfl.com
Click on Member,
Health & Wellness

Screen your health knowledge

How familiar are you with recommended health screenings? Check your savvy here. Answers are on page 11.

1. How often should you have a fecal occult blood test to screen for colorectal cancer?
a. Yearly b. Every other year c. Every 5 years
2. At what age should men begin to get an annual prostate-specific antigen (PSA) test?
a. 40 b. 50 c. 65
3. How often should adults get a tetanus-diphtheria shot?
a. Every year b. Every 5 years c. Every 10 years
4. After age 40, how often should women get a mammogram?
a. Every 1–2 years b. Every 3 years c. Every 5 years
5. At what age should women start getting a routine bone density test for osteoporosis?
a. 60 b. 65 c. 70

Source: U.S. Preventive Services Task Force

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.

*Health Insurance Portability and Accountability Act-Administrative Simplification



healthnotes

Low-carb diets: not for those with diabetes

Low-carbohydrate diets are not recommended for people with diabetes, according to a recent guideline from the American Diabetes Association (ADA). Although carbohydrates are the major contributor to heightened glucose levels after meals, both the ADA and the National Academy of Sciences note carbohydrates are an important source of energy, vitamins, minerals and fiber. The brain and central nervous system also need daily glucose, so people should not cut their carbohydrate intake to less than 130 grams a day.

Generally, the ADA recommends people with diabetes get 45 percent to 65 percent of their daily calories from carbohydrates. Insulin or medications can balance the elevated blood glucose levels that occur when carbohydrates are consumed. Knowing the difference between good carbs, such as whole grains, and bad carbs also can make a difference in how fast your blood sugar rises. Protein and fat also can help slow increasing blood sugar levels, so a balanced diet is key.

what's new?

Health resource website

For health care decision support, visit our member health resource website, the Dialog Center^{SM*}. It provides understandable, evidence-based information on available treatment options, as well as education and support on significant medical issues.

You can search more than 27,000 pages of up-to-date, easy-to-understand, in-depth information on more than 1,900 clinical topics. These include medical tests and medications. You also can get free audio, video and printed information on specific health conditions to help you weigh the risks and advantages of treatment options. Information also is available in Spanish. Have your health plan member ID card handy to register the first time.

 Find Out More

www.bcbsfl.com
Click on Member, then
Dialog Center

*BCBSF has entered into an arrangement with Health Dialog®, whereby Health Dialog has agreed to provide BCBSF members with care decision support services and information. BCBSF does not credential or maintain these programs and cannot guarantee or be held responsible for the quality of service or information provided. 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. In making this service available to you, neither BCBSF nor Health Dialog Services Corporation shall be deemed to be providing medical care or advice.



Soy protein has no significant heart effects

Ingesting soy protein—either in your diet or from nutritional supplements—has little or no effect on heart disease risk factors, according to a new American Heart Association (AHA) scientific statement.

Analyzing 22 studies, an AHA committee found large amounts of soy protein in the diet only reduced bad cholesterol (LDL) by 3 percent and had no effect on good cholesterol (HDL) or blood pressure. The committee also concluded that soy isoflavones—the bioactive molecules found in most soy products and in soy supplements—also had no effect on heart disease risk factors.

The committee further concluded soy products didn't lessen symptoms such as “hot flashes” due to menopause, and the efficacy and safety of soy isoflavones for preventing or treating breast, endometrial and prostate cancer have not been proven.

The AHA committee did say, however, that soy products such as soy burgers, which are high in polyunsaturated fats, fiber, vitamins and minerals and low in saturated fat, could still be beneficial if used to replace high-fat proteins, such as hamburger.

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-Medicine¹ 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. With this secure system, your privacy is protected.

All administrative services are free of charge to members—Medicare patients pay only for online medical consultations, which are not covered services under Medicare.

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
Click on Members;
Products, Plans & Services;
e-Medicine

¹ 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.



Answers to Screen your health knowledge from page 8

1. a—Yearly. Medicare covers one screening test annually for beneficiaries ages 50 and older.
2. b—50. Medicare covers one PSA test every year for beneficiaries ages 50 and older.
3. c—Every 10 years beginning at age 18. Medicare covers booster shots.
4. a—Every 1–2 years. Medicare covers an annual screening mammogram; no referrals needed for network providers.
5. b—65; 60 if at increased risk. Medicare covers this once every 24 months for those at risk.

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.



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HOW CAN BLUE HELP YOU?

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