Payment *Innovations*

HELP KEEPING YOUR COSTS IN CHECK

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bcidaho.com
A Note from the CEO

The end of a year is a natural time for both reflections and resolutions. It’s no different here at Blue Cross of Idaho.

Regardless of what is happening on the larger healthcare landscape, we are proud that our focus on supporting our members hasn’t changed. For more than 70 years, we have ensured that our members have easy access to top-quality healthcare while offering them financial peace of mind. Having that clear purpose has guided us over the years, and will continue to in the future.

And while we are proud of our history, we have big plans for 2018, too.

Our New Year’s resolution is to continue to find new and innovative ways to make your experience with us even better. We are hard at work making changes that streamline and simplify your healthcare insurance. Keep an eye out in the coming year for new tools and resources that will help you get the most out of your healthcare benefits.

Whether it is using new technology to make it easier for you to get the answers you need, or behind-the-scenes work that smooths out the process, these changes are all designed with you in mind. Of course, you can always depend on the personalized attention you have come to expect from Blue Cross of Idaho. Rest assured that you can always get the one-on-one help you need any time you call our Idaho-based Customer Service Department.

We know that healthcare coverage can feel overwhelming, but that’s why we are here to help.

We are looking forward to all the opportunities the next year offers, and we wish you and your family a very happy and healthy 2018.

Charlene Maher
President and CEO, Blue Cross of Idaho
Working for Better Results and Lower Costs

When it comes to healthcare, it’s probably safe to say that the quality of care is preferred to the quantity of care. And thankfully, by increasing quality care and outcomes, it also helps reduce healthcare costs.

That’s why there’s a nationwide shift in how insurance companies pay healthcare providers, moving from a system that pays providers for the amount of services they do, to a system that rewards them for quality healthcare results.

The idea is that when a patient gets quality care, he or she is able to lead a healthier life and, in turn, doesn’t have to visit the doctor as often.

Blue Cross of Idaho is proud to be among those leading the charge in healthcare provider payment innovation by creating a new system of value-based contracts that promises to help our members get high-quality care at a lower cost.

These value-based programs offer incentives for healthcare providers to deliver better results.

In order to get these incentives, providers and clinics must show quality performance based on national healthcare benchmarks in an array of areas, including patient experience and helping close any gaps a patient might have in his or her treatment plan.

Under the previous system, healthcare providers simply got paid for each service they performed, regardless of the outcome or overall benefit to the patient. This type of system doesn’t necessarily support the overall goal of all healthcare – to help a patient lead the healthiest life possible.

By changing the focus, we hope to continue our mission to make sure that our members always have access to top quality healthcare, while also providing a little financial peace of mind.

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These brand-name drugs 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>Drug Use</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lexiva</td>
<td>fosamprenavir calcium</td>
<td>HIV-1</td>
</tr>
<tr>
<td>Brisdelle</td>
<td>paroxetine</td>
<td>Vasomotor symptoms (VMS) associated with menopause</td>
</tr>
<tr>
<td>Fosrenol</td>
<td>lanthanum carbonate</td>
<td>End Stage Renal Disease</td>
</tr>
<tr>
<td>Epiduo</td>
<td>adapalene and benzoyl peroxide</td>
<td>Acne vulgaris</td>
</tr>
<tr>
<td>Sabril (powder)</td>
<td>vigabatrin</td>
<td>Anticonvulsant</td>
</tr>
</tbody>
</table>
Heart Smart

Heart disease is the leading cause of death for both men and women, but it doesn’t have to be. It’s important to understand the risks, but taking some simple steps can help reduce the chance you will develop heart disease.

**Become an active collaborator in your healthcare and get regular health screenings.** You should have a blood pressure check performed at least once a year. Cholesterol levels should be checked about every five years. If you are overweight, you may want to consider being screened for diabetes.

**Don’t smoke.** You can’t ignore the statistics. Any amount of smoking increases the risk of heart disease.

**Make moves.** Incorporating just 30 minutes of exercise into your day can reduce the risk of heart disease. You don’t have to work out at the gym. Look for opportunities to increase your daily physical activity. Take the stairs instead of the elevator. Park further away when you go to the store. Take short walking breaks at work.

**Eat a healthy diet.** Fruits, vegetables and whole grains are wonderful heart protectors. Avoid or limit salt, sugars and saturated or trans fat in your diet. Adding more fruits and vegetables can also lower your blood pressure and cholesterol levels.

**Watch your alcohol intake.** The risks of alcohol addiction are well-documented, so limit the amount of alcohol you drink to up to one drink a day for women (12 fluid ounces) and up to two a day for men.

**Keep the weight off.** A waist measurement greater than 40 inches for men, and 35 inches for women, is generally considered overweight. Carrying extra pounds can be strenuous for your heart.

**Sleep on it.** Not getting seven to nine hours of quality sleep every night can lead to heart problems.

**Stay positive.** Studies indicate that people who are more optimistic have a better chance of warding off heart disease. Depression and stress can trigger problems in cardiovascular health.
Chase Away the Flu this Winter

Getting your annual flu vaccine is your best shot at avoiding the flu this winter. And it’s available to you for free. If you haven’t received your flu vaccination yet, there’s still time. Simply visit your healthcare provider, present your member ID card and they will administer your free vaccine.

