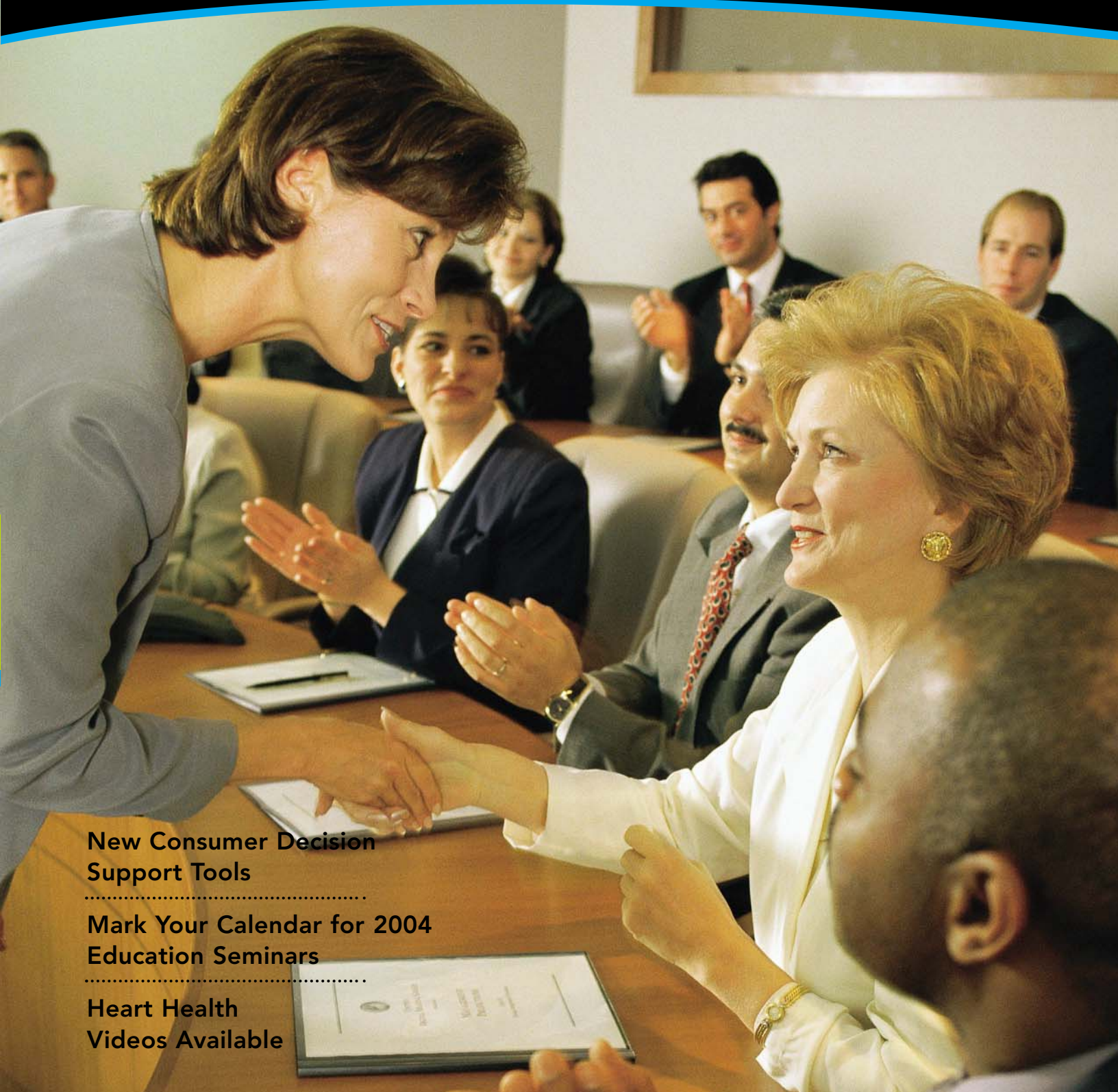


BENEFITSMANAGEMENT
Briefs

Volume 9, Number 1
Spring 2004



**New Consumer Decision
Support Tools**
.....

**Mark Your Calendar for 2004
Education Seminars**
.....

**Heart Health
Videos Available**

Innovative health care designed around you.SM | bcbsnc.com



**BlueCross BlueShield
of North Carolina**

Mark Your Calendar for the 2004 Customer Education Seminars

Our annual customer education seminars will be held across the state in June. Groups with more than 50+ employees will receive an invitation in mid-April. Mark your calendar for the date when we'll be hosting a seminar in your region.

Our annual customer education seminars can provide you with valuable information about new innovations from Blue Cross and Blue Shield of North Carolina (BCBSNC), as well as the opportunity to network with your peers and talk with BCBSNC personnel about issues that are important to you and your employees.

If your contact information has changed since last spring, please advise your BCBSNC account manager in order to ensure that you receive an invitation to the 2004 seminar. Please note that the seminars are targeted for enrolled accounts of 50+ employees.

If you have any questions, please contact Frandolyn White, Sales Support Services, (if you have 50-99 employees) at **919-765-3146**, or Dana Russell, Sales Support Services, (if you have 100+ employees) at **336-201-4466**.

2004 Seminar Dates*	
Small Group Seminars (50-99 employees):	Large Group Seminars (100+ employees):
Wednesday, June 9New Bern	Tuesday, June 8New Bern
Friday, June 11Raleigh	Thursday, June 10Raleigh
Wednesday, June 23.....Greensboro	Tuesday, June 22Greensboro
Friday, June 25Charlotte	Thursday, June 24Charlotte

**Please note that seminar dates are subject to change.*

Dental Blue Vendor Change

Beginning April 1, 2004, ACS Benefit Services, Inc. (ACS) will assume responsibility for BCBSNC Dental Blue®, customer service and dental claim processing. For our members and their dental providers, the only differences will be a new address for the submission of dental claims and a new customer service number for dental benefit questions.

The new Dental Blue customer service number as of April 1, 2004, will be **1-800-305-6638**. The new address for dental claims for services received *on or after April 1, 2004*, will be:

