Enrollment Starts Soon

On November 15, 2014, the NY State of Health Marketplace (NYSOH) launches open enrollment for 2015 health coverage. You’ll receive a notice by mail from NYSOH about the renewal process for your health plan — you may have already received it.

If you have questions, you can always call EmblemHealth at 1-888-447-7703, daily from 8 am to 8 pm (excluding major holidays).

Has your income changed since last year? If so, you may qualify for new or different financial assistance and you’ll need to report your income change to NYSOH at 1-855-355-5777.

AdvantageCare Physicians A Team Approach to Care

Are you one of our many members getting care at AdvantageCare Physicians (ACP)? If not, it may be a good choice for you.

ACP is one of the largest multi-specialty physician practices in the New York metro area, with more than 36 locations throughout NYC and Long Island. Its doctors are in the Select Care network (the group of health care providers linked to your Select Care plan).

At ACP you have the convenience of getting most of your medical care in one place. This includes primary care, specialty care (such as cardiology and OB/GYN services), lab services and even pharmacy services at many locations.

A Care Team, led by your primary doctor, will provide a coordinated approach to your care. With your entire Care Team in the loop, it’s easier to track your care, monitor your health and create a unified treatment plan, if needed.

Stop by for a visit at the ACP location nearest you. Learn more at acpny.com.

NEW! Want to Find a Local ACP Doctor? The A icon in our Find a Doctor tool tells you that the doctor is part of ACP. Visit www.emblemhealth.com/Find-a-Doctor.
Doctors Available Anytime

Can’t get to a doctor, but need convenient, nonurgent care? Starting January 1, 2015, your Select Care plan will cover telehealth, letting you talk to a doctor using a computer, mobile device or phone — anytime day or night. It won’t replace the care of your primary doctor, but it can get you quick answers.

Visit [emblemhealth.com/telehealth](http://emblemhealth.com/telehealth) for the full story and to start your account.

Are You Taking Your Medicine As the Doctor Ordered?

Test your knowledge. Complete the sentences by filling in the blanks with the correct words below. The answers can help you take your medicine the right way. Check the answers at the bottom of the page.

**Word Choices:** share, time, better, expiration, pillbox

- Take your pills at the same ______ every day. *(Keep a reminder on the fridge.)*

- Don’t ______ your prescription medicine. *(It can be dangerous.)*

- Use a ______ to help you know when to take your medicine. *(It often organizes your medicine by each weekday.)*

- Don’t stop taking your medicine, even if you feel ______. *(Talk to your doctor first.)*

- Check the ______ dates on your medicine bottles. *(Dispose of outdated medicines; check with local police or hospitals for medicine collection services.)*

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Health Care 101

Utilization Management

When a health insurer uses medical guidelines to assess the need for health care services, the insurer is performing what’s known as “utilization management” (UM).

EmblemHealth’s UM decisions are based only on the appropriate level of care and proper medical setting. We never reward doctors or other individuals who conduct UM reviews for denying coverage for care.

In addition, any financial rewards we provide to UM decision-makers don’t encourage decisions resulting in decreased use of services or care.

Please review your Member Contract to learn more about UM, or call us if you have questions.

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- Use a ______ to help you know when to take your medicine. *(It often organizes your medicine by each weekday.)*

- Don’t stop taking your medicine, even if you feel ______. *(Talk to your doctor first.)*

- Check the ______ dates on your medicine bottles. *(Dispose of outdated medicines; check with local police or hospitals for medicine collection services.)*

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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. HIP Health Plan of New York (HIP) and Group Health Incorporated (GHI) are EmblemHealth companies.
Make the Most of Your Benefits

Prescription Drug Coverage

Getting the medicine you need, when you need it, is important to good health. Here are some of the top things you should know about your pharmacy benefit:

- **Your plan covers hundreds of medications.** But check to make sure your medicine is covered, since certain drugs may not be covered, or you may have to pay more for them.

- **You can look up drugs online.** Search for medicines using our online drug lookup tool and on the Value Plus formulary (list of covered drugs for your plan).

