



State of Michigan Retirees

Volume 2 2008

This issue provides a variety of timely information related to your health care benefits and your health care needs



For Your Benefit

When you need help through the health care maze

Medicare Advantage care management programs offer a continuum of care

Care management offers you support when you need it most.

Maybe you're feeling great. But maybe you aren't. You've talked to the doctor. You know your health care benefits, but where do you go from here? Making some health care decisions aren't simple. You're not alone. You have someone to guide you through what can be a very confusing system. You have Blue Cross Blue Shield of Michigan care management programs.

Care Management Program's Continuum of Care



A continuum of care, care management programs offer you support and information whether you're feeling great or need intensive care. Providing a continuum of care ensures that you don't "fall through the cracks" just because you don't fit into any one category.

Care management programs provide you with personal support and education about your health care options. Part of your State Health Plan and Medicare Plus Blue Group, care management programs are voluntary programs provided to you at no cost.

And of course, we protect your privacy. We observe every law and regulation designed to protect the confidentiality of our members' protected health information. We share PHI with others only if you consent or if the disclosure is permitted by privacy laws.

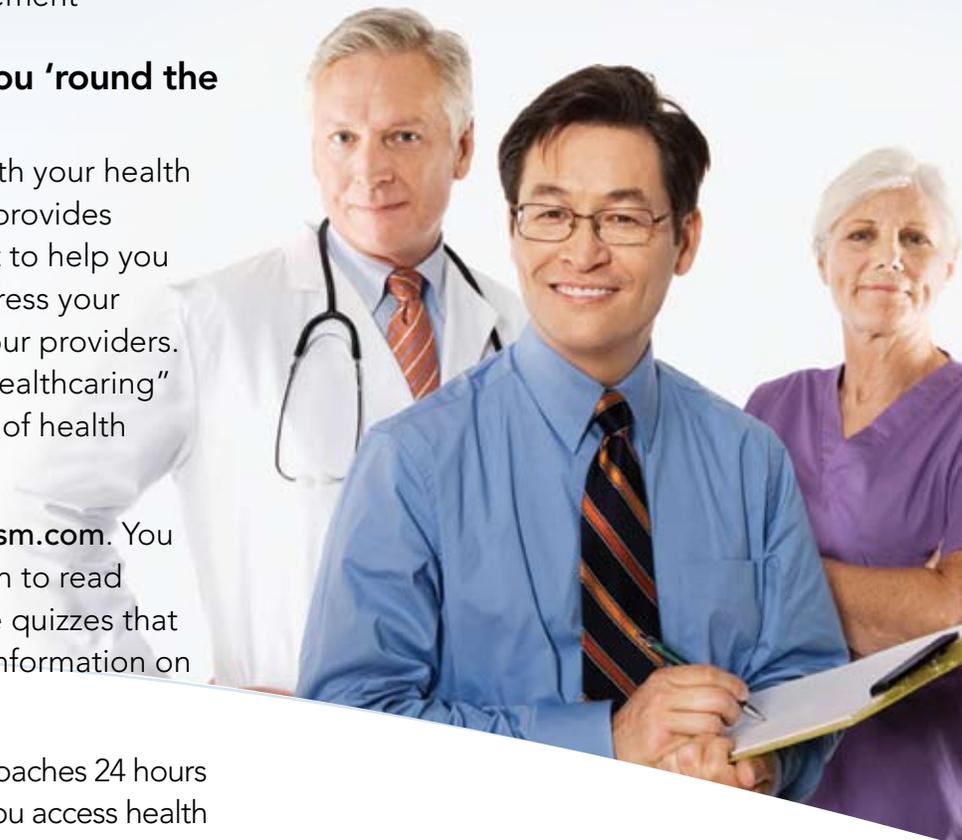
The following care management programs are designed to assist you as a BCBSM Medicare Advantage member:

- Health Care Management
- Disease Management
- Case and Complex Case Management

Health Care Management gives you 'round the clock information

Health Care Management assists you with your health care concerns. BlueHealthConnection® provides you with health information and support to help you understand your health care issues, address your concerns, and work more closely with your providers. (See article "BlueHealthConnection is Healthcaring" on page 5). You have access to a wealth of health information and support including:

- Online health information at **bcbsm.com**. You can access BlueHealthConnection to read articles, use online tools and take quizzes that provide a wide variety of health information on thousands of topics.
- Access to registered nurse health coaches 24 hours a day, seven days a week, to help you access health information and answer your health questions.





