Take Us With You

Our new mobile app means you can manage your health wherever the summer takes you.

- Make the most of your prescription benefits
- Quality is our ongoing goal
- We work hard to protect your data
IT’S SUMMERTIME AT LAST. And for many folks, this is the season for vacation and relaxation. At Blue Cross of Idaho, we know that security, coverage and access to quality healthcare can never take time off. No matter when it is or where you are, we’ve got you covered.

Learn more about how we protect your private information from cyber-attacks on page 3. Explore your prescriptions benefits in depth in our feature spread on pages 4 and 5. You can even learn more about what happens when a medication is recalled.

We’re also excited to share details about our new mobile app on page 7. With this exciting new tool, you can take us with you, wherever you go!

Enjoy the summer and rest easy knowing we are always working for you.

TERM TO LEARN

Flexible Spending Account

This is like a savings account for your out-of-pocket medical costs. With an FSA, you can choose to have pretax dollars deducted from your paycheck for out-of-pocket medical costs—including prescriptions, health insurance deductibles and copayments and dental care. By putting aside these funds before taxes, you may save money in the long run.

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.
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>
</tr>
</thead>
<tbody>
<tr>
<td>Viramune XR Tab</td>
<td>Nevirapine</td>
<td>Anti-viral</td>
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<tr>
<td>Renvela</td>
<td>Sevelamer carbonate</td>
<td>Control of serum phosphorus in patients with chronic kidney disease</td>
</tr>
<tr>
<td>Lodosyn Tab</td>
<td>Carbidopa</td>
<td>Parkinson’s disease</td>
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<tr>
<td>Rhinocort</td>
<td>Budesonide</td>
<td>Allergies</td>
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<tr>
<td>Pennsaid 1.5% Soln</td>
<td>Diclofenac sodium</td>
<td>Osteoarthritis</td>
</tr>
<tr>
<td>Exalgo Tabs</td>
<td>Hydromorphone</td>
<td>Pain management</td>
</tr>
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At Blue Cross of Idaho, we know that the security of your personal information is always a concern. As news about hacking and security breaches continue to make national headlines, we want to assure our members that we take our job of safeguarding your information seriously.

Our Information Security Department is on high alert to protect against cyber-attacks targeting our members. We take every possible precaution to ensure against these types of attacks by employing several advanced security measures.

Blue Cross of Idaho constantly scans our network using enhanced security tools to identify any malware, viruses or security threats. We have also deployed an advanced firewall to monitor network traffic and block unauthorized traffic from entering our network.

Additionally, we routinely work with professional security experts, asking them to attempt to breach our systems and, in the process, identify potential vulnerabilities so we can address them before there’s ever a problem.

We regularly perform ongoing reviews of our information security program to make sure that not only is your information secure, but that the privacy of your healthcare details is always respected.

We also require all employees accessing our systems from outside of our facilities to use multi-factor authentication to gain remote access to our systems. This means that just knowing a user name and password isn’t enough to gain access.

Of course, even with every precaution we take, identity theft remains a real risk. That’s why we depend on the help of our members to make sure we are able to address any issues as soon as possible. The best way to help us keep your information secure is to review your explanation of benefits (EOB) statements every month to look for anything that looks incorrect.

By alerting Blue Cross of Idaho of any inconsistencies in your EOB statements, you can help us identify and respond to potential issues as soon as possible, as well as help ensure your identity remains your own.

If you see something that doesn’t look right in one of your EOB statements, please let us know by contacting our Customer Service Department at the number on the back of your member ID card.

At Blue Cross of Idaho, we’re always looking for the best ways to make sure your information stays safe.
Blue Cross of Idaho’s prescription drug formulary (or preferred drug list) is a list of drugs covered by your plan and helps our providers prescribe clinically sound, cost-effective medications. This list of covered drugs is developed and maintained by our Pharmacy and Therapeutics Committee, which includes actively practicing primary care and specialty physicians, pharmacists and other healthcare professionals working in Idaho.

The formulary is available on Blue Cross of Idaho’s website at members.bcidaaho.com. Select Prescription Drugs then select Search Prescription Drugs. For assistance with locating the appropriate formulary for your plan, please contact our Customer Service Department at the number on the back of your member ID card.

GENERIC SUBSTITUTION PROGRAM
Our generic substitution program provides an opportunity to join the fight against rising prescription drug costs. When you are prescribed a covered brand-name drug, asking your pharmacist to fill your prescription with the generic equivalent will cost you less since you are responsible for your generic copayment only.

When you choose a brand-name drug when a generic equivalent exists, you will be responsible for the cost difference between the generic and the brand-name drug in addition to the non-preferred brand-name copayment amount. This cost difference does not apply to deductible or maximum out-of-pocket accumulations.

PRIOR AUTHORIZATION
Blue Cross of Idaho requires prior authorization for some medications. Our team of clinicians reviews each request on a case-by-case basis and makes decisions based on individual needs and circumstances. You can work with your prescribing physician to obtain prior authorization when needed. If you have questions about the process, please call the customer service number on the back of your member ID card.

PRESCRIBING PRACTICES
In addition to prior authorization, Blue Cross of Idaho uses other tools to guide prescribing
medications. These tools include step therapy and quantity or dispensing limits. Step therapy means that certain medications must be tried first before we will cover the cost of a second-line medication. An example of this would be requiring a trial of a generic medication before we provide coverage for a brand-name alternative.

