

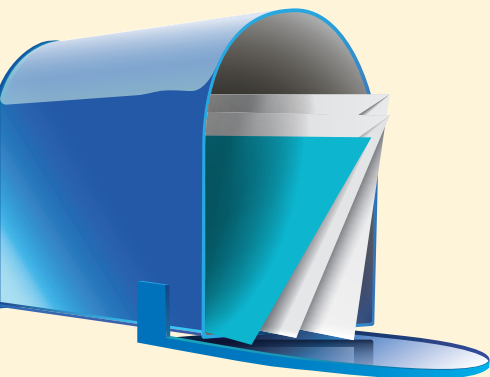


# Your Health Matters

For AccessTN Members

*Helping you maximize your health*

1st Quarter 2014



## Make sure your mail follows you.

Does AccessTN have your correct **mailing address**? If we don't, you could miss your premium bill and other important mailings about your health plan and benefits. **Update us by calling AccessTN Member Services.**

**AccessTN Member Services:**  
**1-866-636-0080, toll-free,**  
**M-F, 8 a.m. to 6 p.m., Eastern**  
**TDD/TTY (for hearing**  
**impaired): 1-866-591-2908**  
**e-mail: AccessTN@bcbst.com**  
**Website: bcbst.com**

## HOW YOUR PREMIUM MAY CHANGE

There are specific times when your premiums will or can increase or decrease:

**Age** - If you move from one "age band" to another, your premium will increase in the month following your birthday.

**Tobacco Use** - Have you successfully kicked the tobacco habit? Your rates could change if you provide a negative result for nicotine over the past six months.\*

**Weight** - If you are above the targeted Body Mass Index (BMI) for your height, you pay higher premiums. Have you lost weight? Please provide a signed physician's statement that you have maintained weight loss for at least six months.\*

- Find the latest premium chart with Age Bands, Tobacco Use and BMI tables online at **bcbst.com**.
  - Select **Manage My Plan**
  - Select **Cover Tennessee**
  - Find information for **AccessTN Members**
  - Click on **2014 Monthly Premiums**

- Send letters about weight or tobacco use change to:

AccessTN Membership & Billing  
1 Cameron Hill Circle, 4.3  
Chattanooga, TN 37402

Include your complete name, mailing address, phone number, member ID number and the change that you are requesting.

\*The State of Tennessee reserves the right to randomly audit these changes at their own discretion.



 Like us on Facebook® at [facebook.com/bcbst](https://facebook.com/bcbst).

 Follow us on Twitter® at [twitter.com/bcbst.com](https://twitter.com/bcbst.com).

The information in this newsletter is not meant to take the place of your health care provider's advice.

Para solicitar una copia de este boletín en español, llame a la oficina de Servicios de Atención al Cliente al **1-866-636-0080**. Permita varias semanas para la entrega. Otros materiales, como el Manual para Miembros, también están disponibles en español si llama a la oficina de Servicios de Atención al Cliente.



# GET FREE HELP TO QUIT SMOKING

Call the Tennessee Tobacco QuitLine at  
**1-800-QUIT-NOW** or **1-800-784-8669**.

Hearing impaired Tennesseans  
call **1-877-559-3816**.

## Hours (Eastern Time):

Monday through Friday,  
8 a.m. to 11 p.m.  
Saturday, 9 a.m. to 6 p.m.  
Sunday, 11 a.m. to 5 p.m.

Counseling is available in  
English or Spanish.

**FIND OUT MORE ONLINE AT:**  
[health.state.tn.us/tobaccoquitline.htm](http://health.state.tn.us/tobaccoquitline.htm)

## Know how to pay your premium.

**Pay your premiums only  
by check or by automatic  
bank draft.** No credit  
cards or debit cards.

To pay by automatic bank  
draft, fill out and return a  
**Bank Draft Payment Form  
for Health Insurance  
Premiums.** Call Member  
Services to request the  
form.

**30 days notice is needed,  
in writing, if you wish to  
stop your automatic bank  
draft payments.**

You will be charged a fee  
for any check or draft **not  
honored by your financial  
institution.**

**Pay your premiums no  
later than the due date or  
during the 31-day Grace  
Period after the due date.**  
We must **receive your  
premium payment** during  
this period. If not, your  
benefits will be suspended  
until we receive your  
payment.

## AccessTN Member Services

**1-866-636-0080, toll-free,  
Monday - Friday,  
8 a.m. – 6 p.m.  
Eastern Time.**

## Law Forbids Unfair Treatment

State and federal laws do not allow  
unfair treatment in AccessTN. No one  
is treated in a different way because  
of race, beliefs, language, birthplace,  
disability, religion, sex, color or age.

You have the right to file a complaint  
if you think you are not getting fair  
treatment. By law, no one can get  
back at you for filing a complaint.

To complain about:

Health care, call  
**1-866-636-0080/1-855-286-9085**

Mental health care, call  
**1-866-636-0080/1-855-286-9085**

## La Ley Prohíbe el Tratamiento Injusto

Las leyes estatales y federales no  
permiten el trato injusto en AccessTN.  
Nadie recibe un trato diferente  
debido a su raza, creencias, idioma,  
lugar de nacimiento, discapacidad,  
religión, sexo, color de la piel o edad.

Usted tiene el derecho de presentar  
una queja si piensa que no ha sido  
tratado de manera imparcial. Por ley,  
nadie se puede vengar porque usted  
reclame.