BCBSNC Claims Unit
P.O. Box 2100
Winston-Salem, NC 27102-2100

For services prior to April 1, 2004, please advise employees to continue submitting dental claims to the Salt Lake City, Utah address. Changes will be effective April 1, 2004, or upon your renewal date and will be reflected on the member's new BCBSNC ID card if Dental Blue is part of your group health plan.

Your Renal Care: Assisting Patients With Kidney Disease

As of March 1, 2004, we began offering a new health management program, *Your Renal Care*SM, to eligible members with end-stage renal disease (ESRD) or late-stage chronic kidney disease (CKD).

Your Renal Care is a patient-focused disease management program designed to improve ESRD patients' quality of life and health outcomes, as well as to significantly reduce costs related to hospitalizations and other complications. Renaissance Health Care, Inc., a proven leader in renal disease programs, will administer the program.

As part of the program, each patient is assigned a local nurse care manager, who will interact with the patient face-to-face in his or her dialysis unit on a regular basis. Renaissance nurse care managers are registered nurses with extensive clinical backgrounds in the care of patients with kidney conditions such as ESRD and CKD. Here are just some of the ways the *Your Renal Care* nurse care managers will be able to assist patients in the program:

- Address the patient's special needs outside of the dialysis unit.
- Assist the patient with issues such as health plan reimbursement, transportation support, accessing community resources, medication compliance and pharmacy management.
- Serve as a liaison with the health plan to support and assure compliance with his or her doctor's plan of care.
- Follow hospitalizations and coordinates transitions back to the outpatient setting.

BCBSNC and Renaissance value and support the role and relationship between patients and their family, caregivers, nephrologist, dialysis provider and primary care physician. Our goal is to partner with the patient's care team to maximize health and cost-control outcomes and to facilitate access to additional services including community resources for noncovered benefits.

