

WOMEN'S HEALTH AND CANCER RIGHTS ACT ANNUAL NOTICE FOR ALL COVERED MEMBERS



Do you know that your plan, as required by the Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services including all stages of reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy, including lymphedema? If you have questions about this notice or about the coverage described herein, please contact our Customer Service Department at 1-800-495-2583.

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Blue Cross and Blue Shield of Louisiana
incorporated as Louisiana Health Service & Indemnity Company

Customer Satisfaction Gets High Marks

The numbers are in, and we'd like to thank you – our customers – for letting us know once again you're satisfied with the quality of service and care you receive through Blue Cross.

In a recent member satisfaction survey, independent researchers asked Blue Cross and Blue Shield of Louisiana customers about their satisfaction with the company. Members were asked the following two questions that dealt with satisfaction:

- How would you rate the health plan in the last 12 months?
- How would you rate all your healthcare in the last 12 months?

Those who responded say that they are satisfied with us and with their healthcare. In fact, six out of 10 members were highly satisfied with their health plan, and three out of four members were highly satisfied with their healthcare.

At Blue Cross, we strive to give each of our customers an exceptional experience, from the time you enroll through making claims to renewing your policy each year. Thanks to all of our loyal customers for this vote of confidence!

Source: 2008 CAHPS, The Myers Group



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Website Brings Louisiana 2 Step to Kids

With the launch of www.2Step4Kids.com, Blue Cross has expanded the award-winning **Louisiana 2 Step** health message to include elementary- and middle school-aged children.



The site is a kid-friendly version of www.Louisiana2Step.com, the innovative healthy eating and exercise website that has encouraged thousands across the state to "Do the 2" by making small but significant daily lifestyle changes.

"Louisiana's children are among the heaviest in the nation," said John Maginnis, vice president of Corporate Communications at Blue Cross. "This launch addresses that unfortunate statistic and is our way of responding to parents and teachers who've asked for a way to involve kids in the 2 Step."

If you've got kids, grandkids, godchildren or other little loved ones age 5 through 12, help them log on to www.2Step4Kids.com. The site teaches the simple "Eat Right, Move More" message in a fun

way. Kids can play interactive games with nutrition and exercise themes, earn reward points, build their own "Me 2" characters and keep track of their exercise and eating habits with simple food and activity logs. The site also includes resources and an idea exchange for teachers and parents.



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P.O. BOX 98029 • BATON ROUGE, LA 70898-9029

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The Importance of Screening for Prostate Cancer

Early detection is important in the treatment of prostate cancer. The disease has four stages, and treatment varies depending on when the disease is discovered. Louisiana ranked sixth nationally for prostate cancer death rates in 2006, and an estimated 36.4 men per 100,000 will die from prostate cancer in Louisiana this year.

All men age 40 and older should be screened annually for prostate cancer. Men with a family history of the disease should begin annual screenings at age 35.

According to the National Cancer Institute, there are four primary methods of screening for prostate cancer. These methods include two types of rectal exams, a biopsy and a less-invasive prostate-specific antigen (PSA) blood test. Prostate cancer has a 99 percent survival rate if caught early – and *all* Blue Cross policies include first-dollar benefits for an annual prostate cancer screening for men in the recommended age groups. So take advantage of your benefits and talk to your doctor today about whether you should get screened!

Black men have a prostate cancer mortality rate of about 2.5 times greater than white men because they tend to get screened less often. Blue Cross is focused on reducing this disparity in healthcare along with similar disparities in rates of colon cancer, diabetes, cardiovascular disease and childhood obesity.

Learn more about prostate cancer screening, diagnosis and treatment at the National Cancer Institute's website, www.cancer.gov.

Or visit **Healthcare Advisor**SM, Blue Cross' comprehensive online guide to medical conditions, common treatments, drug information and more. Just visit www.bcbsla.com.

Sources: National Cancer Institute, National Prostate Cancer Coalition

Prostate Cancer: Fast Facts

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- Louisiana ranked sixth nationally for prostate cancer death rates in 2006.
- Black men are 2.5 times more likely to die from prostate cancer than white men.
- Prostate cancer has a 99 percent survival rate if caught early.

*Healthcare Advisor is powered by WebMD Health Services, an independent company that provides healthcare information to Blue Cross and Blue Shield of Louisiana customers.

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Osteoporosis: Prevention and Treatment Tips to Protect Your Bones

Osteoporosis, or porous bone, is a disease marked by low bone mass and the structural deterioration of bone tissue. It can lead to weak, fragile bones and put *both men and women* at a higher risk for fractures of the hip, spine and wrist.

Although women are more likely to develop osteoporosis because they have smaller, thinner bones and lose bone tissue rapidly after menopause, men are also at risk for developing the disease as they age.

Preventing osteoporosis

Although there is no cure for the disease, you can help prevent osteoporosis by following a simple program:

- Eat a balanced diet rich in calcium and vitamin D.
- Do weight-bearing exercise regularly.
- Lead a healthy lifestyle with no smoking or excessive alcohol consumption.
- Talk to your doctor about bone density testing and medication (when appropriate).

