



New Member ID Numbers  
in 2005

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Save With Generic Drug  
Program

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Medicare Discount Drug  
Card Available



# New Member ID Numbers Beginning in 2005

Identity theft using Social Security numbers (SSN) is a growing problem. Blue Cross and Blue Shield of North Carolina (BCBSNC) considers the security and privacy of our members' information to be of the highest importance. And that's why we're taking steps to give all members new identification numbers that will not contain their Social Security numbers.

Beginning in April 2005, we will start issuing new ID numbers for renewals that occurred in February, March or April of that year and will continue issuing new ID numbers upon renewal dates through January 2006. All member ID cards – as well as correspondence with members – will contain the new identifiers by the end of January 2006.

The proposed new member ID number will consist of a lead alpha character – the letter W – followed by eight numeric digits. The current prefixes and suffixes used today will remain unchanged. For example, if a three-digit prefix and two-digit suffix is part of the current subscriber ID (YPP-SSN# -01), the same prefixes and suffixes will be used with the new ID number (YPP-New# - 01).

We will revise our business processes and systems to handle the new alphanumeric identifiers. However, we will continue to collect the SSN for internal use and required reporting, and employees will be asked for their SSN at the time of enrollment.

When your employees receive their new ID cards next year, please remind them to destroy their old cards and begin using the new ones immediately. Members should always present their most current BCBSNC ID card when obtaining health care services. The information on the ID card will enable the provider to file the claim accurately and timely on the member's behalf.

## Help Employees Know What They Owe

How much do I owe the doctor? How much will my health insurance cover? Chances are you've received questions like these from your employees about their Explanation of Benefits (EOB) statements. Now you can point them to a new online tool, the "Understanding What You Owe" guide, which can help your employees understand exactly how much they owe following a visit to the doctor. They can download a handy reference brochure from [bcbsnc.com](http://bcbsnc.com) and learn how to:

- Determine the amount to pay at the time of their visit.
- Read their Explanation of Benefits statement from BCBSNC.
- Review their bill from the doctor.

It's important to remind employees that the EOB is not a bill. They should always compare the bill they receive from the provider with the EOB to confirm that services listed were actually received and that the charges are correct. Encourage employees to keep all EOBs and provider bills on file for future reference.

**Blue Cross Blue Shield of North Carolina**  
An Equal Opportunity Employer  
Blue Cross and Blue Shield Association

Subscriber's Name: John Doe

EXPLANATION OF BENEFITS  
THIS IS NOT A BILL

Page 1 of 1  
Date:

BLUE OPTIONS  
Explanation of Your Balance

Service	Amount of Bill	Amount You Do Not Owe	Amount Paid By BCBSNC	Your Balance
Joe Doctor Claim ID xxxxxxxxxx 03-05-2003	100.00	35.00	52.00	13.00
OFFICE VISIT	22.00	8.80	10.56	2.64
SUPPLIES	122.00	43.80	62.56	15.64
Joe Doctor Claim ID xxxxxxxxxx 03-05-2003				
CLAIM TOTAL:				

13.00 Coinsurance  
2.64 Coinsurance

Your balance may not reflect any payments made by you or another insurance company.  
\$122.00 Applied to In-Network Deductible Benefit Period 03/11/2005

Please save this form for your tax records.  
\$100.00 Applied to In-Network Deductible Benefit Period 03/11/2005

# Your Healthy Best®: Fibromyalgia Care Program Now Available

Imagine waking up in the morning feeling pain all over your body. Think about what it would be like to struggle to live a normal life because of severe, often burning, muscle pain. This is what it is like to suffer from fibromyalgia, a chronic disorder associated with widespread muscle and soft tissue pain, tenderness and fatigue.

People who suffer from fibromyalgia experience body aches, tiredness and intestinal discomfort, such as diarrhea. The joint and muscle pain may become especially bothersome at night and can disrupt sleep. In the morning, sufferers feel very stiff and sore and may have trouble concentrating due to fatigue. People with fibromyalgia have periods when their symptoms become worse and periods when they have no symptoms. Not surprisingly, fibromyalgia has a significant impact on employee absenteeism and productivity.