- **You can get your medicine by mail or in person.** If you get it in person, you must have your prescriptions filled at participating pharmacies to ensure coverage. See this page for information on our prescription home delivery service.

Want to look up drugs, find participating pharmacies and compare prescription costs? Go to www.emblemhealth.com, choose your plan and visit the Pharmacy Center section.

Get Prescriptions at Your Doorstep

You can choose to order most prescriptions (except some, like controlled substance medications) through our pharmacy home delivery program. This service, offered through Express Scripts, Inc. (ESI), is mainly for plan members who:

- Take a medicine on an ongoing basis, rather than a one-time supply.
- Get more than 30 days’ worth of medicine, since you can get a 90-day supply at once.

This service usually lowers your copay for your medicine, but not in all cases. For example, it wouldn’t lower your copay if a drug isn’t on the Value Plus formulary (the list of covered drugs for your plan).

The process is quick and easy:

1. **Your doctor faxes your prescription.** To maximize your benefit, ask your doctor to write a prescription for a 90-day supply, with refills when appropriate — not a 30-day supply with three refills. Ask your doctor to call 1-888-327-9791 for faxing instructions.

2. **ESI processes the order.** They will immediately process any prescription sent from a doctor’s office, whether it comes by fax, phone or e-prescription — without needing your approval. ESI will create a profile for you (if not already on file), which they’ll use to process and track your orders. If you owe any copay or other cost, ESI may contact you to arrange payment or get your approval to charge a credit card on file.

3. **Refill your prescription.** You can choose to have your prescription either automatically refilled or to place refill orders yourself. If you choose to place your refill order, you can either call ESI at the number below or sign in to your member account at emblemhealth.com.

Refill Orders

Refills are generally delivered to your home within 14 days of the date you place your order with ESI. So try to plan ahead and place refill orders before you run out of your medication. If needed, you can order refills faster.

To request a refill, call ESI at 1-866-211-8379. If you have a hearing or speech impairment and use a TTY/TDD, call 1-800-899-2114.
An Online Hub for Your Health

Imagine finding all your health care details in one secure place. Now you can — myEmblemHealth is a no-cost, online storage space for your health information where you can:

- [Diagram with icons representing different features]

myEmblemHealth
To sign up, visit emblemhealth.com, click “Register Now,” and follow the instructions.

Connect with us on Facebook
www.facebook.com/emblemhealth

Ready to Quit? Help Is Here

Smoking can make asthma worse. If you’re ready to quit, look into EmblemHealth’s Tobacco-Free PATH program. It’s available at no extra cost to EmblemHealth plan members and their dependents (spouse and children) age 18 and older. When you join the program, you’ll get:

- One-on-one phone support from trained coaches for help making a quit plan
- Educational materials by mail
- Access to resources and information at quitquest.roswellpark.org
- Full coverage for tobacco cessation medicine (nicotine patch, gum, lozenges, bupropion or Chantix) — talk to your doctor about which medicine is right for you

Ready to join the program?
Please call one of the numbers below.

- NY State residents: 1-866-NY-QUITS (1-866-697-8487)
- Non-NY State residents: 1-877-500-2393

Monday-Friday: 8 am to 9 pm
Saturday: 9 am to 7 pm
Sunday: 9 am to 5 pm

If you have a hearing or speech impairment and use a TTY/TDD, call 711.

Want a virtual wellness experience?
Once registered, you can manage your health with our easy-to-use wellness tools — such as online access to doctors, a cost calculator and tools customized to your health status and preferences. Learn more at emblemhealth.com/healthandwellness.
The Right Way to Use Antibiotics

Taking antibiotics incorrectly — too little, too often or for the wrong reason — can strengthen bacteria. This can make antibiotics less effective at fighting infection.

So, what can be done to prevent this? One answer is for doctors to prescribe, and patients to use, antibiotics sensibly.

If an antibiotic is needed, patients should:

• Take the antibiotics as prescribed, for the length of time required.
• Follow the directions on how to take them, such as how many times a day.
• Finish all of the medicine, even after you feel better.

