Sticking With Medicines Keeps You Healthy

Follow your doctor’s directions to feel better.

Millions of people don’t take their medications correctly. As many as half of those with chronic conditions such as heart disease and diabetes sometimes skip doses or make medication mistakes, according to a study from the National Council on Patient Information and Education.

Whether you or your children are taking a short-term antibiotic or daily medication, it’s vital that you stick to your treatment plan. Stopping an antibiotic because you start to feel better can strengthen the bacteria in your system. Skipping daily doses of medication such as an asthma inhaler can have serious — even deadly — consequences.

And suddenly stopping an antidepressant can cause severe mood changes.

To make sure you’re taking your medication correctly, the Food and Drug Administration recommends that you ask your doctor or pharmacist these questions:

- Why am I using this medicine?
- How long should I use it?
- What should I do if I have problems or side effects?
- Should I take it on an empty stomach, or with food?
- Is it safe to drink alcohol with it?
- What should I do if I forget to take it?

If you’re bothered by side effects, your doctor may change your medication or adjust your dosage. If medication cost is a problem, he or she may be able to substitute a cheaper generic drug or suggest other ways to save on health care. Generic drugs cost 30 to 80 percent less than brand-name drugs, so it’s worth asking.

If scheduling is the problem, try daily dosing containers or set reminders on your computer or phone.

Your medication is too important to skip. Keep healthy by staying on track.
Working to Improve Your Care

Our Quality Improvement Program continually works to improve the medical and behavioral health care and services that our members receive from our network of doctors, practitioners, hospitals and other providers.

We do this by:

- Helping you stay healthy with educational mailings, call campaigns, newsletters and a Web site that all contain reliable, science-based health information. We include screening and prevention reminders and encourage you to adopt healthy behaviors.
- Helping you get well quickly and live better with chronic disease through our health and case management programs. These programs help you better understand and manage conditions such as cancer, depression, diabetes, high-risk pregnancy, HIV/AIDS, hypertension and organ transplants.
- Providing our doctors with tools and resources so that they can deliver the best care.

Please visit our Web site, www.emblemhealth.com, for more information on our Quality Improvement Program and achievements.
Breast Reconstruction
SURGERY BENEFITS

The Women’s Health and Cancer Rights Act of 1998 requires health plans to cover breast reconstruction following a mastectomy, and to provide plan participants with a notice of this coverage each year. We understand that there are many important decisions to consider before undergoing reconstructive breast surgery. That’s why we want to make sure you’re fully aware of your benefits.

If a covered member has a mastectomy, lymph node dissection or lumpectomy and decides, after consulting with her doctor, to have reconstructive surgery, covered services would include:

- Reconstruction of the breast on which the mastectomy was performed.
- Prostheses.
- Surgery and reconstruction of the other breast to produce a symmetrical appearance.
- Treatment of physical complications at any stage of the mastectomy, including lymphedema care.

Please be aware that this coverage is only for members diagnosed with breast cancer. The benefits do not apply to elective cosmetic surgery, which is not covered. As with your other surgical benefits, this coverage may be subject to a copay or an annual deductible, if your contract requires them. Please refer to your Member Handbook, Contract or Certificate of Coverage for details.

If you have any questions about this or any of your other benefits, please call the Customer Service phone number listed on the back of this newsletter.

Safeguarding Mothers and Babies

NEWBORNS’ AND MOTHERS’ HEALTH PROTECTION ACT OF 1996

The federal Newborns’ Act protects the amount of time you and your newborn child are covered for a hospital stay after childbirth. Under this law, EmblemHealth may not limit hospital stays in connection with childbirth to less than 48 hours following a vaginal birth or 96 hours following a cesarean delivery. However, your doctor or nurse midwife may decide, after consulting with you, to discharge you or your newborn earlier. Under New York State Law, if you or your baby is discharged earlier, you may receive one home care visit within 24 hours of leaving the hospital.