Where to get it

Your doctor can tell you how much calcium and vitamin D you should get for your age and gender. Good sources of **calcium** include low-fat dairy products, dark green, leafy vegetables, sardines and salmon with bones, tofu, almonds and fortified foods such as orange juice and cereal.

Vitamin D is important in calcium absorption and is made in the skin through exposure to sunlight. Most people get enough

vitamin D naturally, but supplements are available for those who need it.

Symptoms of osteoporosis

Most people do not even know they have osteoporosis until their bones become so weak that a sudden strain, bump or fall causes a hip to fracture or a vertebra to collapse. If you feel that you might have osteoporosis, see your doctor for a complete checkup.

Treating (and preventing) osteoporosis

Several medications are approved by the FDA for preventing and/or treating osteoporosis. They include alendronate (Fosamax®), Actonel®, Boniva®, Evista®, Miacalcin®, Fortica® and Forteo™. Talk with your doctor to see if any of these may be an option for you.

If you are currently taking a brand-name medication for osteoporosis, you may want to consider a generic alternative. Clinical trials have shown that alendronate, a generic alternative, works effectively for most people and can provide results similar to brand-name Fosamax at a lower cost.

For more information

Visit **Healthcare Advisor**, your complete online medical encyclopedia, for detailed information about osteoporosis: what it is, how it's diagnosed and treated ... even suggested questions to print out and bring to a doctor visit. Just log on to **AccessBlue** at www.bcbsla.com and click on Healthcare Advisor to open an online treasure chest of knowledge.

Source: The National Institutes of Health (NIH); the U.S. Department of Health and Human Services

A Better Way to Get Answers

Blue Cross is pleased to offer our customers a *truly* new and improved way to get quick answers to benefits and claims questions.

Just go online at www.bcbsla.com any time, day or night, and click on Customer. Using our new **online customer inquiry form**, you can submit your questions to Customer Service securely and conveniently.

- **Claims.** Choose this category to submit questions about your claim(s) for past healthcare services. You can ask about up to 10 claims per form.
- **Benefits.** Choose this category to ask a question about benefits for *future* care. (Note: If you need authorization for a medical procedure scheduled in the very near future, please call the Medical Authorization number on your ID card. If you have a medical emergency, call 911.)
- **Other.** Choose this category to ask us anything else about your coverage.

Remember that you may be able to find the answers to many

questions about your health or health insurance on our website at www.bcbsla.com. The useful self-service tools available for researching medical conditions or managing your account allow you to:

- Find a network doctor in your area
- Check the status of a claim through **AccessBlue**
- Get a list of covered drugs
- Compare Louisiana hospitals
- Order a new ID card
- Download frequently used forms
- And more!

Of course, customers who prefer to contact us by phone or in person still have that option. It's our goal to provide all of our members with an *exceptional* experience. You can find all the ways to get in touch with Blue Cross on the Contact Us page at www.bcbsla.com.

Be Proactive! Talking to Your Doctor About Prescriptions

Have you ever felt intimidated when talking to your physician — afraid of asking inappropriate or silly questions? When it comes to concerns you have about prescription drugs, it's important to get all your questions answered. Here are some tips on how to start that conversation with your doctor.

- **Inform healthcare personnel about your allergies.** Your doctor needs this information to help choose the appropriate therapy for you. Be sure to know the name of the medication you are allergic to and what type of reaction you had when you took it.
- **Tell your physician about all other medications you are taking, including over-the-counter (OTC), herbal or supplemental products.** This helps prevent possible harmful interactions.
- **Ask the name of the medication being prescribed and how it works.** Understand why the doctor is prescribing it for you, how many days you need to take the medication and how many times per day. Also ask what to do if you forget to take a dose.
- **Ask if a generic is available.** Generics offer the chance for you to save some money at the pharmacy checkout counter. Generic medicines are cheaper than brand-name medications, but they've been approved by the U.S. Food and Drug Administration (FDA) to be safe and effective. Your doctor may give you a generic *alternative*, a medication that belongs to the same drug class as the brand-name medicine, or a generic *equivalent*, which has the same ingredient(s) as the brand.
- **Ask about common side effects and related symptoms.** Learn what to expect when taking the medication and when you should call your doctor.

When your doctor prescribes a new medicine for you, you'll also want to become familiar with the components of a written prescription and the prescription label.

- Before you leave the doctor's office**, notice whether the physician has indicated either "**Dispense as Written (DAW)**" or "**Brand Medically Necessary**" at the bottom of the prescription form. A generic cannot be substituted without the doctor's approval if either of these options is indicated.
- Read the prescription label** on the medication bottle before you take the first dose to be sure the drug name, strength, quantity, number of refills and directions match with the prescription and what the doctor told you.
- Look at your medications** before leaving the pharmacy to be sure you received the right quantity and type of medication and that it looks like what you expected.

Next time you meet with your doctor, keep these tips in mind. Don't ever be afraid to ask questions and learn more about your condition and the drugs used to treat it. You can make informed decisions about your health.