For more information about the *Your Renal Care* program, please encourage your employees to call us at **1-800-218-5295**.



For Your Convenience

How to reach our regional offices:

WESTERN REGION

CHARLOTTE REGIONAL OFFICE

8701 Red Oak Blvd., 3rd Floor
Charlotte, NC 28217
704-561-2700

HICKORY REGIONAL OFFICE

1930 3rd Avenue Lane SE
Hickory, NC 28602
828-431-3100

TRIAD REGION

TRIAD REGIONAL OFFICE

2303 W. Meadowview Road,
Suite 200
Greensboro, NC 27407
336-316-5300

TRIANGLE REGION

RALEIGH REGIONAL OFFICE

2501 Aerial Center, Suite 200
Morrisville, NC 27560
919-461-5200

EASTERN REGION

GREENVILLE REGIONAL OFFICE

100 Fox Haven Drive
Greenville, NC 27858
252-931-7200

WILMINGTON REGIONAL OFFICE

2005 Eastwood Road, Suite 201
Wilmington, NC 28403
910-509-0600

NATIONAL ACCOUNTS

BCBSNC HEADQUARTERS

5901 Chapel Hill Road, 3rd Floor
Durham, NC 27707
919-765-2498



BCBSNC Introduces Consumer Decision Support Tools

Consumers of health care are seeing the cost of services rise all across the nation and are looking for tools to assist them in making the best health care decisions for themselves and their families. BCBSNC is offering new consumer decision support tools that complement the wealth of health care information that already exists, as well as reinforces the importance of the relationship and dialogue between a patient and their health care provider.

These tools are designed to better educate consumers of health care by furnishing them with information to make the best decisions possible, together with their health care provider. In that spirit, BCBSNC is pleased to offer members the following tools, which are available online at bcbsnc.com:

Health Care Cost Estimator^{SM1}

This online tool allows members to better understand the relative costs of health care services by researching high volume inpatient conditions, outpatient procedures, and doctor's office visits and services. Consumers may find this information useful in discussing care alternatives with their physician.

PharmaAdvisorTM

This online tool provides basic information about specific medical conditions and treatment options. PharmaAdvisor shows members what drugs are available for common conditions such as asthma, diabetes, hypertension and migraine headaches. This tool also allows the member to compare the relative costs of the drug options.

With the Health Care Cost Estimator and PharmaAdvisor, BCBSNC members are better equipped than ever to work with their health care providers in making informed decisions about their health care.

Blue Choice No Longer Available as of June 1

BCBSNC has decided to discontinue its Blue Choice[®] point-of-service (POS) product because we believe our members will receive better value and benefits from our Blue OptionsSM preferred-provider-organization (PPO) product. Over the past several years, the Blue Choice product and the Blue Options product have become virtually identical in price and benefits. Eliminating the Blue Choice product will allow us to simplify our product portfolio and reduce our administrative expenses.

If your employer group is covered under the Blue Choice POS product, you and your employees will be notified about this change at least 90 days prior to your renewal date. The discontinuance process will begin for June 1, 2004, renewals and will continue through May 1, 2005, renewals. We are required by state and federal law to notify all members with Blue Choice coverage about the elimination of the product and its subsequent replacement with other products from the small or large group product portfolio (depending upon the size of your group).

If you have any questions about our plans for the discontinuance of the Blue Choice POS product, please contact your local BCBSNC account manager, agent or consultant.