Your Privacy Rights

We respect the confidentiality of your health information, and we are committed to ensuring that this information is kept private and secure. The Privacy Notice explains how we use information about you and when we can share that information with others. It also informs you about your rights under our privacy practices. To get a copy, visit www.emblemhealth.com, call Customer Service or write to us:

EmblemHealth
program members
1-877-842-3625
M – F, 8 am – 5 pm

GHI members
1-800-624-2414
M – F, 8 am – 5 pm

GHI HMO members
1-877-244-4466
M – F, 8 am – 6 pm

HIP and HIPIC members
1-800-447-8255
M – F, 8 am – 6 pm

WRITE TO:
Corporate Compliance
PO Box 2878
New York, NY 10116-2878
What’s On Your Teen’s Mind?

More than one million teens in the US suffer from depression, yet fewer than one-third receive help. For some, depression is so severe that it leads to suicide, the third leading cause of teenage death. Even in less severe forms, teen depression is linked to poor performance in school, frequent absences, strained relationships and substance abuse.

MENTAL HEALTH CHECKUPS CAN MAKE A DIFFERENCE

Doctors in our network are working with Columbia University’s TeenScreen National Center for Mental Health Checkups, a pioneering force in the early identification of mental illness in teens. When conducted thoughtfully and with parents’ permission, a mental health checkup can help identify and address teen depression and other emotional problems early on.

FREE MENTAL HEALTH SCREENING QUESTIONNAIRES

If you are a parent or guardian, the next time your teen sees the doctor for a checkup or well visit, ask about free mental health screening questionnaires from Columbia University. The questions ask about common issues in teens’ lives. This is how it works:

- Teens can fill out the questionnaires in the waiting or examining room and it should only take five minutes to complete.
- The doctor reviews the answers and talks about any areas that seem to worry your teen.
- If needed, your doctor will give your teen a referral through the Emblem Behavioral Health Services Program. If your teen’s doctor indicates that your teen may be experiencing depression or another behavioral health issue, be sure to follow up with a behavioral health professional.

To get help selecting a behavioral health provider for your teen, use the Find a Doctor tool on www.emblemhealth.com or call the number on the back of your ID card. To learn more about Columbia University’s TeenScreen initiative, visit www.teenscreen.org.
Keep Your Doctors IN THE KNOW

Many people with medical illnesses, including heart disease, cancer and diabetes, also deal with mental health and substance abuse problems. Medical and behavioral health issues, once seen as separate conditions, are now known to be related. Health plans, doctors and patients need to work together to get a full, true health picture to get the best results. That’s why it’s important for you to make sure all your doctors know about the medical and behavioral health care you are receiving.

KEEP YOUR DOCTORS IN THE LOOP
The best way to do this is by signing a “release of information” form with every practitioner you are seeing. It gives your O.K. to let the doctors you list know about the medical and behavioral care you get and to share information about your treatment plan. If your doctor doesn’t tell you about the form, be sure to ask for one. It’s also a good idea to create a personal health record on our Web site to share with your doctors.

WHAT YOU CAN EXPECT FROM YOUR HEALTH PLAN
You can count on us to remind doctors in our network to talk with each other and, with your consent, share your health information with your medical team.

PREPARING FOR THE FUTURE
ADVANCE DIRECTIVES PUT YOUR WISHES INTO WORDS

Have you made your medical wishes known? Completing a legal advance directive will provide clear directions for your family and caregivers — and peace of mind for yourself — 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 records your end-of-life instructions in case you become too ill to speak for yourself. It allows you to accept or refuse types of medical care. You can specify if you want to be resuscitated or if you’d like to donate certain organs.

- **HEALTH CARE PROXY.** A health care proxy lets you name someone to make medical decisions on your behalf. This person does not have to be a family member. Naming someone you trust on a proxy form allows this person to make decisions based on specific situations that may arise. Completing proxy forms may be easier than you think. Sample forms are available online, and you don’t need to meet with a lawyer. Once you complete the paperwork, be sure to give copies to your doctor, appointed agent, lawyer and others involved in your care, such as family members.

  You can update these forms later if your wishes or medical situation changes. Advance directives prevent confusion and heartache if you become ill. Since accidents and illness aren’t age dependent, completing these forms is important for people of all ages.

  To learn more and get sample forms, go to www.nyc.gov/doh and type “Advance Directives” in the search field.

Health Matters 5
No one ever claimed that colon cancer screening is fun. However, these tests can find problems early.