While there is no cure for fibromyalgia, most symptoms can be controlled through self-care methods at home. Fortunately, Blue Cross and Blue Shield of North Carolina has a program to help members who suffer from fibromyalgia learn how to reduce their symptoms and improve their quality of life.

Members who enroll in the *Your Healthy Best – Fibromyalgia Care* program can receive:

- Up-to-date information about treatment options for fibromyalgia.
- Personalized support from a specially trained nurse, any time day or night.
- Resources and tools that can help them work more effectively with their health care team.

Enrolling in the program is easy and free. Members can call **1-800-218-5295** or go online to [bcbsnc.com](http://bcbsnc.com) and fill out the request form on the “Fibromyalgia” page, which is located in the “Health Programs” section of the “I’m a Member” home page.



## 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-HEADQUARTERS

5901 Chapel Hill Road, 2nd Floor  
Durham, NC 27707  
919-765-2498



# Members Can Save With Generic Incentive Program

As you may be aware, the use of generic drugs is an important tool in managing prescription drug costs. Generics are just as effective as their equivalent brand-name drug and typically cost significantly less. With the increase in the availability of generics in recent years, many conditions now have a generic drug equivalent available for treatment. An important benefit change to encourage the use of generics, known as MAC B, will be our standard benefit offering as of June 1, 2004, for new or renewing groups.

MAC B is a formula that is applied to drug benefits when a member chooses a brand-name drug over an available generic equivalent. Depending on the type of plan selected by the employer group, a member would pay 1) the applicable brand-name drug copayment or coinsurance amount (depending on the type of plan), and 2) the difference between the cost of the brand and the generic equivalent.

If the prescribing physician believes the brand-name drug is necessary, he or she may write “Dispense as Written” on the prescription. In this case, a member will be responsible for either the applicable brand copayment or coinsurance amount, depending on the type of prescription drug coverage they have. Here are a couple of examples of how this would work:

## Example 1: Member has a 3-Tier prescription drug plan

- ❖ Drug plan has a \$10/\$20/\$35 pharmacy copayment option.
- ❖ The brand-name drug prescribed has a generic equivalent, but the member chooses to receive the more costly, brand-name drug.
- ❖ The brand-name drug costs \$70.
- ❖ The generic drug costs \$40.
- ❖ The member pays \$30 (difference in cost between brand and generic) and \$35 (brand copayment) for a total of \$65.

## Example 2: Member has a generic copayment/brand-name drug coinsurance drug plan

- ❖ Drug plan has a \$10 generic copayment and 70 percent coinsurance option.
- ❖ The brand-name drug prescribed has a generic equivalent, but the member chooses to receive the more costly, brand-name drug.
- ❖ The brand-name drug costs \$70.
- ❖ The generic drug costs \$40.
- ❖ The member pays \$30 (difference in cost between brand and generic) and \$21 (30 percent coinsurance of the cost of the brand) for a total of \$51.

Remember, MAC B does not apply when the member’s physician has decided that the brand-name drug is necessary for the member’s drug therapy.



# Beat the Summer Heat with This Cool Quiz

Temperatures in the 90s – even the 100s, high humidity, no sign of rain or relief – ahhh, summer in North Carolina! But seriously, did you know that even when the mercury rises above 80° F, it's difficult for your body to maintain a temperature balance? This can result in heat fatigue, heat rash, nausea, vomiting and even deadly heat stroke. Take this short quiz to test your summer heat knowledge.

