



**BlueCross BlueShield
of Illinois**

IMPORTANT NOTICE

October 2013

The following information is a set of notices that Blue Cross and Blue Shield of Illinois (BCBSIL) communicates to its members annually, in compliance with Illinois law and with standards set by the National Committee on Quality Assurance.

Take Care of Your Heart – for Life

Coronary heart disease (CHD), also called coronary artery disease, is a medical condition in which plaque builds up on the interior walls of your arteries. Over time, plaque narrows the arteries, making it harder for the heart to pump life-giving blood to every area of your body. CHD can lead to a heart attack. Currently, CHD is the leading cause of death in the United States, among both men and women.

Here's what you can do to help lower your risk for CHD:

- Don't smoke or use other tobacco products, which can tighten and damage blood vessels.
- Eat a varied diet rich in fruits, veggies and low-fat foods.
- Keep a healthy weight.
- Get at least 30 minutes of exercise, most days of the week.
- Keep cholesterol levels in normal ranges.
- Control your blood pressure.
- Have regular health exams (checkups) with your doctor.

Talk to your doctor about your heart health, and learn more about wellness at **bcbsil.com**.

You Can Protect Your Children, Even After They Leave Home

The "dependent age" law in Illinois, as well as federal laws, allow you to keep your children/dependents on your health insurance policy into young adulthood.

The laws apply to:

- Non-military dependents until they reach 26 years of age (regardless of child's residency, employment, student, marital or financial status or, in some cases, other available coverage)
- Returning military dependents until they reach 30 years of age (military dependents age 26 to 30 must be unmarried, Illinois residents discharged other than dishonorably)

You can enroll your child at your next renewal date/open enrollment period. For questions about eligibility, check with your benefits manager, or call BCBSIL at the number on the back of your ID card.

Just for Women: You Can Select a WPHCP

When you joined one of the HMOs of BCBSIL, you selected a primary care physician (PCP) from a network of doctors. In addition, women also have the option of choosing a Woman's Principal Health Care Provider (WPHCP) to provide or coordinate their health care services.

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A WPHCP might make referrals for specialist evaluation or care needed for obstetric or gynecological conditions. Your WPHCP and PCP must be affiliated with, or employed by, your Participating Medical Group. Women do not need a PCP referral to see their WPHCP. For more details, please see your certificate/benefit booklet, or call BCBSIL at the number on the back of your ID card.

Did You Know About Your Benefits for Reconstructive Surgery and Mammograms?

Federal and state of Illinois legislation require that group health plans and health insurers provide coverage for reconstructive surgery following a mastectomy. These laws state that health plans that cover mastectomies must also provide coverage in a manner determined in consultation with the attending physician and patient for:

- Reconstruction of the breast on which the mastectomy has been performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance; and
- Prostheses and treatment for physical complications for all stages of mastectomy, including lymphedemas.

These reconstructive services are covered by your Blue Cross and Blue Shield of Illinois (BCBSIL) coverage, as long as procedures are provided by a licensed physician according to your plan's provisions. Your coverage may also include benefits for annual mammograms. For more details, please see your certificate/benefit booklet, or call BCBSIL at the number on the back of your ID card.

We Have Information to Help You

You can learn more about your health, and your health plan, with these guides from BCBSIL:

1. **HMO Members Rights and Responsibilities:** BCBSIL respects and honors your rights. In return, we ask that you know your responsibilities, as well. To learn more about your HMO rights and responsibilities, visit our Website at bcbsil.com/coverage/group/hmo/ and scroll down to "HMO Members Rights and Responsibilities." You may also find a summary of your rights and responsibilities in your HMO member handbook or call Customer Service (the toll-free number on the back of your ID card) to request a copy.
2. A federal law called **HIPAA (the Health Insurance Portability and Accountability Act)** requires BCBSIL to maintain the privacy of your protected health information (PHI). PHI is information about you, including demographic information, that may identify you and that relates to your past, present or future physical or mental health or condition and related health care services. For a copy of the HIPAA Notice, please visit bcbsil.com and click on "Important Information," at the bottom of the page, or call BCBSIL at the number on your ID card.
3. Visit us online at bcbsil.com to view information regarding our privacy statement. (Scroll to the bottom of the screen and click on "Important Information.") You can also call Customer Service (the toll-free number on your ID card) to request a copy.