Adults should typically have their first colon cancer screening at age 50, though people at high risk should be screened earlier, according to the Centers for Disease Control and Prevention (CDC). It’s natural to feel nervous about these tests. But keep in mind the health benefits far outweigh any minor discomfort. Here are five reasons to get colon cancer screening as recommended.

1. **Screening works.** Colorectal cancer is highly curable if found early. In fact, survival rates for colon cancer in the early stages can be as high as 90 percent, according to the National Cancer Institute. The CDC credits screening with helping lower colon cancer death rates by 3 percent from 2003 to 2007.

2. **Symptoms are hard to spot.** People often mistake colon cancer signs such as cramping, weakness and fatigue, and bowel changes for other health problems. You can’t be properly diagnosed without screening.

3. **Tests find other problems.** A colonoscopy reveals precancerous growths or polyps. It takes 10 to 15 years for these abnormalities to possibly turn cancerous. During a colonoscopy, doctors remove polyps, thereby lowering cancer risk significantly.

4. **Screening is routine.** There is some preparation, and sedation is often required, but these tests are convenient and safe. About 65 percent of eligible adults have been screened.

5. **Live healthier.** If a test does find and remove polyps, there are things you can do, including changing your eating, exercise or smoking habits, so you’re in better shape for your next test.

The bottom line is that colon cancer screening matters. Colon cancer remains the second leading cause of cancer-related deaths in the US. If you’re due for a screening, ask your doctor which type of colon cancer test is best for you.

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**Types of Screenings**

Colorectal cancer screening can encompass a few tests used for different purposes. Your doctor can tell you which test is right for you.

**A Fecal Occult Blood Test** simply tests stool for blood. This test can be performed right in the doctor’s office and is not invasive.

**Sigmoidoscopy** uses a small scope to look at the lower part of the colon. This test is often used with a stool test. However, this exam can miss some cancers since doctors only see part of the colon.

**A Colonoscopy** is the most comprehensive colon screening method. This test requires sedation so doctors can use a scope to view the entire colon.
Why Your Child Needs WELLNESS VISITS

Children benefit from routine checkups and stable relationships with their doctors.

From birth through college, your child’s wellness visits should be routine. After your newborn comes home, you’ll return to the doctor for a checkup in the first month. Then visits space out to every few months. As your child grows, schedule a wellness visit once a year.

Of course, you’ll also seek care when your child is sick or injured. It sounds like you’ll be spending a good amount of time with your child’s doctor, and that’s precisely the point.

The doctor checks your child’s growth and development, which is why more screenings are needed earlier in life. Your child’s height, weight and other benchmarks will be noted at these visits. Vision and hearing tests might be part of some checkups, as will recommended childhood vaccinations.

WHAT HAPPENS

Wellness visits allow the doctor to monitor your child over time, which makes any illnesses or developmental delays more apparent. For instance, early detection of asthma or attention-deficit hyperactivity disorder means earlier treatment and a healthier future for your child.

As your child grows, the doctor’s focus shifts from developmental benchmarks to helping teenagers cope with sensitive issues such as weight, skin problems, safety, sex, mental health, and alcohol and substance abuse. Ideally, by this point in life, your child will be used to visiting a doctor and feel comfortable seeking advice.

HOW TO APPROACH THE VISIT

Think of these regular wellness checkups as an opportunity to ask parenting and health questions. You are your child’s health care advocate, so the more informed you are, the better.

However, allow some privacy when your child reaches the teen years. Letting your teen talk to the doctor in private builds trust and helps your teenager get needed care.

These regular visits set your children up for a lifetime of good health, for which they’ll thank you when they’re older.

Children should be immunized against 16 preventable diseases, according to the Centers for Disease Control and Prevention. Why so many vaccines? Being vaccinated is the best defense against dangerous diseases such as measles, mumps, tetanus, whooping cough and others. You don’t hear much about these diseases because immunizations protect most of the population.

Vaccines start soon after birth, when children are most vulnerable to disease. The flu vaccine is needed every year, but vaccines for many other diseases require just one or two doses. Getting your child all recommended vaccinations prevents the spread of disease to those in your community, too.

Discuss any concerns at your child’s regular wellness visits. And visit www.emblemhealth.com for complete preventive guidelines.