Disease Management — when a diagnosis is just the beginning of a challenging journey to successfully combating an illness.

If you've been diagnosed with a chronic illness, BlueHealthConnection's Disease Management program can help you through it. The Disease Management program is provided by Health Dialog, working on behalf of BCBSM. Health Dialog is a national health care company that supports members across a broad spectrum of health care needs: the program provides coaching, surgical decision support, urgent care needs and general health and wellness assistance. The program's health coaches can help you gather information you need so you can more effectively talk with your doctors, make health care decisions that fit your lifestyle, and more confidently navigate the health care system. (See the article on Disease Management on page 10.)

Case Management and Complex Case Management — when a diagnosis can be overwhelming

A serious diagnosis can be devastating. And suppose you're diagnosed with more than one illness. Where do you start to get the help you need? Contact BlueHealthConnection's Case and Complex Case Management program provided by CareGuide, working on behalf of BCBSM. CareGuide, is a national health care management company that offers comprehensive medical and psychosocial care management services for high-risk, medically complex cases.

Case Management professionals realize your health condition can sometimes overwhelm and confuse you. The diagnosis of an illness can have a tremendous emotional impact on you and your loved ones. Not surprisingly, getting the most from your health care coverage may be the last thing on your mind at such a time. That is why Case Management is here to help.

The Case Management program, staffed by medical professionals, is a voluntary program and is part of your Medicare Advantage benefits. It's available at no additional cost to you.

Case management professionals work with members, providers and family or caregivers to ensure a clear understanding of the condition, prognosis and treatment options, coordinating the provider services that the member requires.

For more information on our Care Management programs for Medicare Advantage members, call **877-922-9355** toll free any day, 24 hours a day. Or visit **bcbsm.com**.

BlueHealthConnection

Be well. Get healthy. Stay healthy.

BlueHealthConnection is *Healthcaring* for Medicare Advantage members

You know yourself, probably better than anyone else. But what do you know about your health?

Maybe your doctor told you at your last check-up (one, two, five years ago) that you were doing fine. What does that mean? Do you know how to stay healthy? If you're ill, do you know the symptoms that'll alert you to call your doctor — or seek emergency care? And if you need more information on a serious illness, where can you find the answers?

Learn how to be the best you can be. That's what BlueHealthConnection is for.

This innovative program is based on the belief that helping you stay well is just as important as paying your medical bills after you become ill.

Your source for personal health information and wellness

With your BlueHealthConnection benefit through BCBSM or Blue Care Network coverage, you have more than the safety net of health care coverage for you and your loved ones. You have the opportunity to connect to health resources

that can help you, along with your health care professionals, make the best medical decisions for yourself and your family. In fact, you can think of BlueHealthConnection as your personal "Healthcaring" partner, someone who's there to help you help yourself.