Keep in mind that antibiotics are used to treat conditions caused by bacteria. So, avoid asking for antibiotics for illness caused by viruses, like a cold or the flu. These conditions are best treated with rest and fluids. For most of us, our body has all it needs to cure minor infections.

Can you match the symbols with the best words for some practical advice on staying healthy? Put the number of the symbol in the empty circle that best completes the health tip.

- a.
- b.
- c.
- d.
- e.

1. 2. 3. 4. 5.

Check the answers at the bottom of the page.

Ask Questions!
Talk to your doctor or local pharmacist if you have questions or concerns about taking antibiotics.

1. 2. 3. 4. 5.

Your Benefit for Breast Reconstruction Surgery

The Women’s Health and Cancer Rights Act of 1998 requires health plans to cover breast reconstruction following a mastectomy (surgical removal of one or both breasts).

This coverage is only for members diagnosed with breast cancer. The benefits do not apply to elective cosmetic surgery, which is not covered.

If a covered member has a mastectomy, lymph node dissection or lumpectomy (surgery of the breast) and decides after consulting a doctor to have reconstructive surgery, covered services would include:

• Reconstruction of the breast on which the mastectomy was done
• Prosthesis (a device to replace a missing or impaired body part)
• Surgery and reconstruction of the other breast to produce a symmetrical (similar) appearance
• Treatment of physical complications at any stage of the mastectomy, including lymphedema care

You may need to pay a copay or pay into your annual deductible as part of your coverage for this service — just as you might for other surgical health benefits. It depends on your plan, so please refer to your Member Contract.

If you have any questions about this or other benefits, please call EmblemHealth at 1-888-447-7703, daily from 8 am to 8 pm (excluding major holidays).
Managing HIV

Thanks to advances in treatment, HIV infection can be managed. HIV (human immunodeficiency virus) is the virus that can lead to AIDS. While HIV has no cure, it doesn’t necessarily lead to AIDS. Yet, it does weaken the immune system.

Early detection is especially important in the early stages since untreated HIV is linked to many serious health issues. HIV can also lead to various infections due to a weakened immune system — which is another good reason for regular checkups and tests.

People with HIV should talk with their doctor about the following treatment recommendations:

• See your primary care doctor at least twice a year.
• Work with a doctor experienced in treating HIV.
• Take daily medicine that can slow the impact of HIV on the immune system.
• Get regular lab tests to monitor health status.
• Make healthy lifestyle choices, like exercising and getting plenty of rest.

Any diagnosis of a chronic condition can lead to depression or other mental health issues. If you need support, your primary doctor can recommend a counselor or other services.

Have questions or concerns? Make an appointment today to see your doctor and talk about what you’ve read here. To speak with an EmblemHealth HIV/AIDS case manager, please call 1-800-447-0768, Monday to Friday, from 9 am to 5 pm.

Healthy Puzzle: “Crack the Code” 

See if you can use the Letter Code below to identify the health care word that matches the definition to its right. Write a letter above each number to reveal the word. We solved the first word of the puzzle to get you started.

Prompt Diagnosis

Treatment Options

Take Action!

Letter Code

A = 1  J = 10  S = 19
B = 2  K = 11  T = 20
C = 3  L = 12  U = 21
D = 4  M = 13  V = 22
E = 5  N = 14  W = 23
F = 6  O = 15  X = 24
G = 7  P = 16  Y = 25
H = 8  Q = 17  Z = 26
I = 9  R = 18

C o i n s u r a n c e

3 15 9 14 19 21 18 1 14 3 5

3 15 16 1 25

4 5 4 21 3 20 9 2 12 5

16 18 5 13 9 21 13

19 21 2 19 9 4 25

20 1 24 3 18 5 4 9 20

A percentage of the cost an insured person pays for a covered health service

A fixed amount an insured person pays each time they get medical care

A fixed amount an insured person pays before an insurance company starts paying for covered health services

The monthly cost of a health care plan

Help from the federal government to pay copays, coinsurance and deductibles

Help from the federal government to pay premiums (2 words)

Check the answers at the bottom of page 7.
Breathe Easier With Asthma

In late summer and early fall, asthma symptoms can become worse. Certain things in the air, called asthma triggers, can make it hard to breathe. The start of an asthma attack can feel like tightness in the chest or throat. It may also make you breathe quickly.