## 1. True or False? Children can withstand the heat better than adults.

**False.** Children lose water at the same rate as adults. But since they have less body mass, the effects are more severe. “Kids can become dehydrated very quickly,” says Dr. Bob Harris, chief medical officer for Blue Cross and Blue Shield of North Carolina. The best option? “Fill kids up with plenty of water before they go out,” he says. Signs of dehydration – in all ages – include:

- ❖ Dizziness and fatigue
- ❖ Flushed skin
- ❖ Dry mouth

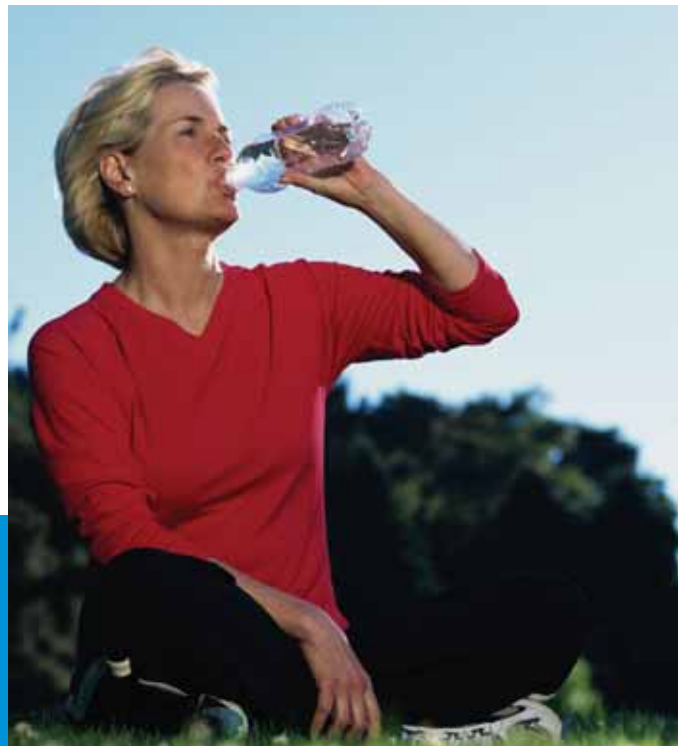
## 2. True or False? Water is the best thirst quencher.

**True.** Sports drinks and fruit juices are okay, but you have to drink more to get a comparable amount of water into your system. And we won't even talk about all the added sugars in them! Caffeinated soda, coffee and tea act as diuretics and actually remove fluid from your body. And alcohol can contribute to dehydration too. Drink water every 15 minutes if you are exercising, working or playing in the heat. Just 4 to 8 ounces of water can replenish lost fluids. Otherwise you can get heat cramps or painful muscle spasms, or worse, heat exhaustion can result.

## 3. True or False? Heat stroke is a life-threatening condition.

**True.** People with heat stroke have a high body temperature, and their body goes into shock. Left untreated, people can die. When your body loses that much water, it can't regulate temperature and it actually overheats.

Stay in touch with elderly family and friends – make sure they have access to air conditioning or fans. Never leave children (or pets) in a hot car – not even for a “few minutes.” When the temperature is 85° F outside, a car can reach 102° F in 10 minutes, even with the windows cracked. Don't take chances – follow this common sense advice during the dog days of summer and you can successfully beat the heat.



# Your Asthma Care: Helping Employees Take Charge of Their Asthma

Did you know that asthma accounts for 14.5 million lost workdays annually<sup>1</sup>? Appropriate management is the key to controlling asthma symptoms and reducing absenteeism. Blue Cross and Blue Shield of North Carolina offers the *Your Asthma Care*<sup>SM</sup> program to help our members better manage their asthma.

*Your Asthma Care* is a free and confidential program that provides members with education and tools to help them take charge of their asthma. Program participants receive:

- Free peak flow meter to help them monitor their asthma
- Free spacer to help make their inhaler more effective and easier to use
- Comprehensive asthma reference book
- Age-appropriate educational materials for children and teens
- Personal asthma organizer to record important health information
- Quarterly newsletter
- One-on-one assistance from a specially trained nurse
- \$100 reimbursement on smoking cessation programs and products



Results show that the program is helping members control not only their asthma, but their out-of-pocket health care expenses too. Since the program began in 1997, we've had some very impressive measurable results:

- Asthma-related hospital admissions have decreased by 64 percent.
- Asthma-related emergency room visits have decreased by 65 percent.
- Participants report a 25 percent improvement in their level of knowledge about how to prevent an asthma attack.
- Percentage of members using a peak flow meter to monitor their asthma increased by 34 percent.