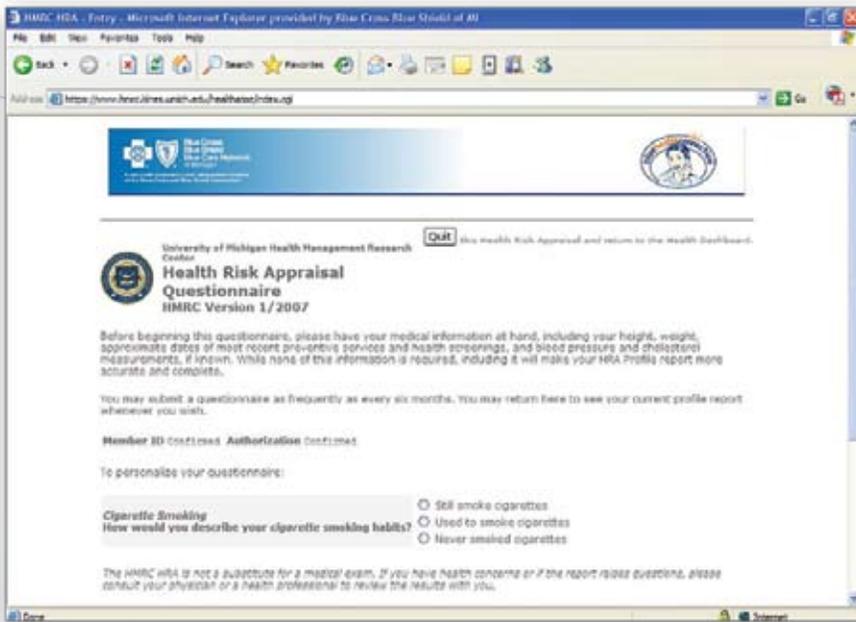
How BlueHealthConnection works

There are several ways to access the health tools that can help you make choices that are right for you:

- **Online health resource**

BlueHealthConnection offers you free online access to a confidential, interactive, personalized health assessment tool. Online you'll find a wealth of health-related topics, issues and information. You can:

Sure, you have health care coverage to take care of you when you're ill. But who wants to be ill? Care about your health and do what you can to prevent becoming ill.



- **24-hour health coach hotline**

At the heart of BlueHealthConnection is your 24-hour connection to health coaches. You can contact a health coach by calling toll free at **877-922-9355** toll-free, 24 hours a day, seven days a week. Your health coach — a nurse or other health professional — can help you work better with your doctors to manage your health. Health coaches are specially trained professionals who can talk with you about health issues. They can help you ask better health questions, get the answers, discuss ways to feel better, and will check in to see how you're doing. While our health coaches can help you with your health care questions and concerns, they cannot diagnose medical conditions or authorize medical care, but they can help you when you:

- Are confronted with a serious, medical decision
- Want information and support for a chronic illness
- Need help with deciding whether to go to the emergency room
- Need help with quitting smoking, or
- Have any health-related question.

- Take the **Health Risk Appraisal**, which will help support your current healthy habits and guide you to new ones. The HRA can also identify specific risks and tell you where you can make a difference to improve your health.
- Keep a **Personal Health Record** so you can keep track of your health information, medications, calendar reminders and a customized report that you can present to your doctor.
- View **health tips**, articles and prevention facts on your own personalized homepage based on your health needs and risks.
- Tune in to the online **Health Channels** for women, men, children, seniors and parents.

The result is a highly personal, secure online health experience, available to members 24 hours a day, seven days a week. And remember, your personal health information is always kept private.

BlueHealthConnection
continued on pg 6

- **One-on-one and personalized health care**

BlueHealthConnection will provide you with health information that applies specifically to you or your family. For example, each time you call the 24-hour hotline, you can talk to the same health coach. We want you to get to know your health coach and your health coach to get to know you. If your health coach isn't available when you call, you can leave a message or another health coach can help you. You may receive a postcard or a telephone call from one of our health coaches to give you valuable information that will help improve your health.

