



## Help Fight Fraud, Waste and Abuse

Insurance fraud and abuse hurts everyone involved. If you suspect fraud, please contact us by one of the following methods:

1. Report fraud via our Web site at: [www.bcbst.com/fraud/report.shtml](http://www.bcbst.com/fraud/report.shtml)
2. Report by phone to our Fraud Hotline: 1-800-824-4391

## Problems or Questions? Call Customer Service

1-800-841-7434

Hearing impaired members may call 1-888-423-9490

Office hours: 8 a.m. to 9 p.m. ET, 7 days a week.

*Note: from March 2 to September 30 you may be required to leave a voice mail on weekends and holidays. Return calls will be made within one business day.*

BlueCross BlueShield of Tennessee is a health plan with a Medicare contract.

## Shared Health CHR Gives Doctors Total Picture of Your Health (continued from page 1)

drug allergies and interactions and to prescribe medication for you.

You can be assured that your personal health information is still secure and confidential. Shared Health meets all requirements for information and security under the Health Insurance Portability and Accountability Act (HIPAA) privacy regulations. Additional safeguards beyond those required by HIPAA, such as on-site user authentication, role-based access controls and an audit trail of users who have accessed your record are in place to further protect your information.

Your CHR will be available beginning on <date>. You should let your doctor know that you are participating in this program. If you would like to view your CHR, please visit [www.sharedhealth.com](http://www.sharedhealth.com). Click on "Register" and follow the instructions for Consumer Registration. If you do not have access to the Internet, please call 1-888-283-6691\* to have a copy mailed to you.

You can choose not to participate in this program if you wish. To request to opt-out, please visit [www.sharedhealth.com](http://www.sharedhealth.com) or call

**1-888-283-6691\*** for more information. By opting out, you are requesting that your medical information not be shared through this program.

\*The Metropolitan Government of Nashville and Davidson County group has opted out of Shared Health for all its members. There is no need for individual members of this group to opt-out.

\*\*Hours of operation are 8 a.m. to 5:15 p.m. ET, Monday-Friday.



## Notice of Information Privacy Policies and Practices

BlueCross BlueShield of Tennessee, Inc. and its affiliated companies

Southern Diversified Business Services, Inc.  
 Golden Security Insurance Company, Inc.  
 Group Insurance Services, Inc.  
 RiverTrust Solutions, Inc.  
 Security Care, Inc.  
 Southern Health Plan, Inc.  
 Volunteer State Health Plan, Inc.  
 Tennessee Health Foundation, Inc.  
 Gateway Downtown Redevelopment Group, Inc.

Purpose: This Notice informs consumers and customers that BlueCross BlueShield of Tennessee may disclose their nonpublic personal information the company collects to its affiliates but not to nonaffiliated third parties, except as permitted by law. Title V of the Gramm-Leach-Bliley Act (15 U.S.C. § 6801 et seq.) and the implementing regulations of the Insurance Commissioner of Tennessee require BlueCross BlueShield of Tennessee to deliver this Notice to consumers at their formation of customer relationships with the Company, and to its customers annually.

This Notice serves to inform you that BlueCross BlueShield of Tennessee does not disclose to nonaffiliated third parties your nonpublic personal information, which is collected and maintained as described below, except as permitted by law. The company will not disclose your nonpublic personal information to nonaffiliated third parties even after the customer relationship with you may end, except as permitted by law. BlueCross BlueShield of Tennessee reserves the right to disclose your nonpublic personal information the company collects during business transactions to its affiliates.

### How information is protected:

Except as explained below, BlueCross BlueShield of Tennessee restricts access to your nonpublic personal information to employees who need to know this information to provide its products and services to you. Such employees include claims processors, underwriters, and customer service personnel. The company maintains physical, electronic, and procedural safeguards that comply with legal requirements to guard your nonpublic personal information.

### Collecting and maintaining information:

BlueCross BlueShield of Tennessee collects nonpublic personal information about you from the following sources:

- Information received from you on applications or other forms; and
- Information obtained from your transactions with the company, its affiliates or others.

### Information the company discloses:

BlueCross BlueShield of Tennessee discloses or reserves the right to disclose all of the nonpublic personal information the company collects and maintains about you to its affiliates.

The company may also disclose, and reserves the right to disclose, any of your nonpublic personal information to nonaffiliated third parties as permitted by law.

### Companies that provide services or market on behalf of BlueCross BlueShield of Tennessee and its affiliated companies:

The company may disclose the categories of your nonpublic personal information described in this notice to the following categories of

nonaffiliated third parties with which the company and its affiliated companies contract to perform functions or services, such as marketing, on their behalf.