DO THIS
The Doctor Will See You Now

Doctors are required to provide you with urgent and routine care in a timely manner. For urgent care, you can expect to be seen within 24 hours of calling your doctor for an appointment. For sick visits that are not urgent, appointments are scheduled within 48 to 72 hours of calling your doctor. For routine medical care, you may expect an appointment within four weeks. For routine mental health care or substance abuse concerns, appointments must be available within 10 business days of your request.

HOW TO CONTACT US

- EmblemHealth: 1-877-842-3625
- GHI HMO: 1-877-244-4466
- GHI PPO: 1-800-624-2414
- HIP: 1-800-447-8255

Quit Smoking
- 1-866-611-QUIT (1-866-611-7848)
- 1-866-NY-QUITS (1-866-697-8487)
- 1-800-QUIT-NOW (1-800-784-8669)

Lab Services
- Quest Diagnostics Appointments: 1-888-277-8772

Mental Health and Substance Abuse
- EmblemHealth CompreHealth HMO/EPO members: 1-877-347-2552
- EmblemHealth EPO/PPO members: 1-866-208-1424
- GHI PPO NYC-resident members: 1-800-692-2489
- GHI PPO non-NYC resident members: 1-866-208-1424
- GHI HMO members: 1-888-447-2526
- HIP members: 1-888-447-2526

Suspect Insurance Fraud?
- 1-888-4KO-Fraud

Web Resources
- www.emblemhealth.com
This notice explains how we use information about you and when we can share that information with others. It also informs you about your rights with respect to your health information and how you can exercise these rights.

We use security safeguards and techniques designed to protect your health information that we collect, use or disclose orally, in writing and electronically. We train our employees about our privacy policies and practices, and we limit access to your information to only those employees who need it in order to perform their business responsibilities. We do not sell information about our customers or former customers.

How We Use or Share Information

We may use or share information about you for purposes of payment, treatment and health care operations, including with our business associates. For example:

- **Payment**: We may use your information to process and pay claims submitted to us by you or your doctors, hospitals and other health care providers in connection with medical services provided to you.
- **Treatment**: We may share your information with your doctors, hospitals, or other providers to help them provide medical care to you. For example, if you are in the hospital, we may give the hospital access to any medical records sent to us by your doctor.

- **Health Care Operations**: We may use and share your information in connection with our health care operations. These include, but are not limited to:
  - Sending you a reminder about appointments with your doctor or recommended health screenings.
  - Giving you information about alternative medical treatments and programs or about health-related products and services that you may be interested in. For example, we might send you information about stopping smoking or weight loss programs.
  - Performing coordination of care and case management.
  - Conducting activities to improve the health or reduce the health care costs of our members. For example, we may use or share your information with others to help manage your health care. We may also talk to your doctor to suggest a disease management or wellness program that could help improve your health.
  - Managing our business and performing general administrative activities, such as customer service and resolving internal grievances and appeals.
  - Conducting medical reviews, audits, fraud and abuse detection, and compliance and legal services.
  - Conducting business planning and development, rating our risk and determining our premium rates. However, we will not use your genetic information for underwriting purposes.
  - Reviewing the competence, qualifications, or performance of our network providers, and conducting training programs, accreditation, certification, licensing, credentialing and other quality assessment and improvement activities.
- **Business Associates**: We may share your information with others who help us conduct our business operations, provided they agree to keep your information confidential.

EmblemHealth, Inc. is the parent organization of the following companies that provide health benefit plans: Group Health Incorporated (GHI), HIP Health Plan of New York (HIP), HIP Insurance Company of New York, Inc. (HIPIC) and GHI HMO Select Inc. (d/b/a GHI HMO). All of these entities receive administrative and other services from EmblemHealth Services Company LLC which is also an EmblemHealth, Inc. company.

This notice describes the privacy practices of EmblemHealth companies, including GHI, GHI HMO, HIP and HIPIC (collectively “the Plan”).
Other Ways We Use or Share Information

We may also use and share your information for the following other purposes:

• We may use or share your information with the employer or other health-plan sponsor through which you receive your health benefits. We will not share individually identifiable health information with your benefits plan unless they promise to keep it protected and use it only for purposes relating to the administration of your health benefits.