Find four asthma triggers — smoke, exhaust, pollen, mold — in the word search below. The first letter of each word is circled.

Here are some things you can do to take control of your asthma:

• In colder weather, cover your mouth with a scarf.
• In warmer weather, close windows and doors and use an air conditioner if you can.
• Keep pets off furniture and out of bedrooms.
• Wash your sheets and towels in hot water once a week.
• Regularly change air conditioner filters.
• Cut down on yard work.

If you have asthma, your doctor may prescribe two kinds of medicines:

• Controllers (long-term medicine, taken every day)
• Relievers (short-term medicine, for use during an asthma attack)

Stay in Touch
It's important to take all asthma medicine as directed by your doctor. If you want to change or stop taking a medicine, call your doctor before you do.

Resources

• Develop an asthma action plan: www.emblemhealth.com/AsthmaActionPlan.
• Download a brochure and learn about your inhaler: www.emblemhealth.com/medicationsafety.
• Talk to a pharmacist: He or she can help you use your medication safely and effectively.

Advance Directives: Put Your Wishes Into Words

Have you made your medical wishes known? Completing a legal advance directive (a type of legal form) provides direction for your family and caregivers — and peace of mind for you — if you can’t express your wishes for medical or end-of-life care.

Two main types of advance directives are:

• Living will. This document states your end-of-life instructions in case you become too ill to speak for yourself. It lets you accept or refuse certain types of medical care. For example, you can say whether you want to be resuscitated (revived from unconsciousness) or to donate one or more of your organs.

• Health care proxy. This document lets you name someone to make medical decisions on your behalf. This person doesn’t have to be a family member, but should be someone you trust.

People of all ages should complete these legal forms because accidents and illnesses can happen to anyone, at any age. Completing them may be easier than you think. You don’t need to meet with a lawyer, and you can update them later if your medical situation or wishes change.

Be sure to give copies of the completed forms to your doctor, health care proxy, lawyer, family members and anyone else involved in your care.

To learn more and get sample forms, go to www.nyc.gov/doh and type “Advance Directives” into the search box.
External Appeal Rights

We want to make sure you understand your rights. If you disagree with any coverage decisions we make about your care, you can take steps to appeal our decision. The steps to take are described below.

Follow these steps when you disagree with a coverage decision:

You have the right to an external appeal when health care services are denied as not medically necessary, experimental/investigational, a clinical trial, and a rare disease treatment or, in certain cases, as out-of-network. Providers also have their own rights to an external appeal when these health care services are denied concurrently or retrospectively. External appeal requests must be submitted to the New York State Department of Financial Services (DFS). DFS will assign independent medical experts to review the appeal. These medical experts may overturn your plan’s decision in whole or in part. Or, they may uphold your plan’s denial of coverage. Their decision is binding on both you and your plan.

To appeal to DFS, you first request your plan’s internal or first-level appeal. You have 180 days to request an internal or first-level appeal from your plan after receiving your Adverse Determination (denial). If we uphold the original denial, you will receive a letter known as a Final Adverse Determination.

You have four months after you receive our final adverse decision on your appeal to ask for an external appeal. If you and your plan agree to skip our appeal process, you must ask for the external appeal process within four months after the agreement with your plan is made.

Keep in mind that to file an external appeal, the health care services had to have been denied as not medically necessary, experimental/investigational, a clinical trial, a rare disease treatment or, in certain cases, as out-of-network. When we issue a final adverse determination denial, you will receive instructions on how to file an external appeal along with an external appeal application.

If you have questions or need help with an external appeal application, call DFS at 1-800-400-8882 or visit their website, www.dfs.ny.gov.

Living Well

WHAT’S ONE WAY YOU GO GREEN?

Being kind to our planet has widespread benefits. EmblemHealth finds innovative ways to go green, such as using recycled paper stock in our corporate offices.

