



YOUR HEALTH Matters!

Vol. 1, No. 1

Reaching out to Tennessee's chronically ill adults

Dear AccessTN Member:

Thank you for choosing AccessTN for your health coverage. Welcome to the first edition of *Your Health Matters!*, a quarterly newsletter that helps you stay up-to-date with the latest health benefit news.

In the months since Gov. Phil Bredesen introduced AccessTN, we have made health coverage a reality for more than 2,000 previously uninsured Tennesseans with chronic health conditions and serious illnesses. In addition, we have implemented several changes to benefit our members. With many of the basic building blocks of post-implementation now in place, we are pleased to announce further enhancements to improve coverage and make AccessTN even more accessible to others. For 2008, we will boost the maximum annual benefit for AccessTN members in the \$1,000 and \$5,000 deductible plans from \$120,000 to \$200,000.

The success of any new health plan requires that members be knowledgeable about their benefits and health care. As a result, this first issue of *Your Health Matters!* from BlueCross BlueShield of Tennessee – the company that administers your health benefits – features information on how our decision-support Web tools can help you maximize your health care benefits. You'll also find a quick list of important changes to AccessTN, including the ones mentioned previously, as well as information about how our

disease management programs can help you manage your condition and control symptoms.

AccessTN is here to help you get the most out of your benefits. If this newsletter, your plan documents and our Web site at bcbst.com don't answer all your benefit questions, our Member Services representatives are standing by. To speak with one, call AccessTN Member Services toll free at 1-866-636-0080.

Thank you for letting us serve your health coverage needs!

Wishing you and your family the very best in health,

AccessTN

AccessTN Board Enhances Program Benefits for 2008!

More of Tennessee's uninsurable adults will be able to get health insurance coverage with the AccessTN board of directors voting a few months ago to make several changes to the program's benefits and eligibility standards for 2008. Flip over to page 7 to see a list of the benefit enhancements, as well as several changes made earlier this year by the AccessTN board to make health care more accessible to Tennessee's chronically ill adults.

Empowering You to Make Good Health Choices

As your partner in better health, AccessTN is committed to improving both outcomes and efficiency by empowering you to make good health choices. With the following resources provided to you at no extra cost as part of your coverage through AccessTN, you will have tools you can use to maintain and improve your health.

Information at your fingertips

24/7 Nurseline is your resource for around-the-clock health information that puts you in touch with registered nurses for answers to your health questions. To speak one-on-one with a nurse, just call Nurseline toll-free at 1-866-904-7477.

You can hear recorded health messages 24-hours a day on hundreds of topics when you call the **Health Information Library**. To listen to the messages, call the library toll-free at 1-800-999-1658.

24/7 Nurseline and Health Information Library are provided by independent companies serving AccessTN members.



How Satisfied Are You With Your Health Plan So Far?



Your views count!

You will soon get a chance to voice your opinion about the health care services you receive through AccessTN. The survey, which is currently underway, will also ask you about your experiences when you enrolled for AccessTN benefits. In addition, you will be asked about the usefulness of the benefits material you received in your welcome packet. Your participation in this survey is completely voluntary and anonymous, and your responses will be kept strictly confidential. Health benefits and services will not be affected in any way, whether you choose to participate or not. Having happy, healthy and satisfied members is a priority for AccessTN! So, please be sure to take a few minutes of your time to complete the survey.

Manage Your Condition with Extra Support From CareSmart

Our CareSmart disease management programs provide extra support to you if you have any of these five chronic health conditions/diseases:

- Asthma
- Diabetes
- Heart failure
- Coronary artery disease
- Chronic obstructive pulmonary disease

Disease management specialists are prepared to assist you through counseling, practical advice, coordination of care through your doctor, and in other ways to lessen the burden of living with a chronic condition/disease. These specialists will also encourage you to obtain key preventive tests and screening exams as part of your commitment to take control of your condition. In addition, you will receive quarterly newsletters that include the latest news about your condition.

Quick facts about the conditions/diseases

- There is no cure for **asthma**. However, this disease can be controlled in most patients with good medical care. The condition should be taken seriously, since uncontrolled asthma may result in emergency hospitalization and possible death.
- Uncontrolled **diabetes** causes a number of serious and disabling complications. Blindness, heart problems and kidney damage are common complications. These complications can be prevented, in part, by careful blood sugar control.
- **Heart failure** patients have an increased risk of sudden death or cardiac arrest. For the common forms of heart failure – those due to damaged heart muscle – no known cure exists. But patients can minimize the effects of the disease by making lifestyle changes and taking medication, if needed.
- Uncontrolled **coronary artery disease** (CAD) can result in chest pains and heart attack. Like heart failure, controlling risk factors is the key to preventing illness and death from CAD.