We may also apply quantity or dispensing limits based on FDA-approved dosages, safe use of medications or recommendations of specialists. We may also allow coverage for a pre-determined period of time (limited number of refills per year, for example), when long-term use may require evaluation of patient safety or progress.

Please see your member contract for more information about prescription drug exclusions and limitations.

If you want more information about our Pharmacy and Therapeutics Committee procedures, please visit members.bcidaho.com and select Prescription Drugs, or contact customer service at the number on the back of your member ID card.

DEFINITIONS:

- **Class I recall**: There is a reasonable chance that the recalled product will cause serious adverse health consequences or death.
- **Class II recall**: The recalled product may cause temporary or reversible negative health effects or isn’t likely to cause serious health consequences.
- **Market withdrawal**: A product has a minor violation that would not be subject to FDA legal action. The manufacturer removes the product from the market or corrects the violation. For example, a product is tampered with but no evidence of manufacturing or distribution problems exist.

Occasionally, we hear that a medicine has been recalled from the market because it was found to be defective or potentially harmful.

Sometimes, the makers of the drug will discover the problem and voluntarily recall it. Other times, the Federal Drug Administration (FDA) will order the recalled after receiving reports of problems from the public. Blue Cross of Idaho takes drug recalls and the protection of our members very seriously.

Once we receive notice that a drug has been taken off the market, we will mail notification letters to those members and pharmacies that have filled prescriptions for the impacted drug within the previous six months. Our Pharmacy Management team mails notices within three to five days for Class I recalls or within 30 days for Class II recalls and voluntary withdrawals.
Ensuring Quality Is a Top Priority

Blue Cross of Idaho’s Quality Program helps us work toward improving the safety and quality of the care and services our members receive. We work directly with doctors, facilities and organizations that support and deliver medical and behavioral healthcare to help maintain and improve our members’ health.

We always encourage doctors to practice high quality, safe and cost-effective care based on sound clinical and preventive guidelines to not only treat acute and chronic conditions but also offer preventive services.

As part of our ongoing efforts to improve care, we evaluate complaints we receive about problems accessing care or about the quality of care. We also look at members’ and doctors’ satisfaction levels to see where we can improve.

Quality is measured and tracked in many different ways, and we evaluate our Quality Program every year to make sure we’re doing the best we can for our members.

Our quality goals include:

- Assessing the quality and safety of the services offered by our contracted providers
- Ensuring the doctors and facilities that contract with us are qualified to provide quality care
- Ensuring our members have access to care
- Delivering quality coordinated programs, as well as continuity and coordination of care
- Aligning with public health initiatives

Quality is an ongoing goal at Blue Cross of Idaho, and in 2014 we made even more progress, including:

- Creating standards for our members’ access to doctors, then using those standards to measure our performance. Results show that members can access routine appointments within 10 days, 80 percent of the time.
- Measuring doctors’ after-hours availability and urgent-care coverage so members don’t always have to go to the emergency room. Early results show very low use of emergency room services, especially for members with asthma.
- Monitoring serious errors and complications that can happen in hospitals. Thankfully, there were no serious adverse complications reported in 2014.
- Establishing ways to measure important preventive services, as well as evidence-based management of acute and chronic medical and behavioral health conditions. Results show that our members are receiving monitoring blood tests for diabetes more than 90 percent of the time.
- Working with contracting doctors to find better ways to improve coordination of care.
- Responding within 30 days to member requests to reconsider decisions we made. We met this timeliness standard 100 percent of the time.
- Making sure information is available to members in a variety of languages.

At Blue Cross of Idaho, ensuring our members receive the best possible quality is always a top concern.
Blue Cross of Idaho is making sure our members have the access to their key health insurance information wherever they are and whenever they need it thanks to our new mobile app for smartphones.

Whether it’s checking on your coverage details when you’re on the go, or sending your member ID card when you’ve forgotten your card, the mobile app is designed to give our members the information they need to take control of their healthcare.

The app is free and is available at the Apple App Store and on Google Play.
Follow these steps to ensure a healthy season.

1. **Hydrate.** In general, adults should drink between 2 and 3 liters of fluid every day. You may need more if you’re exercising or working outside, or if you drink coffee, soda or alcohol which can dehydrate you. Don’t forget that you can hydrate by eating fruits and veggies.

2. **Protect Your Skin.** Wear loose clothing to cover as much skin as possible. Apply sunscreen with a broad spectrum protection and a sun protection factor (SPF) of 30 or higher and reapply every two hours.

3. **Watch Out Around Water.** Never swim alone. When kids are around water, assign an adult to keep an eye on them. Don’t rely only on lifeguards. When boating, make sure everybody wears a life jacket. And never drink alcohol while you’re on the water.

4. **Don’t Forget Your Pet.** Keep your pets inside during the hottest part of the day—typically between 1 and 4 pm. Give your pets access to a cool, dark room in your home during hot, humid days. Never leave your pets alone in your car, even if the windows are open.

Read more ways to stay safe in the sun at [cdc.gov/family/kids/summer](http://cdc.gov/family/kids/summer).