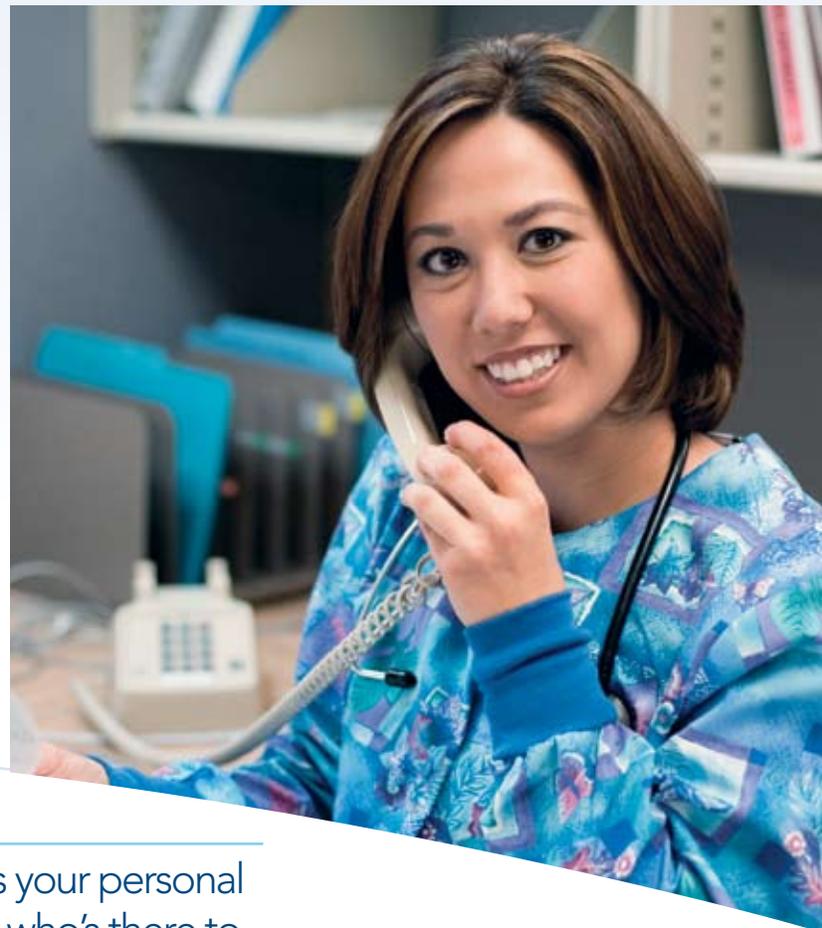
Another layer of personalized service begins once you complete the Health Risk Appraisal. BlueHealthConnection takes over, driving the information, tips, and prevention facts specific to your health to a personal online home page ... your Health Dashboard. Your Dashboard is routinely updated with topics specific to your health needs.

Visit BlueHealthConnection at bcbsm.com. If you have questions about BlueHealthConnection, call 877-922-9355 toll free.

Ever used BlueHealthConnection? Write to us and tell us about your experience. Send your comments to:

**For Your Benefit — Mail Code B491
Blue Cross Blue Shield of Michigan
600 E. Lafayette Blvd.
Detroit, MI 48226-2998**

Your online health assessment starts when you take the online *Health Risk Appraisal*. This quick but comprehensive questionnaire, developed by doctors and leading health researchers, can help you pinpoint specific health issues and risks. After you fill out the appraisal, BlueHealthConnection takes over, sending personalized health information and tips to your own home page.



Think of BlueHealthConnection as your personal "Healthcaring" partner, someone who's there to help you help yourself.

Why should I complete the Health Risk Appraisal?

You may be asking, "Why should I bother answering any more questions about my health?" The Health Risk Appraisal is no ordinary questionnaire. Answering the 52 questions will help support your current healthy habits and guide you to new ones. Your answers generate a report that will identify specific risks, such as for heart disease or diabetes. Then the report will tell you where you can make a difference to improve your health.

The HRA is designed by doctors in many fields working with the long-established University of Michigan Health Management Research Center.