• We may share your information with a health plan, provider, or health care clearinghouse that participates with us in an organized health care arrangement. We will only share your information for health care operations activities associated with that arrangement.

• We may share your information with another health plan that provides or has provided coverage to you for payment purposes. We may also share your information with another health plan, provider or health care clearinghouse that has or had a relationship with you for the purpose of quality assessment and improvement activities, reviewing the competence or qualifications of health care professionals, or detecting or preventing health care fraud and abuse.

• We may share your information with a family member, friend, or other person who is assisting you with your health care or payment for your health care. We may also share information about your location, general condition, or death to notify or help notify (including identifying and locating) a person involved with your care or to help with disaster-relief efforts. Before we share this information, we will provide you with an opportunity to object. If you are not present, or in the event of your incapacity or an emergency, we will share your information based on our professional judgment of whether the disclosure would be in your best interest.

State and Federal Laws Allow Us to Share Information

There are also state and federal laws that allow or may require us to release your health information to others. We may share your information for the following reasons:

• We may report or share information with state and federal agencies that regulate the health care or health insurance system such as the U.S. Department of Health and Human Services, the New York State Insurance Department and the New York State Department of Health.

• We may share information for public health and safety purposes. For example, we may report information to the extent necessary to avert an imminent threat to your safety or the health or safety of others. We may report information to the appropriate authorities if we have reasonable belief that you might be a victim of abuse, neglect, domestic violence or other crimes.

• We may provide information to a court or administrative agency (for example, in response to a court order, search warrant, or subpoena).

• We may report information for certain law enforcement purposes. For example, we may give information to a law enforcement official for purposes of identifying or locating a suspect, fugitive, material witness or missing person.

• We may share information with a coroner or medical examiner to identify a deceased person, determine a cause of death, or as authorized by law. We may also share information with funeral directors as necessary to carry out their duties.

• We may use or share information for procurement, banking or transplantation of organs, eyes or tissue.

• We may share information relative to specialized government functions, such as military and veteran activities, national security and intelligence activities, and the protective services for the President and others, and to correctional institutions and in other law enforcement custodial situations.

• We may report information on job-related injuries because of requirements of your state worker compensation laws.

• Under certain circumstances, we may share information for purposes of research.

Sensitive Information

Certain types of especially sensitive health information, such as HIV-related, mental health and substance abuse treatment records, are subject to heightened protection under the law. If any state or federal law or regulation governing this type of sensitive information restricts us from using or sharing your information in any manner otherwise permitted under this Notice, we will follow the more restrictive law or regulation.

Your Authorization

If one of the preceding reasons does not apply, we must get your written authorization to use or disclose your health information. If you give us written authorization and change your mind, you may revoke your written authorization at any time, except to the extent we have already acted in reliance on your authorization. Once you give us authorization to release your health information, we cannot guarantee that the person to whom the information is provided will not re-disclose the information.

We have an authorization form that describes the purpose for which the information is to be used, the time period during which the authorization form will be in effect, and your right to revoke authorization at any time. The authorization form must be completed and signed by you or your duly authorized representative and returned to us before we will disclose any of your protected health information. You can obtain a copy of this form by calling the Customer Service phone number on the back of your ID card.
Your Rights

The following are your rights with respect to the privacy of your health information. If you would like to exercise any of the following rights, please contact us by calling the telephone number shown on the back of your ID card.

Restricting Your Information

- **You have the right to ask us to restrict** how we use or disclose your information for treatment, payment or health care operations. You also have the right to ask us to restrict information that we have been asked to give to family members or to others who are involved in your health care or payment for your health care. Please note that while we will try to honor your request, we are not required to agree to these restrictions.

Confidential Communications for Your Information

- **You have the right to ask to receive confidential communications** of information if you believe that you would be endangered if we send your information to your current mailing address (for example, in situations involving domestic disputes or violence). If you are a minor and have received health care services based on your own consent or in certain other circumstances, you also may have the right to request to receive confidential communications in certain circumstances, if permitted by state law. You can ask us to send the information to an alternative address or by alternative means, such as by fax. We may require that your request be in writing and you specify the alternative means or location, as well as the reason for your request. We will accommodate reasonable requests. Please be aware that the explanation of benefits statement(s) that the Plan issues to the contract holder or certificate holder may contain sufficient information to reveal that you obtained health care for which the Plan paid, even though you have asked that we communicate with you about your health care in confidence.