Help for Members with Complex Health Problems from BCBSIL

Sometimes a person needs more help than he or she realizes. This is especially true after a serious accident, or during a major illness or disease. Family and friends do their best; however, even they might need help understanding doctors, medicines and treatments needed. At BCBSIL, we understand. That's why we developed Complex Case Management — a program that helps members get the appropriate health care services they need.

How We Help

A case manager from the member's Independent Practice Association (IPA) or medical group coordinates services, including:

- making sure the patient gets the information and supplies needed,
- working with doctors, so everyone knows what's going on.

There is no additional charge to HMO members for this service. Members just pay their copay amounts for services and treatments received from their HMO doctors and facilities. How can you participate? If you have complex health problems, the IPA or medical group usually calls you, or a family member, to ask if the program might help. Talk to your IPA or medical group if you would like more information or wish to be considered for Complex Case Management.

New Technology Assessment

BCBSIL regularly looks at new developments in health care technology, such as new treatments, services, drugs, devices and other goods used in health care. A medical advisory panel looks at findings on new technologies through the nationally recognized Blue Cross and Blue Shield Association's Technology Evaluation Center (TEC). This information helps BCBSIL decide if benefits will be available. If you have questions about coverage for recent health care advances, please call Customer Service (the toll-free number on the back of your ID card) to request a copy of the New Technology Assessment.

Quality Improvement Programs

For information about the HMO Illinois and Blue Advantage HMO Quality Improvement (QI) program, including goals, processes and outcomes related to member care and service, log on to the "Powerful Choice" section of our website at bcbsil.com/coverage/group/hmo/index.html. Alternatively, you can call 312-653-3465 to request a copy of the QI program information.

Who Makes Decisions About Your Care?

At BCBSIL, we believe that the best people to determine your medical needs are you and your doctor. Therefore, your Blue Cross HMO doesn't get involved in deciding your course of treatment. Your doctor is encouraged to listen to your concerns and discuss all treatment options with you to help you make informed decisions.

Utilization management (UM) decisions are based on the medical necessity, which includes appropriateness of care and services, and available benefits. BCBSIL does not reward health providers or other individuals for issuing denials of coverage, care or service. Incentive programs are not used to encourage decisions that result in underutilization. Additionally, we maintain that there is no conflict of interest between the Medical Group/ IPAs and BCBSIL HMO product employees regarding UM issues.

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Guidelines to Help You Stay Healthy

Preventive care is very important for adults and children. Each year, BCBSIL publishes Wellness Guidelines for adults and children. Our annual Wellness Guidelines give you a list of:

- Recommended health screenings
- Immunizations that adults and children should have, and at what ages
- Special health guidelines for women and men
- Other tips to help you make the most of your health

By making some good choices, you can boost your health and well-being. Get your copy of the BCBSIL Wellness Guidelines for adults and children at **bcbsil.com/health/know_your_numbers.html**.

Alternatively, you can call the toll-free number on your ID card.

A Change Designed to Improve the Coordination of Your Care

Do you believe you may need help for substance use disorder? Starting January 1, 2014, you will need to talk to your primary care provider (PCP) first. Your PCP will refer you to a substance use disorder specialist in order for you to receive coverage under your benefits. The number for your PCP or medical group is located on your ID card.

Currently, you call a separate phone number for substance use disorder treatment. As of January 1, this will no longer be the case. Your PCP, or medical group, will coordinate all of your care for substance use disorder. This change is designed to improve coordination of care.

Substance use disorder is also called substance abuse. It affects some 22 million Americans. Today, scientists know that addiction is a treatable disease of the brain. Many new medications and types of therapy have been proven to help people get beyond addiction. If you believe you might need help, talk to your PCP.