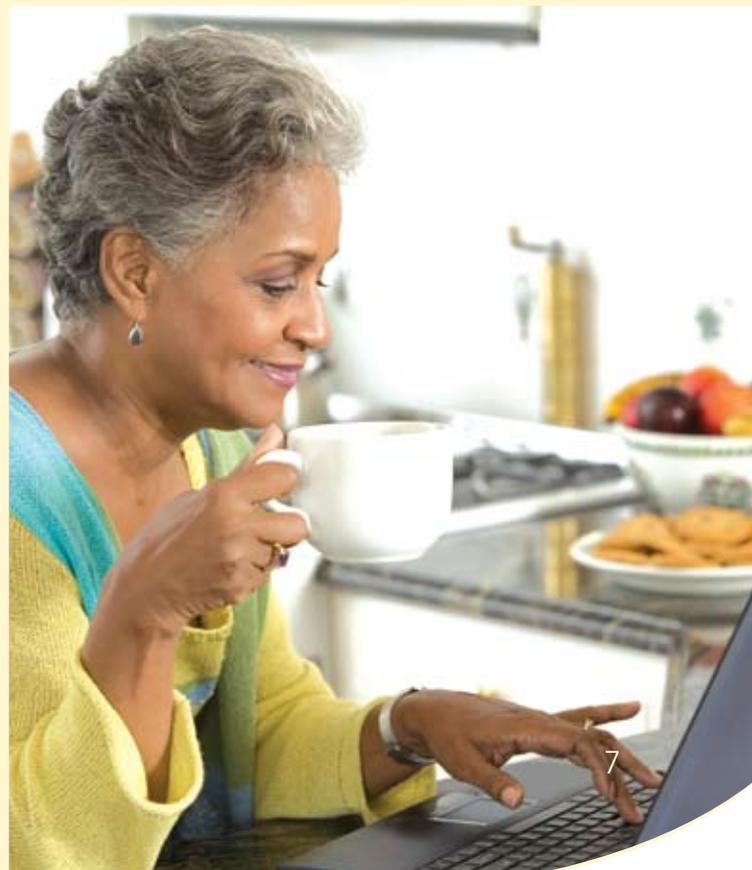
Your answers on the HRA will also customize the material provided to you in a Health Dashboard. It takes an average of 10 minutes to answer the HRA, but you can spend as much time as you like.

Once you're done, you'll be given a report on what you're doing well and what you can do better, plus an overall wellness score. You can view your results any time you want, but you have to wait six months from the date you submitted your answers to take the assessment again. Between now and then, see if you can get a better score when you answer the same questions.

You'll be asked to go back to our site where your Health Dashboard will be personalized for you based on your HRA results.

The confidentiality of your information

The information you provide in your HRA is safe with us. We understand the importance of your protected health information and follow strict policies (in accordance with state and federal privacy laws) to keep your private health information private. PHI is information about you, including demographic data, that can reasonably be used to identify you and that relates to your past, present or future physical or mental health, the provision of health care to you or the payment for that care.



Taking care of your health is just a phone call away

Whether it's managing a chronic condition, selecting a treatment option for a big medical decision, or needing guidance on whether to bring a sick child to the emergency room, BlueHealthConnection's Disease Management program provides you with 24/7 access to health care professionals as well as other resources and tools.

Health coaches make the difference

A shoulder to lean on. A sounding board. A trusted source of unbiased medical information. The highly skilled health coaches are all of these and more. They're specially trained health care professionals such as nurses, dietitians, and respiratory therapists, who help you understand your condition and how to more effectively talk with your doctor. You can work with the same health coach every time you call. Your health coach can address a broad range of health care needs, not just one or two discrete issues. Health coaches don't replace doctors. Rather, they provide information and support your need to make more informed decision, manage your health intelligently, and work through the health care system.

Access to a vast library of health information and support tools

In addition to health coaching, you can take advantage of a wealth of educational tools and resources, such as videos, a member Web site, and the audio library. The program offers free videos on topics such as osteoarthritis, back pain, prostate cancer, breast cancer, and more that clearly present information to help you understand complex medical issues. The program's Web site, The Dialog CenterSM, contains detailed information that can give you guidance as you consider your health care options. In addition, right from your own telephone, you can listen to audio programs on more than 300 health care topics.