- Joint marketing partners;
- Other financial institutions;
- Other insurance companies; and
- Certain other third parties.

### No other disclosures to non-affiliated third parties:

BlueCross BlueShield of Tennessee otherwise does not disclose nonpublic personal information about its customers or former customers to nonaffiliated third parties.

### You do not need to call or do anything as a result of this notice.

It simply informs you of how BlueCross BlueShield of Tennessee protects your nonpublic personal information.



P.O. Box 180205  
Chattanooga, TN 37402

[bcbst-medicare.com](http://bcbst-medicare.com)

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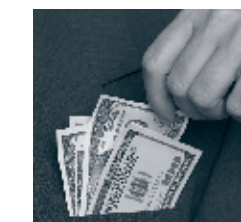
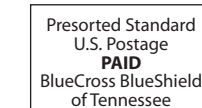
BlueCross BlueShield of Tennessee is a health plan with a Medicare contract.

Your BlueAdvantage • Fall 2008



P.O. Box 180205  
Chattanooga, Tennessee 37402

[bcbst-medicare.com](http://bcbst-medicare.com)



Inside:

Don't Pay More for Personalized Health Care

# Your Blue Advantage

FALL 2008



## New Service

### Shared Health CHR Gives Doctors Total Picture of Your Health

As part of your BlueAdvantage plan, you will be enrolled in Shared Health, unless you choose not to participate in this program, as explained below\*. With Shared Health, you will have a Clinical Health Record\* (CHR) which collects and presents all medical information entered by your providers such as test results, medications (if your plan includes drug coverage or your provider enters this information), immunizations, allergies and vital signs. You and your doctors will have access to this information via the Web site, [www.sharedhealth.com](http://www.sharedhealth.com).

Your CHR enables your doctors to get a clear picture of your medical history in order to provide more accurate and appropriate medical care. Benefits include: protection in the case of an emergency when you are unable to speak for

yourself, better diagnoses and fewer errors, reduction of duplicate or unnecessary tests and visits, and better care.

If your BlueAdvantage plan includes prescription drug coverage, your doctor has access to an electronic medication prescription tool, ePrescribe, through your enrollment in the Shared Health program. By using ePrescribe, your doctor can be alerted to possible adverse drug interaction and drug allergies before they happen. Your plan's drug formulary is also available through ePrescribe, allowing your doctor to choose a cost-effective medication option that will work for you and be covered by your plan. ePrescribe can also reduce mistakes at the pharmacy because there is no handwriting to decipher. If your plan does not include drug coverage, your doctor can still use ePrescribe to check for

## Time for a Checkup?

Getting an annual checkup is one of the most important things you can do to maintain your health. Your doctor will perform routine tests that can help find medical problems early. Early detection of most medical problems increases the chance of treatment success. BlueAdvantage will pay for one preventive visit with your medical doctor each year. This exam is completely free to you, and most preventive screenings are also covered at 100 percent. Women, remember that you also need to get a gynecological exam each year.

If you haven't taken advantage of your free annual checkup this year, call your doctor to schedule an appointment. It's an important step to maintaining your overall health.



(continued on page 5)

Quarterly News for Group Medicare Advantage Subscribers



### Don't Pay More for Personalized Health Care

Recently, doctors nationwide have begun to implement programs that offer personalized health care to their patients in exchange for a "membership fee." The doctors cut their patient loads in order to offer a smaller group of patients more personalized care. This personalized care can cost patients anywhere from \$1,500 to \$25,000 per year, depending on the arrangement. In most cases, these fees are paid **in addition** to the health plan's payment and your out-of-pocket

expenses for services, such as your copay or deductible.

BlueCross BlueShield of Tennessee would like to inform you that it is a violation of Medicare's terms of participation for any doctor who accepts Medicare to charge a Medicare member an extra fee for seeing you. This is considered billing you outside the contracted fee for covered services, and is a clear violation of terms and conditions of payment.

If any of your doctors who accept Medicare offer you a chance to join a group such as this for an extra fee, they are in violation of their Medicare participation agreement. **You should not pay this fee to a doctor who accepts Medicare.** Instead, contact BlueCross BlueShield of Tennessee at the number on the back of your ID card to report this. We will assist you in finding a new doctor.

### Adult Preventive Care

Men and women need different annual tests at different ages. Be sure you are getting the following preventive tests at the recommended age and frequency. Your doctor may recommend a different schedule, depending on your individual needs.

