

HEALTH MATTERS

Fall 2012

Be Ready for the Future

The basics of naming a health care proxy and preparing advance directives.

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Have you given any thought to your health care wishes?

Put them in writing in case you ever need someone to speak on your behalf.

This is why many people choose a health care proxy, someone who has the right to make medical decisions for them if they are unable to speak for themselves. According to the National Institute on Aging, this should be a person who shares your values about life and medical decisions.

Make sure your proxy understands your wishes about medical care, such as the use of life support

in the event of a critical illness. It's up to you how much authority to give your proxy. You might want to discuss this with your doctor.

It's also important to write down the information about treatments you want, or don't want, in case you become unconscious or unable to make decisions about emergency care. This is called a living will. Some people also complete additional documents specifying their wishes on organ and tissue donation or other matters.

To learn more and get sample forms, go to www.nyc.gov/doh and type "Advance Directives" in the search field, or talk to a lawyer.

YOU'RE COVERED

Save Money With Online Coupons

Your plan offers coupons for leading brand products and services that can help you and your family save money and stay healthy. The coupons may be used at supermarkets, drugstores and other retailers nationwide.

Visit www.emblemhealth.com/healthydiscounts and click on the coupons link. Check back often because new coupons are posted regularly under "latest offerings." You may also call Customer Service to ask for these coupons to be mailed to you.

The products and services described above are neither offered nor guaranteed under our contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to the EmblemHealth grievance process.



MEMBER FORUM

How Are We Doing?

Are you satisfied with your membership? Are you receiving outstanding customer service? Do you think there are ways we can serve you better? Your answers to these questions will help us improve the service we give you.

Share your views by coming to one of our member forums. You can tell us about your experiences as a member and ask questions of management and Member Council representatives.

To make sure the entire membership is well represented, we use age, gender, location and type of membership when selecting attendees. Due to space restrictions, we have to limit attendance. If you'd like to participate, call **1-800-447-6688**, Monday through Friday, 9 am to 5 pm, starting September 20 through October 19. TDD users may call **1-888-447-4833**.

Scan the code below with your smartphone to view the dates and locations of our upcoming forums. Or you can visit www.emblemhealth.com/forum. If you are selected to attend, you will receive an invitation by mail.



Scan here to view the Member Forum schedule and see when we'll be in your area.

If you're unable to attend a member forum, share your views anytime by writing to EmblemHealth, Member Services Intake Unit, 55 Water Street, First Floor, New York, NY 10041-8190. Or go to www.emblemhealth.com, sign in and send us an e-mail from the secure message center.

Health Matters is published by EmblemHealth to inform members of current health issues and improve the use of services. This publication should not replace the care and advice of your doctor. Always talk to your doctor about your personal health needs.

We're There for You

Your satisfaction is our highest priority. When you have questions, we work hard to provide you with clear, complete answers. Just sign in to the member section at www.emblemhealth.com or call our dedicated Customer Service line to get the help you need.

You'll get answers to these and other common questions about your plan and your health.

- Network doctors and the languages spoken in their offices
- Primary, specialty and emergency care
- Receiving care after normal office hours
- Disease Management and Case Management
- Preventive health information
- How to get health information in your preferred language

Other Ways to Help Ensure Your Satisfaction

- Talk with your doctor about any health care-related cultural or religious needs or preferences you may have.
- Ask your doctor to explain your treatment options in words you can understand.
- Talk with your doctor about care you may need or have received from other health practitioners.
- Ask to speak with a customer service representative who speaks your primary language.

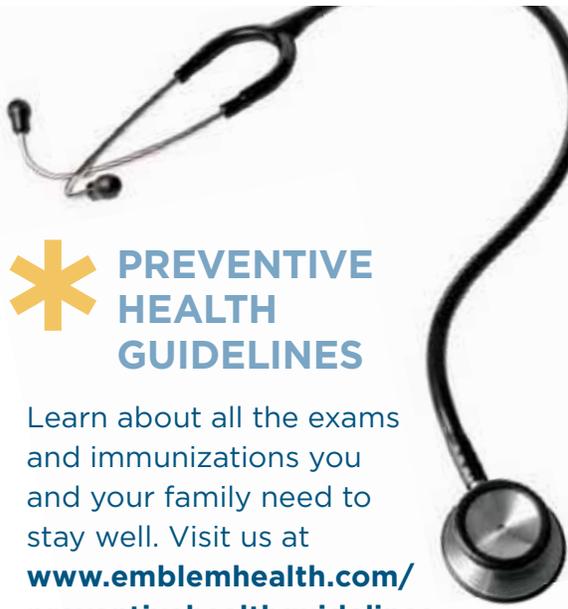
Want to manage your health care quickly and efficiently? Register on www.emblemhealth.com. It's easy. Within minutes you'll be using the time-saving features of *myEmblemHealth* to:

- Check your enrollment status
- Request a new ID card and print a temporary ID card
- Change your PCP
- Check the status of your referrals and claims
- Update your telephone number, address, e-mail address and other personal information

Sign Up to Go Paperless

Going paperless is a great way to save trees, get rid of clutter and organize your health plan information in one safe place. It's easy! Sign up today at www.emblemhealth.com.