Disease Management program offers a broad spectrum of information

This voluntary, no-cost program supports members on several levels.

First, it provides extensive education on five chronic conditions:

- Diabetes
- Asthma
- Chronic obstructive pulmonary disease or COPD
- Congestive heart failure
- Coronary artery disease

Second it offers information on many other chronic health conditions including the following:

- Hypertension
- Renal failure
- Depression and stress
- Migraine and other headaches
- Stroke
- Allergies
- Arthritis
- Common skin problems
- Bunions
- Hemorrhoids
- Varicose veins

The Disease Management program also gives you information so you can make informed decisions on surgery, treatments or procedures, including:

- Back pain (including back surgery)
- Joint issues (hip and knee osteoarthritis, joint replacement)
- Men's health (prostate)
- Women's health (breast cancer, benign uterine conditions, menopause)
- Heart surgery
- Obesity and bariatric surgery
- End-of-life care

And if you need information on more common medical problems, such as deciding whether to go to the doctor, or try a home treatment, the Disease Management program can help you make the decision that's right for you.

For more information on our Disease Management program for Medicare Advantage members, call **877-922-9355** toll-free any day, 24 hours a day. Or visit our Web site at **bcbsm.com**.

BCBSM's Case Management program:

You focus on getting well. We'll focus on getting you there.

When you or a loved one is recovering from an illness or an injury, remember that you're not alone. You have a team of experienced health care professionals to help you manage your care while you recover. Case Management, a program provided by CareGuide working on behalf of BCBSM, is available to Medicare Advantage members. Case Management's personalized help can make your health care decisions a little easier to handle — for everyone concerned. We offer education about your health care options and will work to assist you during a challenging time in your life.

If you need more intensive care, CareGuide provides a complex case management program also. This may be more appropriate for life-threatening changes in your health, or serious (even terminal) illnesses.

What is Case Management?

Case Management is a voluntary program to help you when you're recovering from an injury or illness, or have medical circumstances that may complicate your recovery. The program also addresses psychosocial needs that require service coordination or referral to community resources for treatment counseling, support or education. This valuable resource ensures that you get the health care services you need. It's personal and confidential, and part of your Medicare Advantage plan at no additional cost.

When might I use Case Management?

You should consider using the Case Management program if you're experiencing a significant change in health status. For example, if you:

- Are recovering after a hospitalization
- Received multiple diagnoses that may require seeing multiple health professionals
- Have emotional circumstances that may interfere with recovery
- Have no one to take care of you at home
- Need assistance in accessing health care and community resources

CareGuide offers support during these times by providing the case management services to BCBSM's Medicare Advantage members. CareGuide employs a hands-on approach in caring for members. CareGuide's experienced nurses and social workers will be your personal care managers. They will work with you, your family and doctor to determine what you need.