Inspecting Your Information

- **You have the right to inspect and obtain a copy** of information that we maintain about you in your designated record set. A “designated record set” is the group of records used by or for us to make benefit decisions about you. This can include enrollment, payment, claims and case or medical management records. We may require that your request be in writing. We may charge a fee for copying information or preparing a summary or explanation of the information and in certain situations, we may deny your request to inspect or obtain a copy of your information.

Amending Your Information

- **You have the right to ask us to amend** information we maintain about you in your designated record set. We may require that your request be in writing and that you provide a reason for your request. We may deny your request for an amendment if we did not create the information that you want amended and the originator remains available or for certain other reasons. If we deny your request, you may file a written statement of disagreement.

Accounting of Disclosures

- **You have the right to receive an accounting** of certain disclosures of your information made by us for purposes other than treatment, payment or health care operations during the six years prior to your request. We may require that your request be in writing. If you request such an accounting more than once in a 12-month period, we may charge a reasonable fee.

Please note that we are not required to provide an accounting of the following:

- Any information collected prior to April 14, 2003.
- Information disclosed or used for treatment, payment and health care operations purposes.
- Information disclosed to you or following your authorization.
- Information that is incidental to a use or disclosure otherwise permitted.
- Information disclosed to persons involved in your care or other notification purposes.
- Information disclosed for national security or intelligence purposes.
- Information disclosed to correctional institutions or law enforcement officials.
- Information that was disclosed or used as part of a limited data set for research, public health or health care operations purposes.

Collecting, Sharing and Safeguarding Your Financial Information

In addition to health information, the plan may collect and share other types of information about you. We may collect and share the following types of personal information:

- Name, address, telephone number and/or email address;
- Names, addresses, telephone numbers and/or email addresses of your spouse and dependents;
- Your social security number, age, gender and marital status;
- Social security numbers, age, gender and marital status of your spouse and dependents;
- Any information that we receive about you and your family from your applications or when we administer your policy, claim or account;
- If you purchase a group policy for your business, information to verify the existence, nature, location and size of your business.
- We also collect income and asset information from Medicaid, Child Health Plus, Family Health Plus and Healthy New York subscribers. We may also collect this information from Medicare subscribers to determine eligibility for government subsidized programs.
We may share this information with our affiliates and with business associates that perform services on our behalf. For example, we may share such information with vendors that print and mail member materials to you on our behalf and with entities that perform claims processing, medical review and other services on our behalf. These business associates must maintain the confidentiality of the information. We may also share such information when necessary to process transactions at your request and for certain other purposes permitted by law.

To the extent that such information may be or become part of your medical records, claims history or other health information, the information will be treated like health information as described in this notice.

As with health information, we use security safeguards and techniques designed to protect your personal information that we collect, use or disclose in writing, orally and electronically. We train our employees about our privacy policies and practices, and we limit access to your information to only those employees who need it in order to perform their business responsibilities. We do not sell information about our customers or former customers.

Exercising Your Rights, Complaints and Questions

- **You have the right to receive a paper copy of this notice upon request at any time.** You can also view a copy of this notice on the Web site. See information at the end of this page. We must abide by the terms of this notice.

- **If you have any questions** or would like further information about this notice or about how we use or share information, you may write to the Corporate Compliance Department or call Customer Service. Please see the contact information on this page.

- **If you believe that we may have violated your privacy rights, you may file a complaint.**

We will take no action against you for filing a complaint.

Call Customer Service at the telephone number and during the hours of operation listed on this page. You can also file a complaint by mail to the Corporate Compliance Department at the mailing address on this page. You may also notify the Secretary of the U.S. Department of Health and Human Services.

If we become aware that we or one of our business associates has experienced a breach of your personal information, as defined by federal and state laws, we will take action in accordance with applicable laws and regulations. This may include notifying you and certain governmental, regulatory and media agencies about the breach.

Contact Information

Please check the back of your ID card to call us or use the following contact information for your plan. Read carefully to select the correct Customer Service number.