Need to Find a Doctor? We Can Help

Finding a healthcare provider is easier than ever, thanks to our online Find a Doctor tool.

Just log in to your online member account at members.bcidaho.com and select the Find a Doctor option. From here, you can search for healthcare providers by provider type, location and more, letting you find the best option to meet your needs. You can learn more about the providers before you set up an appointment and even view maps of their office locations.

Better yet, by logging in to your account first, it ensures you see which providers are in your plan’s network, helping you save on your out-of-pocket costs by avoiding costly out-of-network charges.

Don’t forget that you can find important details about your healthcare plan online anytime. With a member account you can view claims’ status, check your deductible or learn more about your specific benefits. Don’t have an account? It’s easy to sign up. Just select Register on the homepage and use the information on your member ID card to get going.
Successful Resolutions

New Year’s resolutions are tricky. By thinking of resolutions as goals, you can lay the groundwork for improving your health and wellness through the next year.

Here are some tips for setting achievable goals:

1) Make SMART goals:
   - Specific: Be clear about what you want and how you’re going to do it.
   - Measurable: Set markers for measuring your progress.
   - Action-Oriented: Outline what you need to do.
   - Realistic and Relevant: Make your goal something you can achieve and understand why it’s important to you.
   - Time-Based: Set a timeline for achieving your goal.

2) Come up with a plan for success, including dealing with challenges.

3) Use small rewards to motivate yourself.

4) Be patient and stick with it.

5) Find support to help you along the way.

6) Focus on what you are gaining when things get tough.

7) Don’t view a setback as a reason to quit.

8) Take responsibilities for your choices.

9) Mix up your routine to keep it fresh.

10) Start small and build up to your ultimate goal.

Get Your Questions Answered

Got a question? Need a little help? Check out our new virtual assistant at members.bcidadaho.com. Select the icon at the bottom corner of the page and get answers to hundreds of common questions.
Make a Plan for Your Health

People plan ahead for many things – vacations, buying tickets to the big game or making reservations at busy restaurants – because they want to make sure they have access to things that are important.

Planning ahead in healthcare is a good idea, too. There are certain services that you need annually, including wellness visits and flu shots, which you can schedule months in advance. By doing so, you can be sure you aren’t scrambling to find an appointment later in the year.

Scheduling early also has other benefits, like being able to chose the time of your visit. Whether you prefer morning, afternoon or weekend appointments, scheduling early gives you the best chance at getting the dates and times that you prefer.

<table>
<thead>
<tr>
<th>CHECK WHEN COMPLETED</th>
<th>FREQUENCY</th>
<th>WOMEN</th>
<th>MEN</th>
<th>DATE SCHEDULED</th>
</tr>
</thead>
<tbody>
<tr>
<td>☐ Annual Wellness Exam</td>
<td>Every 12 months</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>☐ Blood Pressure</td>
<td>At least annually*</td>
<td>✓</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>☐ Cholesterol</td>
<td>Every 5 years*</td>
<td>✓</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>☐ Body Mass Index</td>
<td>Annually</td>
<td>✓</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>☐ Bone Mass Measurement</td>
<td>Ever 1-2 years</td>
<td>✓</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>☐ Breast Cancer</td>
<td>Annually</td>
<td>✓</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>☐ Colon Cancer</td>
<td>Ask my doctor</td>
<td>✓</td>
<td></td>
<td></td>
</tr>
<tr>
<td>☐ Diabetes Screening (A1C)</td>
<td>At least annually*</td>
<td>✓</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>☐ Flu Vaccine</td>
<td>Annually</td>
<td>✓</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>☐ Pneumonia Vaccine</td>
<td>Once after age 65</td>
<td>✓</td>
<td>✓</td>
<td></td>
</tr>
</tbody>
</table>

*Your primary care provider (PCP) will help determine if you need more frequent screenings.

Depending on your health and personal risk factors, your preventive care schedule may differ from the standard recommendations. Talk with your doctor about a schedule that’s best for you. If you have particular risk factors like a chronic disease, obesity, or a family history of a disease, your PCP may recommend additional screenings.

Helping You Navigate Healthcare

Chronic or complex health conditions, keeping track of doctor appointments, medications and even understanding treatment plans can be overwhelming.

But you don’t have to face it alone. At Blue Cross of Idaho, we offer personal support to our members who are dealing with chronic or complex health issues, helping make sure they get the quality, cost-effective healthcare they need, when they need it.

Our Case Management team includes specially trained nurses, licensed social workers and board-certified medical directors to help our members deal with any barriers they run into – whether it’s finding the right healthcare or dealing with an unexpected setback – as well as identifying alternatives and making sure they’re getting the most out of their healthcare benefits.

For more information, call the Case Management team at 208-387-6924 or 800-627-6655. You can also sign in to your online member account at members.bcidaho.com and select Medical Management under the Health & Wellness menu.
Contact Us

Moved recently?
Don’t forget to change your contact information with your human resources department or benefits administrator so you continue to receive important information regarding your health insurance coverage.

Have a Question?
Website: members.bcidaho.com
Email: customerservice@bcidaho.com

Call our Customer Service line at the number listed on the back of your member ID card.

Access the information on your mobile phone.
Find the Blue Cross of Idaho app