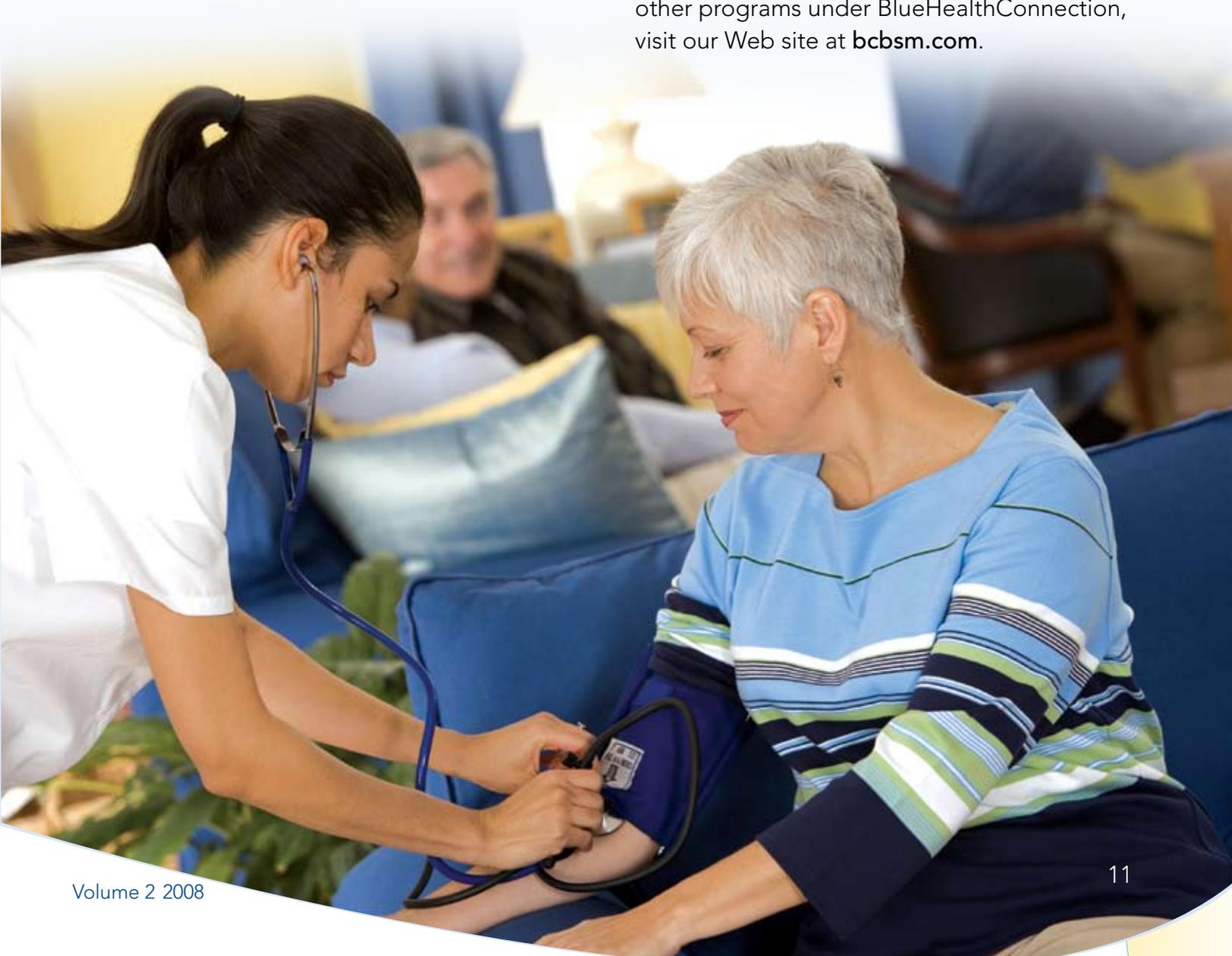
Also, your personal care managers will contact you regularly to see how you are doing and answer any questions you may have. As you receive medical services, your personal care managers will review your health care needs and work with you to help you understand your care options.

Who benefits from Case Management?

Medicare Advantage members with complex medical conditions and/or serious illnesses may benefit from case management services.

Participation is simple.

If you think you might benefit from working with a personal case manager, please call CareGuide at **888-882-4369** toll free. For more information on the Case Management program or any of the other programs under BlueHealthConnection, visit our Web site at **bcbsm.com**.



For Your Benefit

State of Michigan Employees

Blue Cross Blue Shield of Michigan

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Detroit, MI 48226-2998

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In This Issue...

Your Medicare Advantage care management programs offer a continuum of care	1
BlueHealthConnection® is Health <i>caring</i> for Medicare Advantage members	4
Taking care of your health is just a phone call away	8
BCBSM's Case Management program: You focus on getting well. We'll focus on getting you there.....	10