Administrator and Subscriber Mailings

Group Renewal Dates: June, July and August
Letters will be mailed: February

Group Renewal Dates: September, October and November
Letters will be mailed: May

Group Renewal Dates: December, January and February
Letters will be mailed: August

Group Renewal Dates: March, April and May
Letters will be mailed: November

Help Employees Understand Maternity Benefits

You're probably already aware that BCBSNC's *Your Baby & You*SM program provides eligible pregnant employees, spouses and covered dependents with customized health information and optional one-on-one assistance from a specially trained nurse. But, did you know that *Your Baby & You* participants are also eligible for a host of other special services? These include:

- ❑ 30 percent discount on selected breast pumps and supplies
- ❑ Online educational resources
- ❑ Access to the Health Care Cost Estimator to discover the relative costs of pregnancy and childbirth
- ❑ Deductible waiver for most gestational diabetic supplies and the opportunity to receive a free blood glucose meter through our mail-order vendor
- ❑ \$100 reimbursement for smoking cessation programs and products
- ❑ Selected program materials available in Spanish

While we make every effort to identify and invite pregnant members into the program as early as possible, employers and employees should be aware that maternity care is billed “globally.” This means that all maternity care—including prenatal care (before the baby’s birth), labor and delivery, and post-delivery care of the mother—is billed by the provider all at one time after the baby is born. Some pharmacy and lab services may be billed separately.

There are ways that you can help educate your BCBSNC-covered employees about pregnancy. Offer a worksite education program on women’s health and include pregnancy related topics. Encourage employees to seek information about maternity leave and worksite resources as early as possible. Include the number for the free and confidential *Your Baby & You* program with any maternity information you provide. Finally, remind employees to contact BCBSNC Customer Service to confirm their maternity benefits as early as possible. They’ll find the toll-free number to call on their BCBSNC ID card.

For more information about the *Your Baby & You* program, let your employees know to visit the pregnancy Web site at bcbsnc.com or call us at **1-800-218-5925**.



Step Forward With Active Steps @ Work

The research is clear. Unhealthy employees cost your company a lot of money.

- *In North Carolina, sedentary lifestyles alone cost over \$6.2 billion each year.*
- *Physical inactivity costs North Carolina \$231 million just in medical claims.*
- *Nearly a fourth of our population is obese.*

We cannot afford to ignore this critical issue. The good news is that for every dollar your company spends on worksite health promotion programs, such as a walking initiative, you can count on a return on your investment of \$2 to \$5.

Be Active North Carolina, Inc. has a new program, Active Steps @ Work, which can help you help your employees strive for better health. We've packaged it as a kit for worksite coordinators that will help you put that investment to work to get your employees active, thus reducing their risks for heart disease, cancer, diabetes and other diseases of an inactive lifestyle.

Benefits Are Many

The benefits of helping your employees adopt and maintain healthy lifestyles are many. Healthy employees use fewer health care dollars, have fewer workers' compensation claims and are absent less often. Increases in morale and productivity and reduced stress are also well documented. Because our adult population spends a majority of their waking hours on the job, the workplace has become a significant setting for offering prevention programs. Also, worksites offer technical advantages that foster health behavior change. These include the ability to:

- **Apply long-term interventions for health improvements.** The Active Steps @ Work walking guide will show you many ways to do this. We recommend you conduct a yearlong walking initiative to foster true behavior change. This guide will show you how.
- **Acquire health-related data with relative ease.** We will give you ready-to-go surveys that make data collection and evaluation easy. You'll need this information to garner senior management support and a budget (even a small one) for your walking program.

- **Provide social support.** Walking is all about forming teams, walking with family and friends, and reinforcing smart health behaviors. In this guide, you'll find ways to encourage social support for health at work and at home.

- **Facilitate mass communication as well as individualized information to employees.** It's all about communication, and this guide contains the resources and tools you need. Just cut and paste and you will have vital information available for distribution via paper or electronically. It's all right here.

The bottom line: You'll be able to "put your best foot forward" by planning and implementing your company walking initiative, choose from two turnkey programs that will last all year, spice things up with short-term events and activities, and provide valuable incentives. In other words, you will have everything you need to conduct a successful program right at your fingertips with the Active Steps @ Work kit.