- **Chronic obstructive pulmonary disease** (COPD) describes two related respiratory conditions: chronic bronchitis and emphysema. Both conditions slowly get worse over time and eventually stop your lungs from functioning. COPD is usually preventable, but there is no cure for the condition. Both lifestyle changes and medical therapy can help people with COPD better manage their symptoms to lessen the impact of the disease.

If you have any disease management needs, call CareSmart at 1-888-416-3025 or AccessTN Member Services at 1-866-636-0080. These are free calls. The CareSmart disease management programs are available to you at no extra cost as part of your AccessTN health plan benefits. The programs are voluntary and do not take the place of your doctor's care.

Provider Network Changes in Chattanooga Area for 2008

Effective Jan. 1, 2008, Erlanger Medical Center, Chattanooga's largest health care provider, will participate in Blue Network S, the provider network that AccessTN uses. The addition of Erlanger will include all of its facilities in Chattanooga. However, Memorial Hospital and Memorial North Park Hospital will no longer participate in Blue Network S at the conclusion of this year.

Stories of Healthy Living

Listen to Their Voices

AccessTN Comes to the Rescue for Kyles Ford Woman

Brenda hasn't had an easy life.

Not even 31 years old, the Kyles Ford, Tenn. woman was taking an array of drugs for diabetes, high cholesterol, high blood pressure, and a few mental health disorders. She had lost her TennCare coverage and her conditions prevented her from working.

"I was constantly worried about the possibility of having to face a sudden medical emergency," said Brenda, who skipped recommended screenings and monitoring of her chronic conditions because of cost.

Fortunately, Brenda was able to enroll in AccessTN earlier this year. She was overwhelmed to learn that her new health insurance coverage would not only help her pay for treatment of her medical conditions, but also cover the cost of several key preventive screenings, including a dilated retinal eye exam.

"AccessTN came just at the right time," Brenda said. "AccessTN has made it so much easier for me to get the health care I need."

Since enrolling, Brenda has also been able to take advantage of the CareSmart disease management program provided through AccessTN. She believes that the tips she has learned from the educational materials provided by CareSmart and the advice she has received from her CareSmart clinical health coach have played a significant role in helping her manage her conditions and control symptoms. For example, Cynthia, her clinical health coach, explained how exercising and drinking more water could help reduce her blood sugar.

"I knew about exercising, but I didn't know water could help decrease blood sugar," Brenda said. "I used to drink diet cokes all the time. But now when I'm in town, and if I go to the



"AccessTN has made it so much easier for me to get the health care I need." – AccessTN member Brenda

store and I'm thirsty, instead of grabbing a diet Coke, I buy a bottle of water."

Now 33, Brenda has returned to work as a coordinator and driver for the local peer support center in Sneedville, Tenn., near her home.

"My sugar's doing good now," she said. "Being on AccessTN has really helped my stress level and given me the peace of mind to know that I have a safety net in case of any emergency."

Getting The Most Out Of Your Benefits

- If you are taking prescription medication, always use generics if possible. Generic medications are safe, effective and more affordable, and many are covered by your benefit. Remember, your pharmacy benefit has a maximum amount each quarter, so always ask your doctor for a generic medication.
- We encourage you to mail your check payment with each monthly statement to avoid interruptions in coverage. Please include your member ID number on your checks. You may call AccessTN Member Services toll free at 1-866-636-0080 to order a new bill or make a quick one-time credit card payment.



Medical Home/Patient Relationship is Key to Good Health

AccessTN encourages you to establish a "medical home." This is a term we use for the main provider from whom you get medical care. The medical home is the health care provider you would go see for checkups or when you are sick. Having a medical home that knows you and your medical history can help you get better and faster care when needed. A medical home is not a mandatory requirement, but your medical home can assist you with coordinating any other health care services you may need. A medical home gives you the opportunity to develop a trusting, collaborative relationship with a provider who is fully aware of your total health care needs.

Getting started

Make an appointment for a checkup. Plan for your visit:

- Write down your symptoms and questions before you get in to see the doctor.
- Make a list of your medicines or take your prescriptions with you.
- Be prepared to talk about your previous medical treatment and your family's medical history.
- Be open and honest with the provider about your health and your concerns.

After all, the doctor and patient relationship is a partnership that is vital to your good health!



How To Cope With Holiday Stress

The holidays are upon us. Unfortunately, holiday-related stress comes around this time of the year, too. According to a recent survey, the stress of Christmas rates a 56 on a scale of 1 to 100, which ranks higher than being foreclosed on a loan.