At times, we may be required to send you copies of documents by mail.



* PREVENTIVE HEALTH GUIDELINES

Learn about all the exams and immunizations you and your family need to stay well. Visit us at www.emblemhealth.com/preventivehealthguidelines. Visit the site often to stay on track with your health. And discuss the guidelines with your doctor to make sure you and your family get your recommended exams and immunizations.

RIGHTS AND RESPONSIBILITIES: Yours and Ours

Understanding your rights and responsibilities as a plan member can help you — and help us help you — make the most of your membership. Visit www.emblemhealth.com/rights and read your Member Rights and Responsibilities. You'll also find it in your Member Handbook.

It outlines what you can expect of us as well as what we expect from you. Becoming familiar with your rights and responsibilities will make it easier for us to provide you with access to the best health care possible.

TAKE CHARGE

Should You Take an Aspirin?

For some people, aspirin therapy can help prevent a heart attack or clot-related stroke. Talk to your doctor about taking one low-dose aspirin daily if you're at high risk for a heart attack or have already had a heart attack. Blood vessel disease is another reason many doctors prescribe aspirin therapy.

For some people, aspirin can be dangerous. That's why you should check with your doctor first and make sure you're taking the right dose.

What's more, aspirin alone isn't enough to prevent heart disease, stroke or other conditions such as diabetes. Lifestyle changes including eating right, getting regular exercise, watching your weight and not smoking are all essential components of a healthy lifestyle.

Whether you're considering starting aspirin therapy or an exercise program, getting the go-ahead from your doctor is important. Also make sure your doctor knows your entire health history — past and present. Then you can work as a team to make the best choices about your ongoing care.

KEEP YOUR BALANCE

Tips for preventing arthritis-related falls.

If you have arthritis, you could be at an increased risk for falling. Osteoarthritis and rheumatoid arthritis have been linked to falls in older adults, although experts are still trying to understand why.

According to the Arthritis Foundation, some research has shown that the pain of arthritis can be a factor, as can reduced levels of physical activity that lead to a loss of balance.

One of the best ways to prevent falls is to stay as active as possible. The Centers for Disease Control and Prevention (CDC) says regular exercise can increase muscle mass. That can help you stay steadier on your feet. The CDC also recommends Tai Chi as a way to improve posture and flexibility.

PREVENT FALLS

Seniors are at an increased risk for falling. Sometimes, dizziness or unsteadiness can be caused by certain medications, so be sure to ask your doctor or pharmacist. Here are some other ways you can stay steady on your feet:

- Exercise regularly to keep your bones and muscles strong.
- Have your eyes checked at least once a year.
- Use good lighting around your home.
- Wear the right clothing and footwear, including supportive, rubber-soled shoes.
- Avoid walking on wet leaves.
- Remove trip hazards like throw rugs and electrical cords from around the house.

For more tips, see the Home Safety Checklist at www.emblemhealth.com/pdf/PATH_safety_checklist.pdf.

Watch Your Medication

If you take medication for rheumatoid arthritis (RA), it's important to stick to your regimen. Not taking your medicine as prescribed can reduce the drug's effectiveness, which can increase the pain and swelling that cause unsteadiness. Stopping medication altogether can actually be dangerous, so never do it without your doctor's okay. If you've been diagnosed with RA, it's important to talk with your doctor about the benefits of taking a disease-modifying anti-rheumatic drug (DMARD). Using it may help you feel better and keep your RA from getting worse.

Easy Breathing

If you have asthma, COPD or any other respiratory condition, sticking to your treatment plan is essential to reducing symptoms and maintaining as much lung function as possible.

ASTHMA

With asthma, creating an action plan in partnership with your doctor is the first step. It's your guide to taking your medication the right way, avoiding things that can trigger your asthma — such as pet dander or pollen — and knowing exactly what to do if you have an asthma attack, says the National Heart, Lung and Blood Institute.

You may need to take long-term control medicine, use an inhaler for quick relief or both. The treatment you need may change over time, especially if you have what's known as exercise-induced asthma.

COPD

Chronic obstructive pulmonary disease (COPD) is a condition that blocks the tubes that carry air in and out of your lungs. Emphysema and chronic bronchitis are the two main conditions that comprise COPD. If left untreated, COPD can become severe, making it difficult to perform even basic tasks such as walking, housework or dressing.

