Take Charge of Your Healthcare

Know more, feel better.

- Your guide to Internet health research
- Top questions for new medicines
- Find the right doctor for you
The More You Know

You’ve heard the phrase, “knowledge is power,” and it’s especially true when it comes to taking control of your health—and your healthcare dollars. Studies have even found that people with the knowledge, skills and confidence to manage their healthcare have more positive experiences with their doctors.

We’ve packed this issue of One to One with information designed to boost your health knowledge and to help you save money. We’ll help you understand what prior authorization is and why it helps keep your costs down, how to research medical information online and how to know if you and your doctor are a good match.

Read on to power up your knowledge and your savings! To boost your health savvy even more, visit members.bcidaaho.com to find answers to your questions about everything from summer skin safety to understanding your coverage. Select the Health & Wellness tab, then select Health Library.

Benefits described in this publication are not a guarantee of coverage. Always check your Blue Cross of Idaho plan description for a list of covered services and costs for your health insurance plan.

TERM TO LEARN

Prior Authorization

Prior authorization is the process of getting coverage approval for a non-emergency medical service or procedure. It helps you get proper, cost-effective treatment. By confirming whether your insurance covers a service ahead of time, you can minimize costly surprises.

Prior authorization also helps fight rising healthcare costs by preventing procedures and services that are not medically necessary. Your policy contains a list of services that require prior authorization. If your provider recommends a procedure or service, check your plan at members.bcidaaho.com for details or contact Blue Cross of Idaho customer service at the number on the back of your ID card. We’re always happy to help.

NEW MEDICATION? GET THE FACTS

When you start a new medication there’s a lot you need to know, from the dosage and the duration to the desired effect. Ask your doctor or pharmacist these questions:

- How should I expect this medication to help me?
- When should I see results?
- What’s the dosage?
- How often should I take this medication?
- Should I take it at a certain time of day?
- Should I take it with food and/or water?
- What side effects should I watch for?
- Are there any potential concerns?
- What should I do if I experience side effects or concerns?

Are there any interactions with my other medications? (Make sure your doctor or pharmacist knows about any over-the-counter medications and supplements you take. If you’re computer-savvy, you can double-check possible interactions at webmd.com.)

When should I stop taking it?

Is there anything else I should know?

3 STEPS TO BETTER HEALTH

Register on our site to take advantage of tools and information that will help you live healthier. It takes only a few minutes.

1. Go to members.bcidaaho.com.
2. Under Members Login, click “Register Now.”
3. Fill in the information requested. You’ll need your ID card. You’ll receive an email confirming your registration.

Remember to make note of your username and password for future use. If you have problems navigating our site and need help, call customer service at the number on the back of your member ID card.

medication update

The brand-name drugs below have recently been released in a generic form. Generics are a safe and effective way to lower the cost of your medications. Ask your doctor or pharmacist if a generic medicine is right for you.

<table>
<thead>
<tr>
<th>BRAND NAME</th>
<th>GENERIC NAME</th>
<th>MEDICATION USE</th>
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<tbody>
<tr>
<td>Aricept 23 MG</td>
<td>Donepezil</td>
<td>Alzheimer’s symptoms</td>
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<tr>
<td>Temodar</td>
<td>Temozolomide</td>
<td>Cancer</td>
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<tr>
<td>Lidoderm</td>
<td>Lidocon patch</td>
<td>Nerve pain</td>
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<td>Niaspan</td>
<td>Niacin</td>
<td>High cholesterol and high triglycerides</td>
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<td>Zemplar Caps</td>
<td>Paricalcitol</td>
<td>Overactivity of the parathyroid gland associated with chronic kidney disease</td>
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<tr>
<td>Zyamixid</td>
<td>Gatifloxacin</td>
<td>Bacterial eye infections</td>
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Choosing a healthcare provider is an important decision. It is important to trust your doctor with the intimate details of your life. Feeling comfortable with the provider is important, but the best possible experience comes from the whole practice. Here are eight things to consider:

1. **TIMELY SCHEDULING OF APPOINTMENTS.** While some providers schedule routine check-ups and women’s annual exams a few weeks out, you shouldn’t have to wait long to see your doctor for an urgent problem. If a provider is absolutely not available, the office staff should offer options for you to get the care you need.

2. **A TIDY, UP-TO-DATE WAITING AREA.** A waiting area doesn’t have to be luxurious, but it should be clean and professional. And unless your doctor is part of a large practice, a crowded waiting room may be a sign your doctor is having trouble balancing his or her patient load.

3. **PROTECTION OF YOUR PRIVACY.** Medical offices are required by federal law to safeguard your personal medical information. Depending on the situation, this could even include your name. Office staff should take care to respect and protect your privacy.

4. **REASONABLE WAIT TIMES.** Your doctor probably faces a healthcare emergency each day—some specialties more than others. When you check in, office staff should be able to estimate your wait time and give you an opportunity to reschedule if your doctor is running behind. If you’re faced with a long wait for every appointment, your doctor may be chronically overbooked.