Plan Ahead to Keep Your Health Records Safe

Many people think about making copies of their personal records and keeping them safe mostly during hurricane season — especially after the widespread devastation of hurricanes Katrina and Gustav.

At Blue Cross, we'd like to remind our customers to plan ahead. Gather and safeguard your personal health records and other vital information *now*, before a storm, house fire or any other emergency strikes.

Think about all of the reasons you might need access to your health records while you're away from home. If you travel frequently, if you have to move to another city, if another major hurricane does come along and cause evacuations ... especially if you have chronic health issues, you don't want to find yourself seeing a new doctor without complete, accurate information about your medical history and the prescriptions you are taking. And even if you and your family are healthy, it's important to have handy records of immunizations, allergies and emergency contact information.

For all of these reasons, Blue Cross offers our members the ability to create a free **personal health record (PHR)** by going online at our website, www.bcbsla.com. Through **AccessBlue**, our secure, password-protected self-service area, you can review your current claims records with Blue Cross. You can add your own healthcare information such as scanned member ID cards, prescription medication records, names and numbers of physicians, family members' names and birthdates, immunization records and emergency contacts to create a complete PHR, which is stored safely and accessible online 24 hours a day from any internet-connected computer.

More About Personal Health Records

Several companies offer PHRs, but Blue Cross' PHR is unique because it is *portable*. We believe that your information belongs to you — so your PHR service stays with you at no charge even if you choose another insurance carrier down the road.

With your permission, doctors or hospital personnel can access your PHR to get a broader picture of your health status. To create a free PHR, just visit www.bcbsla.com and log in to **AccessBlue**, the secure member self-service area. Members without internet access can contact our Customer Service Center at 1.800.495.BLUE (2583) to obtain your Blue Cross healthcare records.

Subway® Restaurants and Louisiana 2 Step Join Forces for Better Health

The nation's largest fast-food chain, SUBWAY® restaurants, has teamed up with Louisiana's largest health insurer, Blue Cross and Blue Shield of Louisiana, to fight one of the nation's most

 widespread epidemics: obesity. More than 400 Louisiana

SUBWAY® restaurants are now official Louisiana 2 Step Participating Restaurants, offering an extensive menu of options for Louisianians who want to make healthier lifestyle choices.

The SUBWAY® and Blue Cross alliance is ideal, as the two companies share an interest in promoting a healthier diet and increased physical activity. "We are delighted to have a trusted and recognizable company like SUBWAY® restaurants join Blue Cross in promoting healthier lifestyle choices," says John Maginnis, vice president of Corporate Communications at Blue Cross.

The Louisiana 2 Step campaign urges all Louisiana residents to



"Do the 2" or take two small daily steps toward better health: *eat right and move more*. The fun, free and information-packed website at www.Louisiana2Step.com gives visitors a wide variety of interactive tools, including virtual health coaches, to educate, motivate and inspire them to make healthier lifestyle choices.

Website visitors can check out the Eat Right section

to find the nearest SUBWAY® restaurant locations or look up other Louisiana 2 Step Participating Restaurants.

In other Louisiana 2 Step news:

- Nearly 11,000 individuals are now registered for the Louisiana 2 Step, representing 37 states (and every Louisiana parish!). Registration is free and not required, but registered members have access to more of the website's fun interactive features.
- Website visitors can find out which cities in each parish have registered members by clicking on the button that says "Look Who's Doing the 2: View Member Map."
- Registered members can order a copy of *River Road Recipes III: A Healthy Collection* for only \$12. Just visit the 2 Step website and click on Bonus Programs.
- More than 50 organizations have signed up as 2 Step Teams. Any group can sign up as a team and not only get great health tips for each member but also share motivation and encouragement with teammates.
- Louisiana 2 Step representatives were on hand at the first statewide Childhood Obesity Conference held at the Pennington Biomedical Research Center in Baton Rouge. One of Blue Cross' medical directors, Dr. Julie Morial, spoke to conference attendees about the 2 Step 4 Kids program (www.2Step4Kids.com).

Louisiana Hospitals Named Centers of Distinction

The Blue Cross and Blue Shield Association has recently named several Louisiana facilities as centers of special distinction in certain areas of healthcare.

Southwest Medical Center of Lafayette and Women & Children's Hospital of Lake Charles have completed the evaluation process and met the criteria necessary to be designated as 2008-2009 Blue Distinction Centers for Bariatric Surgery.

Blue Distinction is a nationwide program that has so far recognized 800 specialty centers in 42 states for providing quality care. These specialty areas include cardiac care, bariatric surgery, transplants and complex and rare cancers. The Blue Distinction

program is raising the quality of care being delivered across the country by recognizing medical facilities that meet objective, evidence-based thresholds for clinical quality developed in collaboration with expert clinicians and leading professional organizations.

Six Louisiana hospitals are currently recognized as Blue Distinction Centers for Cardiac Care, and two are noted as Blue Distinction Centers for Transplant. For more on Blue Distinction, including the most up-to-date lists of recognized facilities, visit the following link: <http://www.bcbs.com/innovations/bluedistinction/centers/>.