Symptoms of COPD develop slowly and worsen over time. They include constant coughing, shortness

of breath, wheezing, excess sputum production, feeling like you can't breathe and not being able to take a deep breath. A simple breathing test called spirometry can detect COPD. So if you have any symptoms, see your doctor as soon as possible.

OTHER RESPIRATORY CONDITIONS

There are a number of other respiratory conditions, each with its own type of treatment. Sleep apnea, for example, which causes you to stop breathing intermittently during sleep, is considered a lung condition. It can often be managed by losing weight, quitting smoking or using a continuous positive airway pressure (CPAP) machine that keeps airways open to help with breathing.

If you've been having trouble breathing and haven't been diagnosed with a respiratory condition, talk to your doctor. Tests can reveal exactly what's going on so your doctor can prescribe the right treatment.

WHAT YOU CAN DO

- See your doctor regularly.
- Take your medicine, such as an inhaler, as directed by your doctor.
- If you smoke, quit now to prevent more damage to your lungs.
- Avoid exposure to dust, other pollutants and secondhand smoke.
- Protect yourself by getting your yearly flu shot.

We can also help you manage your asthma or COPD through our PATH program. Call **1-866-447-8080**.

TAKE CHARGE



QUIT SMOKING

You know smoking is bad for your health. So is chewing tobacco. The good news is that quitting can make a big difference in your life, helping you live longer and be healthier, says the American Cancer Society (ACS). In fact, quitting lowers the risk of lung cancer, heart attack, stroke and chronic lung disease. Plus, people who stop smoking and chewing tobacco don't get colds and the flu as often and have lower rates of bronchitis and pneumonia.

Are you ready to quit for good? Our Tobacco-Free PATH program is available to you at no cost. To join, call **1-866-611-7848**; TDD: **1-877-777-6534**.

DO THIS

Know the Signs

Anyone, at any age can have an addiction problem. Be on the lookout for these warning signs:

- Withdrawal from routine activities
- Less attention to personal hygiene and appearance
- Frequent illness or accidents
- Significant changes in behavior or routine
- Hostile or argumentative behavior
- More frequent visits to doctors

Fortunately, treatment is widely available and effective. Start by talking with your doctor, who can recommend counseling or treatment programs in your area.



STAY HEALTHY FOR LIFE

A long lifetime of wellness means paying attention to your health every day. In addition to seeing your doctor regularly, here are a couple of key steps to safeguard your health.

Follow medication protocols. The National Institutes of Health (NIH) recommends finding out everything you need to know about all your prescription and over-the-counter medicines before you start taking them, and making sure there are no possible interactions. Ask your doctor or pharmacist some specific questions about your medications, says the NIH:

- When should I take them?
- How often should they be taken?
- How long will I have to take them?
- If I forget to take them, what should I do?
- What side effects might I expect?

Always take the amount of medicine prescribed and take it as directed. Try to follow a set schedule for taking your medication so you don't forget. If your doctor has prescribed aspirin therapy for any reason, find out exactly how much to take. Also ask your doctor or pharmacist to see if there is a generic aspirin you can take. It will help keep your costs down.

CASE MANAGEMENT SERVICES

We want you and your family to live life to its fullest, even if you have a serious illness, injury or condition. That's why we offer programs to assess, plan, implement, coordinate, monitor and evaluate medical and behavioral care options on your behalf.

While your primary care doctor is the one who determines your care needs, your plan's case managers can work closely with your

doctor to help you make the most of your treatment. As part of the case management program, registered nurses and social workers offer:

- A better understanding of your disease or condition
- A link between you and the doctors and nurses on your care team
- A liaison with community agencies
- A health care advocate

- More personalized attention
- Expert guidance on effective self-care

For conditions that call for a higher level of care coordination, we have case managers to help you get the right care in the right setting.

If you think you may be a candidate for our case management program, speak with your doctor or call us at **1-800-447-0768**.

Check Up on Your Health

One of the best things you can do to stay healthy is to stay current with your routine health exams. Even if you feel great, regular checkups can help your doctor identify possible issues before they become problems.

Have an annual physical exam. Your doctor will run routine screenings including blood pressure, cholesterol, blood glucose and other tests to check for signs of a health concern. If you already have a chronic condition, such as asthma or diabetes, you'll probably see your doctor more often.

Tell your doctor about any new symptoms since your last visit and ask about any issues that trouble you. It's also a great time to review all the medications you're taking — bring them with you so your doctor can see the labels. Also talk about your eating and exercise habits, to make sure you're getting the right amount of nutrition and physical activity.