When life gets stressful, try to go outdoors for a brisk walk and catch a glimpse of nature to help frazzled nerves. Stay in touch with friends to share laughter or support, even if it seems like another chore to make the call. Studies have shown that spending time with friends, even by phone, can make you more resistant to stress by strengthening the immune system and lowering blood pressure.

Avoid unhealthy coping mechanisms like drinking, drugs, overeating or smoking. They may provide temporary relief, but in the long run they can cause greater problems. If the going gets tough, try writing a list of all the things for which you have to be grateful.

If you want some help coping during this stressful time, contact a mental health professional. Your coverage includes behavioral health services for the treatment of mental health and substance abuse disorders. If you have questions about your behavioral health benefits, call AccessTN Members Services at 1-866-636-0080.

2008 Premium Rates

The overall premium rates for AccessTN will not change in 2008. However, if you changed your health information during AccessTN's opportunity plan change period, your premium could be affected. Once your change form is received and processed, you will be informed if any changes are made to your monthly premium. If you receive premium assistance, the portion of the premium that you pay may also change due to changes in the premium assistance program. For more information, call AccessTN Members Services at 1-866-636-0080.



Stay Connected Through bcbst.com

Find benefit information and much more online!

There's a wealth of information and resources for you on BlueCross BlueShield of Tennessee's Web site at bcbst.com. This site opens a world of online conveniences to you 24 hours a day, seven days a week. With bcbst.com, you can:

- Review benefits, check claims, request a new ID card, and view your Explanation of Benefits through BlueAccess.
- Pull an up-to-date listing of doctors in your provider network, Blue Network S, by using the find a doctor tool. To view the listing, click on 'find a doctor,' select Network S from the drop down menu in the network field, and click the 'go' button at the bottom of the screen. To find a provider near you, simply plug in your zip code in the zip code field.
- Find out which prescription drugs are on your health plan's Preferred Drug List (PDL). To view the PDL, click on 'members' under the 'self service' section, choose 'Cover Tennessee' under the 'living a

better life' section, select 'Find Pharmacy Details' under the 'Popular Links' section, and click 'AccessTN Preferred Drug List' under the 'Use These Important Lists' section.

If you do not have Web access, you may call AccessTN Member Services toll free at 1-866-636-0080 with benefits questions. You can also call this number to request a copy of the AccessTN member handbook, provider directory and drug brochure.



Enhanced Benefits Make Your Health Plan Even Better

Below is a list of the enhancements we are making to improve AccessTN and make it more accessible to previously uninsured Tennesseans just like you. These changes become effective Jan. 1, 2008.

For AccessTN Plan 1000/Plan 5000

The maximum annual benefit will be increased from \$120,000 to \$200,000. The maximum annual benefit is the total amount the program will pay for medical services.



For AccessTN Plan 1000

The amount of premium assistance available will increase. Specifically, the percentages of premium assistance available will be raised, as well as the maximum income requirements. Families who are at 350 percent of the federal poverty level can now qualify for premium assistance. For more information on premium assistance, or to find out if you qualify, call PSI at 1-877-725-2333. This means that if you did not qualify for assistance in 2007, you may now qualify. If you received assistance in 2007, you may be eligible for a little more.

PLEASE NOTE: If you changed from Plan 1000 to Plan 2500 or Plan 5000 during the plan change period, you are no longer eligible to receive premium assistance. If you changed from Plan 2500 or Plan 5000 to Plan 1000, you could be eligible to receive premium assistance.



Changes made earlier this year

- The pre-existing waiting period was reduced from six to three months for 2007 enrollees.
- Certain services were made exempt from the pre-existing waiting period. Those services include: (1) drugs purchased from the pharmacy; (2) outpatient mental health counseling; and (3) outpatient chemotherapy and radiation therapy drugs for the treatment of cancer.
- Eligibility for the non-tobacco user discount rate was reduced from 12 to 6 months.
- AccessTN will accept applications from individuals who will exhaust COBRA benefits.



Access TN Most Frequently Dialed Numbers

At BlueCross BlueShield of Tennessee

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

Member Services:	1-866-636-0080
TDDT:	1-866-591-2908 (for hearing impaired)
Email:	accesstn@bcbst.com
Web Site:	bcbst.com
24/7 Nurseline:	1-866-904-7477
Health Information Library:	1-800-999-1658
Drug Benefits Appeal:	1-888-343-4232 (fax number)
Care Management:	1-800-225-8698
CareSmart Disease Management:	1-888-416-3025

At the state of Tennessee

Regular business hours at the state are from 7 a.m. to 6 p.m. CT, Monday through Friday.

Member Services:	1-866-COVERTN
Email:	cover.tennessee@state.tn.us
Web Site:	covertn.gov

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07-2034(11/07)



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