Para quejarse acerca de la:

Atención médica, llame al  
**1-866-636-0080/1-855-286-9085**

Atención de salud mental, llame al  
**1-866-636-0080/1-855-286-9085**

## Membership Reinstatement

If your coverage terminates due to non-payment of premium, you must request  
reinstatement, in writing, within 90 days of termination date.

We will notify you within 45 days of your request if you will be reinstated.

You will be reinstated after payment is received and processed for the entire  
period your coverage was lapsed.

You may reinstate coverage only twice within a 12-month period.



## Are you managing your cholesterol levels?

Cholesterol is a fatty substance your body makes and uses. It is also found in many foods. High levels of LDL or “bad” cholesterol increase the risk of heart disease while high levels of HDL or “good” cholesterol lower the risk of heart disease.

Cholesterol problems usually have no symptoms. But over time the bad cholesterol can build up in your arteries. Your arteries narrow, a blood clot forms, and you may have a heart attack or stroke. People with high total cholesterol have almost twice the risk of heart disease as people whose cholesterol is under control.

### Cholesterol control checklist

If you can't check off all of these steps, your cholesterol may not be under control:

- \_\_\_\_\_ Have regular blood cholesterol screening tests
- \_\_\_\_\_ See your doctor regularly
- \_\_\_\_\_ Take medicines as your doctor prescribes
- \_\_\_\_\_ Follow a healthy eating and physical activity plan recommended by your doctor
- \_\_\_\_\_ Quit smoking

### MAKE AN APPOINTMENT SOON FOR A CHOLESTEROL CHECK.

**Source:** National Heart, Lung, and Blood Institute - [nhlbi.nih.gov/health/health-topics/topics/hbc/](http://nhlbi.nih.gov/health/health-topics/topics/hbc/)

American Heart Association - [heart.org/HEARTORG/Conditions/Cholesterol/WhyCholesterolMatters/Why-Cholesterol-Matters\\_UCM\\_001212\\_Article.jsp](http://heart.org/HEARTORG/Conditions/Cholesterol/WhyCholesterolMatters/Why-Cholesterol-Matters_UCM_001212_Article.jsp)

Centers for Disease Control and Prevention - [cdc.gov/cholesterol/index.htm](http://cdc.gov/cholesterol/index.htm)

## COPING WITH DEPRESSION

People with chronic diseases often feel anxiety, sadness and despair. These feelings may ease with an acceptance of the disease and treatment.

However, when these feelings interfere with your life and/or the treatment of your disease, you could be suffering from depression.

Depression is a serious disease. Some of the effects of depression, like not sleeping, eating well or getting enough exercise, can even worsen your physical problems.

But depression can be treated.

- Talk to your doctor about how you're feeling emotionally. You may need to see a psychologist or psychiatrist for talk therapy and medicines for your depression.

- Don't withdraw from family and friends. Now is not the time to go it alone.
- As much as possible, keep up a daily schedule and stay involved in activities you've always enjoyed.
- Ask about support groups for those with your chronic disease. Sometimes being with people who share your same fears and challenges can help. There are also benefits in supporting others.

Don't wait to seek help. When you feel better mentally, your chronic disease may improve, as well.

**Source:** National Alliance on Mental Illness -

[nami.org/Template.cfm?Section=Depression&Template=/ContentManagement/ContentDisplay.cfm&ContentID=88875](http://nami.org/Template.cfm?Section=Depression&Template=/ContentManagement/ContentDisplay.cfm&ContentID=88875)





**of Tennessee**

1 Cameron Hill Circle  
Chattanooga, Tennessee 37402-0001

bcbst.com

Presorted Standard  
U.S. Postage  
PAID  
BlueCross BlueShield  
of Tennessee



## How can we help you?

### BlueCross BlueShield of Tennessee

Regular business hours are 8 a.m. to 6 p.m., ET,  
Monday through Friday.

Member Services (for benefits information)	1-866-636-0080
TDD/TTY (for hearing impaired)	1-866-591-2908
Email	accesstn@bcbst.com
Website	bcbst.com
Drug Benefit Appeal	1-888-343-4232 (fax number)
Care Management	1-800-225-8698
CareSmart Disease Management	1-888-416-3025

### Other Services

24/7 Nurseline*	1-866-904-7477
Health Information Library**	1-800-999-1658

\*24/7 Nurseline offers health advice and is provided by Infomedia Group, Inc. d/b/a Carenet Healthcare Services, an independent company that does not provide BlueCross BlueShield of Tennessee branded products and services.

\*\*Health Information Library is provided by McKesson Corporation. McKesson is an independent company that provides health care information technology for BlueCross BlueShield of Tennessee.

### State of Tennessee

Regular business hours are 8 a.m. to 4:30 p.m., CT,  
Monday through Friday.

Email	cover.tennessee@tn.gov
Website	accesstn.gov

## Do you need help in these languages?

العربية (Arabic);

Bosanski (Bosnian);

کوردی - بادینانی (Kurdish-Badinani);

کوردی - سۆرانی (Kurdish- Sorani);

Soomaali (Somali);

Español (Spanish);

Người Việt (Vietnamese)?

AccessTN language and member services are free at 1-866-636-0080, Monday-Friday, 8 a.m. to 6 p.m. ET. For TDD/ TTY help call 1-866-591-2908. Federal and State laws protect your rights. They do not allow anyone to be treated in a different way because of: race, language, sex, age, color, birthplace, or disability. Need help? Call the Office of Non-Discrimination Compliance for free at 1-855-286-9085. For TTY dial 711 and ask for 855-286-9085.

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BlueShield Association

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