Remember to get hearing and vision tests once a year. Routine dental care is important, too. Keeping your teeth and gums healthy can help prevent tooth decay and tooth loss. What's more, some studies have shown a link between oral health and chronic disease, says the American Dental Association. A dental exam may reveal signs of a problem you should talk to your doctor about.

One other important health issue some people don't think about is the risk of HIV. If you're sexually active, you should talk to your doctor about getting tested. If you are diagnosed with HIV, today's treatments can improve health and increase survival, says the Centers for Disease Control and Prevention (CDC). The earlier you're diagnosed, the more effective treatment can be.

The same is true for just about any health condition, which is why regular checkups are important at every age.



Watch Your Back

Most people will experience occasional low back pain in their lifetime. According to the National Institute of Arthritis and Musculoskeletal and Skin Diseases, you should see a doctor if you experience numbness or tingling, severe pain that doesn't improve with rest or pain after a fall or injury.

You should see your doctor right away if you also have:

- Trouble urinating
- Weakness
- Numbness in your legs
- A fever
- Weight loss even though you're not on a diet

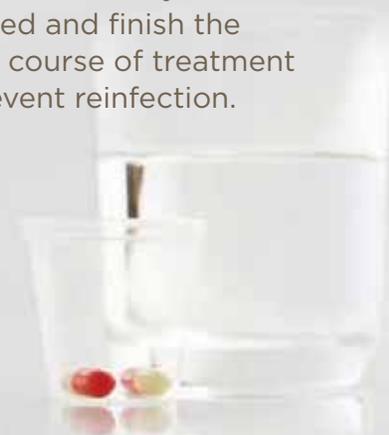
Ask your doctor if bed rest, heat and cold therapy or other options will help reduce your pain.

Use Antibiotics Wisely

When you need them, antibiotics are good medicine. Taking antibiotics when you don't need them, though, is a bad thing. Antibiotics are only effective when they're used to treat bacterial infections, like strep throat or an ear infection, says the Centers for Disease Control and Prevention (CDC).

If you have an infection that's caused by a virus — such as a cold, the flu, a runny nose or most coughs and bronchitis — taking an antibiotic won't cure the infection or make you feel better. Taking antibiotics when you don't need them can lead to antibiotic resistance. That means these drugs might not effectively treat some kinds of bacterial infections later.

So only take antibiotics when they are absolutely needed. Always take antibiotics exactly as directed and finish the entire course of treatment to prevent reinfection.





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HEALTH OR WELLNESS OR PREVENTION INFORMATION

DON'T FORGET YOUR FLU SHOT

It's that time of year again: flu season. Remember to get your flu vaccine if you haven't already.

Just about everyone should get a flu shot, especially older adults. There are a few rare exceptions. Your doctor can tell you if there's a reason you shouldn't get a flu shot.

Ask your doctor if you should get a pneumonia vaccine, too. The answer is probably "yes" if you are over age 65, especially if you have heart disease, lung disease or diabetes, or are a smoker. If you smoke, now is a good time to quit. For help, join our Tobacco-Free PATH program and quit for good. The PATH program phone number is in "How to Contact Us," to the right.

One more thing: Check to make sure all your other vaccinations are up to date. Some vaccines require booster shots to continue doing their job. For a list of all the shots you and your family need, visit www.emblemhealth.com/preventivehealthguidelines.

EmblemHealth Neighborhood Care

A unique and special kind of care in Harlem and Cambria Heights!

Coming soon: Exceptional face-to-face service and personalized attention from health care solution specialists and clinical staff, right in the heart of Harlem and Cambria Heights. At EmblemHealth Neighborhood Care, you'll get help finding the right doctor, getting the services you need, and be connected to health programs and local community resources.

Visit www.emblemhealth.com/ehnc and look for our grand openings!

HOW TO CONTACT US

Customer Service

PPO: 1-866-557-7300;

HMO: 1-877-344-7364;

TDD: 1-866-248-0640

Monday to Sunday, 8 am to 8 pm

Tobacco-Free PATH Program

1-866-611-7848; TDD: 1-877-777-6534

Lab Services

Quest Diagnostics Appointments:

1-888-277-8772

Emblem Behavioral Health

Services Program

PPO: 1-866-318-7595

HMO: 1-888-447-2526

PATH program

1-866-447-8080

Report Insurance Fraud

1-888-4KO-Fraud (1-888-456-3728)

For TDD assistance, any of the above numbers can be reached by calling NYS Relay Services at **711**.

Web Resources

www.emblemhealth.com/medicare

www.questdiagnostics.com

www.valueoptions.com

HIP Health Plan of New York (HIP) is a Medicare Advantage organization with a Medicare contract. Group Health Incorporated (GHI) is a Medicare Advantage organization and a standalone prescription drug plan with a Medicare contract. HIP and GHI are EmblemHealth companies.