Call **919-765-7171** to order the Active Steps @ Work Coordinator Kit (\$149 plus S&H), which includes the *Active Steps @ Work Worksite Walking Guide*, CD-Rom with reproducible materials, Walk Across North Carolina posters, stride-length ruler, conversion chart and a sample Active Steps pedometer.



Heart Health Videos Available for Employee Education

BCBSNC's *Your Heart Matters*SM program, which is designed for members with congestive heart failure and coronary artery disease, has recently created a video library that can help you educate your employees about cardiac disease and heart health. The video library includes topics on general cardiac wellness, cardiac disease and prevention, and recovery from surgery. Here's a list of what's available:

- "Introduction to Heart Disease Risk Factors" (15 min.)
- "Heart Disease Risk Factors: Secondary Prevention" (24 min.)
- "Heart Disease and Emotions" (21 min.)
- "Signs and Symptoms of a Heart Attack" (8 min.)
- "Beginning a Cardiac Rehabilitation Program" (14 min.)
- "Diabetes and Heart Disease" (19 min.)
- "Angina Pectoris" (11 min.)
- "High Cholesterol: An Introduction to Treatment" (23 min.)
- "High Blood Pressure: An Introduction to Treatment" (14 min.)
- "Congestive Heart Failure" (14 min.)
- "Nutrition for Heart Failure Patients" (19 min.)
- "Exercise for Heart Failure Patients" (14 min.)
- "Emotions and Heart Failure Management" (15 min.)

These videos are perfect for Lunch-and-Learn sessions or individual viewings. Because videos can be used in a variety of settings and at any time of day, they are great tools for employers with multiple shifts or locations. BCBSNC will also provide you with supporting educational materials to distribute to your employees who view the videos.

Your Heart Matters is a valuable resource available to your employees. The videos are a great way to educate employees about important health management concepts and to help achieve healthy outcomes for employees with heart disease. If you're interested in borrowing any of the videos listed above, please contact Alana Corsa, Health Management, at [919-765-1561](tel:919-765-1561), or via e-mail at Alana.Corsa@bcbsnc.com.



Rx Prior Approval and Quantity Limitation Programs Now Apply to PPO and POS Products



Blue Cross and Blue Shield of North Carolina (BCBSNC) has expanded its Prior Approval (PA) and Quantity Limitation (QL) programs for prescription drugs. Effective March 1, 2004, the QL and PA programs were expanded to include the Preferred Provider Organization (PPO) and Point-of-Service (POS) lines of business. Our HMO products began using these guidelines in 2003. These programs now apply to Blue Care®, Blue Choice® and Blue OptionsSM.

The Quantity Limitation program is a concurrent drug utilization program that encourages the appropriate use and dose of a prescribed drug based upon U.S. Food and Drug Administration approval and supporting medical literature. The Prior Approval program applies to specific drugs that are prescribed for a limited number of conditions. The PA and QL programs encourage proactive intervention and collaboration between BCBSNC providers and members.

More information about the PA and QL programs, including the list of drugs that are subject to these programs, can be found online at bcbsnc.com under the "Find a Drug" icon on our home page.

Innovative health care designed around you.SM

bcbsnc.com



Official Health Insurance Sponsor of the 2002-2004 U.S. Olympic Teams. Founding Sponsor of Be Active North Carolina. Blue Cross and Blue Shield of North Carolina is an independent licensee of the Blue Cross and Blue Shield Association. ©, SM Registered marks of the Blue Cross and Blue Shield Association. SM1 Service mark of Blue Cross and Blue Shield of North Carolina. TM Trademark of Subimo, LLC. U2825, 02/04



**BlueCross BlueShield
of North Carolina**

Durham, NC 27702 - 2291

BENEFITSMANAGEMENT
Briefs

Susan Lovett, Editor

PRSR STD
U.S. POSTAGE
PAID
BLUE CROSS AND
BLUE SHIELD OF
NORTH CAROLINA