You Ask, We Answer

Inside this issue:
Healthcare Q & A

- 10 ways we keep your information safe
- Why generics are the way to go
- Flu shot facts
It’s that time again: the festivities leading up to the New Year. But all that merriment can take a toll on your health—and your wallet. Fortunately, Blue Cross of Idaho has you covered.

In this issue, we include tips for staying healthy, including a reminder to get your flu shot. Oh—did we mention it’s covered at no cost?

There’s also a wealth of information on being, well, wealthier. Look for details on generic drugs as well as information on using the new Idaho Health Insurance Exchange to find the most affordable coverage possible.

We know you’re busy, so we’ll show you the quickest, easiest way to register on our website. We’ll also explain how we protect the privacy of your health information.

Enjoy celebrating with family and friends this season, whether you’re spending time in the great outdoors or ringing in 2014 next to a cozy fireplace. And remember: From one year to the next, Blue Cross of Idaho is here for you.

TERM TO LEARN

EOB (Explanation of Benefits)

An Explanation of Benefits Statement is a form that lists the claims for services you or your family members have recently used. Don’t confuse EOBs with bills. They simply confirm details about your recent care—including the provider, the amount charged, the amount we saved you by negotiating with the provider, and your deductible status. If anything on this form raises questions or doesn’t seem right, call the customer service number on your ID card.
Go for the
GENERIC

Generic drugs aren’t new, although generic versions of brand-name drugs become available on a regular basis.

What’s so great about generics? Here are four great reasons to talk to your doctor or pharmacist about your generic drug options. Be sure to ask if any medicines you already take are available in generic form.

1. Generic drugs contain the same active ingredients as the corresponding brand-name drugs. That means they work exactly the same way.
2. On average, generics cost one-third less than their brand-name counterparts. Those savings can really add up, especially if you take multiple medications.

3. The federal Food and Drug Administration (FDA) regulates both generic and brand-name drugs. All prescription medicines must be approved by the FDA before they can be sold to the public.
4. That means generics must meet FDA quality standards. They’re safe and effective—just like brand-name drugs.

Tips, Events and News
We want to hear from you! Like us on Facebook to join the conversation: facebook.com/blucrossofidaho.

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. For a complete listing of medications on our drug list, visit bcidaho.com/prescription drugs.

<table>
<thead>
<tr>
<th>BRAND NAME</th>
<th>GENERIC NAME</th>
<th>MEDICATION USE</th>
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</thead>
<tbody>
<tr>
<td>Suboxone SL Tablets</td>
<td>Buprenorphine/Naloxone</td>
<td>Opiate dependence</td>
</tr>
<tr>
<td>Luvox CR Caplets</td>
<td>Fluvoxamine</td>
<td>Obsessive compulsive disorder/depression</td>
</tr>
<tr>
<td>Zovirax 5% Ointment</td>
<td>Acyclovir</td>
<td>Herpes ocular infection</td>
</tr>
<tr>
<td>Atacand Tablets</td>
<td>Candesartan</td>
<td>High blood pressure</td>
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</tbody>
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Blue Cross of Idaho’s drug list may not apply to all healthcare plans. Please refer to your group’s contract provisions for more detailed information about the terms and conditions of your prescription drug benefit.
If you haven’t yet registered on our site, you’re missing out on some real benefits. Follow these simple steps to enjoy all the perks of being a registered user on bcidaho.com/members.

- Have your member ID card handy.
- Start at bcidaho.com/members.
- Select Register Now.
- Fill in your information, including a username and password.
- Select Register.

WHAT’S IN IT FOR YOU?
As a registered user, you’ll get 24-hour access to information about your plan coverage, including claim history, benefits, eligibility and deductible balance. You can also print out an Explanation of Benefits (EOB) to keep with your paper records.
Big Questions on HEALTHCARE REFORM

Do you have a question about healthcare reform, or just insurance coverage in general? Customer service is ready to answer your insurance questions. Just call the number on your ID card.

Q: I heard that the government delayed some parts of the Affordable Care Act (ACA) for a year. What was delayed and what does that mean for me?

A: The ACA requires employers with 50 or more full-time employees to offer qualified health insurance at an affordable price or pay an IRS tax penalty. This rule was supposed to take effect in 2014. However, the federal government delayed the IRS reporting mandate for employers until 2015, giving large businesses extra time to meet the requirements of the new healthcare law.

The delay in the employer reporting mandate did not delay the individual mandate, which requires everyone to have health insurance by January 1, 2014 or pay a penalty on their 2014 federal tax return.

Q: What if I get insurance through my job but the coverage for my family is too expensive?