If you or any of your employees would like more information about *Your Asthma Care*, call us at **1-800-218-5295** or visit us online at [bcbsnc.com](http://bcbsnc.com).

1. CDC. Surveillance for asthma: United States, 1980-1999. *Morbidity and Mortality Weekly Report*. 2002;51(SS01):1-13.

# BCBSNC and ScriptSave Offer Medicare Drug Discount Card

As of May 3, 2004, Blue Cross and Blue Shield of North Carolina along with Medical Security Card Company (MSC), known as ScriptSave, began offering free enrollment in a Medicare-approved prescription drug discount card. The co-branded *ScriptSave Premier* card is available to any North Carolina Medicare beneficiary, including anyone with a disability, who does not have outpatient drug coverage under Medicaid.

When presented to participating pharmacies, the card will provide discounts ranging from 10 percent to 25 percent on specific prescriptions. Coverage under a BCBSNC plan is not a requirement to participate in the *ScriptSave Premier* card program.

The prescription drug discount card program is the first action resulting from the Medicare Prescription Drug, Improvement and Modernization Act of 2003, signed by President Bush in December 2003. Prescription drugs will be covered under a new Medicare benefit starting in 2006. The voluntary discount drug card program endorsed by Medicare is an interim solution that will end when the new comprehensive drug benefit begins in January 2006.

A key feature of the drug discount card is an immediate \$600 annual credit toward 2004 drug purchases for qualifying low-income Medicare beneficiaries. Up to an additional \$600 will be available to low-income individuals during 2005. Here are some important points to know about the *ScriptSave Premier* card:

- *ScriptSave Premier* is not a coverage plan, but an opportunity for BCBSNC to offer a Medicare-endorsed prescription drug discount card sponsored by a company with a proven track record of excellent customer service to seniors.
- BCBSNC is eager to help seniors save now, so enrollment in the *ScriptSave Premier* card is free.
- Enrollment for 2004 began May 3 and will be continuous through mid-November 2004. A second enrollment begins November 15 and will continue through December 31 for 2005 participation.
- BCBSNC plan coverage is not a requirement for participation in the *ScriptSave Premier* discount drug card program.

Please encourage employees and/or their friends and family who qualify for Medicare coverage to contact ScriptSave directly for enrollment information. They can call **1-866-223-9675 (TTY: 1-888-339-7322)**, Monday through Friday from 8 a.m. to 4:30 p.m. Information is also available on our Web site at [bcbsnc.com](http://bcbsnc.com).



# Customer Focus: BCBSNC 2003 Annual Report

From start to finish, 2003 was an important year for Blue Cross and Blue Shield of North Carolina (BCBSNC). We built strong momentum in the critical areas of customer service, financial performance, product innovations and community partnerships.

Take a look at our 2003 annual report online at [bcbsnc.com](http://bcbsnc.com) and find out exactly what “focusing on the customer” means to everyone at BCBSNC. Focusing on our customers means being there when they need us and doing our job well—as an insurer, a health partner, an employer and a community citizen – so our customers can live more healthy lives.

You’ll be introduced to some very special people in our 2003 annual report. From customers, to employees, to community partners, the people you will meet are an important reflection of who we are – a company for and about the people of North Carolina.

Our 2003 annual report is available on our Web site, but if you would like a print copy of the report, please contact your BCBSNC account manager at the regional office in your area.



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Durham, NC 27702 - 2291

BENEFITSMANAGEMENT  
**Briefs**

Susan Lovett, Editor

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