5. **A SHORT WAIT IN THE EXAM ROOM.** Once you’ve been escorted to the exam room and evaluated by the medical assistant, the provider should see you promptly. If there are unavoidable delays (you need a test and the equipment is already in use, for example), the medical assistant should check in with you often.

6. **YOUR PROVIDER’S FULL ATTENTION.** You shouldn’t feel rushed during your appointment. Your doctor should take the time to explain everything you need to know about your diagnosis and treatment and answer your questions. Ask for clarification as many times as you need to make sure you understand his or her medical opinion and advice.

7. **PROMPT TEST RESULTS.** Your doctor will tell you when to expect any test results and how you’ll be notified. But more importantly, if the office says they will call you with your results, they should. An occasional oversight is normal, but you shouldn’t have to repeatedly call for results because they failed to contact you.

8. **FAMILIARITY ON REPEAT VISITS.** After your appointment, your doctor should make notes in your chart about the reason for your visit, symptoms, and diagnosis, and make a plan for your treatment. When you return for a follow-up, your doctor should have enough information in your chart so you don’t have to restate why you’re there and what treatments you’ve been trying. Doctors that squeeze in too many patients often leave no time for chart dictation—which leaves you starting over every visit.

If your doctor isn’t meeting your expectations, talk to him or her about your concerns. For example, he or she may be unaware that you’ve repeatedly faced long waits. If your concerns go unanswered, it might be time to consider a new provider. You can search our network of doctors online at members.bcidaho.com.

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**COST LOOKUP**

Members will soon have a new way to make better decisions about possible healthcare costs with our new Cost Lookup tool, coming this fall. You can search for a service or procedure based on your network and your plan benefits, receive personalized cost-saving alerts and gain education about your benefits and how to better use them.
Have you ever entered your medical symptoms into Google and read the results? That’s called a Google diagnosis—and it’s not always helpful.

In a 2012 study of 3,014 adult Americans, 35 percent said they are “online diagnosticians,” meaning they go online to figure out what medical condition they or someone else might have. Fifty-three percent of those online diagnosticians spoke with a medical professional about what they found online, and 41 percent had their condition confirmed by a clinician. A 2006 study showed Google correctly diagnosed a medical condition 58 percent of the time.

Google is easy to use and freely available. Even doctors have been known to use it in their research.

Still, consulting “Dr. Google” does have limitations, including:

- **Quality results depend on quality search criteria.** If you enter poor information, you will get poor search results.
- **Online diagnosticians often mistake the opinion of a non-medical professional as fact.**
- **Even accurate information may be outdated by more recent findings.**

If you choose to research a medical condition online, be sure to get a second (and possibly third) opinion by a real, licensed medical practitioner.

**ONLINE RESEARCH STRATEGIES**

- **Consider the source:** Look for timely information from a reputable licensed medical professional or national medical association.
- **Be thorough:** Look for multiple sources providing the same insight into the same condition.
- **Check your emotions:** Don’t presume a Google diagnosis’ worst-case scenario is the correct one.
- **Confirm your findings:** Discuss your research results with a living, breathing, licensed medical professional.

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**Q:** If I’m dealing with an urgent healthcare situation for myself or a member of my family, when should I call an ambulance and when does it makes sense to find another way to get to the hospital?

**A:** It’s good to know when you should make a call for an ambulance because Blue Cross of Idaho reviews requests for emergency services after the fact to make sure they were appropriate and medically necessary. Here are some pointers to keep in mind:

- If you can’t get prior approval due to a medical condition—for example, if you’re unconscious—you should be covered.*
- You won’t need prior approval if you suffer a condition with sudden and unexpected symptoms that are severe enough to require immediate medical care. That could include severe pain, an open wound and other symptoms.
- If an emergency responder or other medical person says you need emergency transportation services, then they’re covered. Also, if you’ve been treated by an emergency responder or other medical person who says it would be unsafe for you to be transported to a facility emergency department by other means, Blue Cross of Idaho will cover your ambulance transportation.

* Not all plans have the same benefits. It’s best to check your plan description before you need emergency services so you know what your benefits are.

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**Paging Dr. Google**

**Be smart when researching medical conditions online.**
Earlier this year, the Food and Drug Administration recommended that healthcare professionals stop prescribing medications that contain more than 55 milligrams of acetaminophen per dose. Why? People are often unaware that many prescription and over-the-counter medications contain acetaminophen, making it easy to accidentally take too much. Severe liver damage has occurred in people who:
- Took more than the prescribed dose of a medication containing acetaminophen in 24 hours.
- Took more than one medication containing acetaminophen at the same time.
- Drank alcohol while taking acetaminophen products.

Because of this action, CVS Caremark Mail Service Pharmacy and CVS Pharmacy will no longer be filling prescriptions for acetaminophen-combination drug products that contain more than 325 mg per dose. If you are currently taking a prescription medication that contains more than 325 mg of acetaminophen per dose, talk to your doctor about your options.

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