A: If your employer offers “affordable, qualified” coverage, you can still buy dependent coverage from the Exchange, but you will not be eligible for any cost-sharing subsidies. The ACA defines coverage as affordable when your cost for employee-only coverage does not exceed 9.5% of your annual salary as shown on your W-2. If this is the case for your family, you can still purchase coverage for your family directly from Blue Cross of Idaho at shoppers.bcidaho.com or from one of our licensed agents.

Q: What plans will be available on the new Idaho Health Insurance Exchange?

A: Blue Cross of Idaho will offer ten individual insurance plans on the Idaho Exchange: three Bronze plans, four Silver, two Gold and one Platinum plan. Each level offers plans that cover a percentage of the total cost of care the insurance pays (called the actuarial value). In general, Bronze plans will have an actuarial value of 60 percent and typically cover less of the cost of covered services than Platinum plans, which will typically cover 90 percent of the cost of services. Details about our plans can be found on shoppers.bcidaho.com.

We also offer new plans for small businesses. Contact your insurance broker for the latest details.
Beginning in 2014, healthcare reform will dramatically change the way people approach health insurance coverage. It’s going to help more people afford health insurance and make coverage easier to understand and purchase.

But right now, many people have questions about how healthcare reform will work, and misinformation is rampant. How can you get to clarity from confusion?

At Blue Cross of Idaho, we want to give Idahoans a clear destination for information about Your Health Idaho, which is the marketplace where individuals can compare and purchase insurance coverage. We also want to provide a map to help people navigate the new health insurance landscape. That’s why we developed Get Covered Idaho (GetCoveredIdaho.com), a resource to improve health insurance literacy.

In addition to accessing information online, you can order or download Get Covered Idaho educational materials. Just visit the Partner Materials section of the website. Our fact sheets will walk you through the entire process of understanding Idaho’s new healthcare marketplace, and factors you should consider when evaluating different levels of coverage.

**TOPICS INCLUDE:**
- What is Idaho’s Health Insurance Exchange?
- Why is health insurance important?
- What determines the cost of health insurance?
- How can I find a plan and enroll?

If you learn better with visual cues, you can also download infographics. They describe how the Idaho Health Insurance Exchange works, the overall picture of Idaho health, and the value of healthcare coverage.

We’ll continue updating and refreshing the Get Covered Idaho website and materials with any new, helpful information. With a clear map, you’ll understand your coverage options, and get you where you need to go.
10 Points about your Privacy

How we protect and manage your personal health information

Your privacy is important to us—in fact, we’re legally required to protect it. But we would anyway, because it’s the right thing to do.

Here are 10 ways we keep your health information safe and secure.

1. SAFE: We keep your personal information private by maintaining physical, electronic and procedural safeguards to protect it.

2. CLEAR: A Notice of Privacy Practices is provided to every member, and we distribute a new notice if we make any changes. You can request a copy at any time.

3. LIMITED: We only disclose your information to our Blue Cross of Idaho–related affiliates and others who provide healthcare services on our behalf.

4. FOCUSED: We only use your personal health information for healthcare payments and operations, as allowed or required by law. This may include paying or denying claims, providing customer service to you or sending reminders to obtain preventive health services.

5. NECESSARY: There are other limited circumstances in which your health information may be legally shared, such as reporting disease outbreaks, abuse or job-related injuries.

6. PERMITTED: If the sharing of your health information isn’t covered under the current Notice of Privacy Practices, we must have your written authorization to use or share it.

Note: Your group health plan may be responsible for some of your privacy protections. Contact your group administrator for more information.

7. PERSONAL: You have a right to inspect a copy of your personal health information by written request. You can also have that information amended if we agree any information is incorrect or missing.

8. PRIVATE: We do not give your financial information to other companies who may want to sell you their products or services.

9. IMMEDIATE: If there’s ever a security breach that could compromise your health information, we’ll notify you as quickly as possible.

10. LISTENING: You have the right to file a complaint with our Information Privacy Officer if you believe we have violated your privacy rights. For more information, call 1-877-488-7788.

YOUR GROUP ADMINISTRATOR
There’s no better way to keep your entire family flu-free than getting a flu vaccine every year.

You may think flu shots aren’t safe. But they are. Flu shots don’t contain mercury and they don’t give you the flu because they contain an inactivated form of the virus. A mild reaction to the flu shot, which does happen sometimes, is far less dangerous than getting the flu—which can develop into a serious illness.

Getting your flu shot takes only a few minutes. Best of all? It’s covered at no cost. The easiest place to get your flu shot is your doctor’s office, where there’s no extra paperwork required.

Whatever you do, just be sure to get your flu shot. It’s your best defense against getting the flu.