Test Recommended	Beginning at Age	Frequency
Colorectal Screening (Men and Women)	50	Every 1-2 years
Pap Smear (Women)	18	At least every 3 years
Prostate Exam (Men)	50	Every year
Mammogram (Women)	40	Every 1-2 years
Bone Density Exam (Women)	60-65 (ask your doctor)	Once, unless otherwise recommended by your doctor

### Your BlueAdvantage Transportation Benefit: AirMed International

All BlueAdvantage plans include a non-routine transportation benefit. This transportation benefit provides air medical transportation when you are hospitalized more than 150 miles away from home while traveling, or if you need transportation to a specialty facility more than 150 miles away. It does not provide routine transportation.

The air medical transportation benefit is provided through a membership in AirMed International. The cost of these services is covered at 100 percent by your plan only when transportation is arranged through AirMed International. You should have received a brochure detailing the benefits available to you and a wallet card with AirMed's toll-free phone number in your welcome packet.

Your AirMed International Membership includes:

- Hospital-to-hospital transportation when you are hospitalized more than 150 miles from your home.
- Air medical transportation to a specialty facility located more than 150 miles from your home.
- Transportation of your remains in the event of your death while traveling more than 150 miles from home.
- Transportation for your traveling companion if you receive air medical transportation.

If you need AirMed services, please call the toll-free number on the front of the AirMed International card to make your arrangements. Air transportation arranged through other services may not be covered by your BlueAdvantage plan.

For more information on using your AirMed benefit, visit the BlueAdvantage Web site at [www.bcbst-medicare.com](http://www.bcbst-medicare.com).



### Now Get Your Diabetic Supplies at the Pharmacy

If your plan includes prescription drug coverage, you should have received a letter from BlueAdvantage notifying you that you can begin getting your diabetic supplies at the pharmacy. Beginning September 1, 2008, you may go to your local participating pharmacy or use one of the two participating mail order pharmacies to obtain diabetic supplies. This includes your test strips, lancets and lancet devices.

You will be able to obtain up to a 90 day supply of these items as prescribed by your physician and at no cost to you. The pharmacy will bill BlueAdvantage directly for these diabetic supplies as part of your medical (Part B) benefits. These Part B diabetic supplies will not apply to your Part D or True Out of Pocket (TROOP) expenses. You will receive a BlueAdvantage medical Explanation of Benefits (EOB) just like you receive for other BlueAdvantage medical claims expenses.

Please review your pharmacy directory, or visit [www.bcbst-medicare.com](http://www.bcbst-medicare.com) to locate a network pharmacy or choose from one of the two mail order pharmacy programs that are available to you.

If you have any questions about how to obtain your diabetic supplies, please call our Customer Service Department.

### It's Flu Season – Have You been Vaccinated?

It's that time of year again. Each year, about 5 to 20 percent of the U.S. population gets the flu. Nearly 36,000 people die and more than 200,000 people are hospitalized with flu-related complications. Ninety percent of these people are ages 50 and older. You can protect yourself from being part of this statistic by getting a flu vaccination. Many people get vaccinated in October or November, but getting vaccinated any time during the flu season may help you prevent the illness.

It is recommended that certain individuals at high risk for developing complications from the flu get vaccinated each year. This includes children ages 6 to 59 months; people 50 years or older; pregnant women; people of any age with certain chronic medical conditions; and people who live with or care for others at high risk.

Your BlueAdvantage plan covers flu vaccines at 100 percent. However, if you get a shot during an office visit for another condition, you may be responsible for your plan's office visit copay. It is best to go to your



doctor to receive your flu shot. If you receive your vaccine at another location that requires you to pay, you will have to file a claim with us.

You may want to ask your doctor if you would benefit from a pneumonia vaccination as well.

This vaccine is recommended for adults over age 65 and anyone with chronic lung, heart or immune system diseases. The vaccine may not prevent you from getting pneumonia, but it can lessen the severity if you do.



### Blue Has its Perks

As a BlueAdvantage member, you are entitled to discounts on a variety of health services that are not covered by your medical plan. This discount program is called BluePerks. You can access your BluePerks discount details on the Web at [bcbst-medicare.com](http://bcbst-medicare.com), or you can call our discount partners directly using their convenient toll-free numbers.

- For discount information on **Jenny Craig**® weight loss programs, call **1-800-536-6920**.
- For information on LASIK vision surgery as low as \$895 per eye for traditional and \$1,2985 per eye for custom, call **Truevision™** at **1-866-338-2020**.
- For information on vision care service discounts including frames, lenses and exams, contact **Davis Vision** at **1-800-783-7792**. Remember to mention the Davis Vision program code **7018** to make sure you get your discount from the Davis Vision provider.
- Discounts on other services, such as cosmetic procedures, massage therapy, fitness centers, personal trainers and spa services are offered by participating practitioners through **American Whole Health**. Find out more by calling **1-800-227-5911**.