We asked some EmblemHealth employees how else they go green. Here’s what they said:

“My family is careful about sorting our trash and bringing items we no longer need or use to our local community services or Goodwill.”

— Michele, Human Resources

“I recycle. It only takes an extra second or two, and it has a positive effect on us and future generations.”

— Stanley, Clinical Review

“I turn off my water heater and boiler at night and during the summer.”

— Barbara, Clinical Administration

Answers to puzzle from page 7:
Find a Select Care Doctor or Hospital

It’s important to choose doctors from the Select Care network only. If you see a doctor who’s not in this network, you may need to pay the costs yourself. To choose a network doctor, go to emblemhealth.com/Find-a-Doctor, follow the on-screen instructions, and click on your Select Care plan (Platinum, Gold, Silver, Bronze or Basic). You can search by provider type, location, doctor name or medical specialty. For questions or to request a printed provider directory, please call EmblemHealth Customer Service.

Stay Healthy: Go Green

Going green is about more than environmental awareness — it can boost your family’s health and quality of life. Teach your kids the basics of green living: Fill in the missing words together to find simple ways to both go green and stay well.

Help When You Need It

As part of your plan, you can get help from a registered nurse or social worker (a case manager) to help you sort through your health care options. This person will work closely with you and your primary doctor to:

- Help you better understand your disease or condition.
- Be a link between you and your doctors.
- Connect you to community agencies.
- Be your health care advocate.
- Offer expert guidance on effective self-care.

If you have a condition that requires a lot of care, your case manager can help you get the right care, in the right setting. If you think this program may be right for you, speak with your doctor or call 1-800-447-0768.

Check the answers at the bottom of the page.

1. Buy food from a ______ farmer’s market.
   It’s often fresher — and healthier as a result.

2. Walk, or ride your ______.
   It’s a way to cut carbon emissions. It’s also great exercise.

3. Use homemade ______.
   Baking soda and lemon juice clean effectively, without harmful chemicals.

4. Connect with______,
   Sit in a park and enjoy your surroundings. It can reduce stress.

5. Drink ______ water. Fill reusable containers from the tap to quench your thirst.

Answers: 1. local, 2. bike, 3. cleaners, 4. nature, 5. nonbottled
Important: Stay in the Right Health Care Plan
Certain life events may affect which health plan you should be in. Call the NY State of Health Marketplace right away at 1-855-355-5777 if you:

1. Lose other health coverage, such as Medicaid or a job-based health plan.
2. Have a change in family size (for example, you get married, have a baby or adopt a child).
3. Become a US citizen or if your immigration status changes.
4. Have a change in income (for example, you get a new job or leave your job).
5. Move out of New York State.

How to Contact Us
EmblemHealth: 1-888-447-7703
8 am to 8 pm, daily (excluding major holidays)
Monday through Friday, 8 am to 8 pm,
Saturday, 9 am to 1 pm
(Call for questions about your tax credits and subsidies.)
Lab Services — Quest Diagnostics
- 1-888-277-8772 (appointments)
- 1-866-697-8378 (customer service)
Emblem Behavioral Health Services: 1-888-447-2526
Web Resources
- emblemhealth.com
- acpny.com
  (AdvantageCare Physicians)
- emblemhealth.com/familycaregiver
  (EmblemHealth’s Care for the Family Caregiver program)
- nystateofhealth.ny.gov
  (NY State of Health Marketplace)
- questdiagnostics.com/patient
  (lab services)

Pay Monthly Bill
Each month you will need to pay EmblemHealth a premium (the monthly cost of your health plan). There are three ways to do this:

Online. Go to www.emblemhealth.com/paymybill and follow the instructions.

By mail. Send us your payment with the bill you get by mail each month.

In person. Visit EmblemHealth’s walk-in centers in Manhattan at 55 Water Street or 441 Ninth Avenue (cash, checks or money orders only).

Let Your Voice Be Heard
Join our online panel, the EmblemHealth Member Insights Community. We’ll use your ideas to create new tools and improve your EmblemHealth experience. To sign up or learn more, visit www.emblemhealth.com/community.