

## How Your Personal Information Is Kept Private

Want to know how AccessTN keeps your non-public personal information private? Check out BlueCross BlueShield of Tennessee's Notice of Privacy Practices at [www.bcbst.com/about/legal/hipaa/HIPAA\\_privacy/](http://www.bcbst.com/about/legal/hipaa/HIPAA_privacy/). Or call the Privacy Office at 1-888-455-3824. You should have received a Member Handbook that included this Notice. The Notice is part of a federal law. The law went into effect in 2003. Protecting health information is an important part of this law.



### Member Testimonial

#### AccessTN: Making a difference, one member at a time

*"I am so grateful for AccessTN. My son was in a car accident and we were able to find an orthopedic surgeon in the AccessTN network who would take a patient with a back injury," said Savannah Jones\* of Chattanooga, TN, mother of AccessTN member Frank Jones.\**

*\*Although this is a true quote, the names of the mother and son have been changed to protect their privacy.*

### Don't Forget to Keep Your Information Updated

We can serve you best and reach you with important information about your benefits and coverage when our records about your personal information are kept up-to-date.

Tell AccessTN right away if changes in the following take place:

- name insurance you might have
- address marriage
- phone number death
- employment status of any other state residency
- status of any other health you might have

To report changes, call Customer Service at 1-866-636-0080.

If you are set up to pay your monthly premium by bank draft, let us know 30 days in advance of the expected date of the following situations:

- changes in bank draft payment information
- cancellation of bank payment draft

To inform us of these things, mail or fax your notice to:

BlueCross BlueShield of Tennessee  
Membership/Billing – CoverTN 4.3  
1 Cameron Hill Circle  
Chattanooga, TN 37402-9988  
Fax 1-866-636-0161



1 Cameron Hill Circle  
Chattanooga, Tennessee 37402-0001

[bcbst.com](http://bcbst.com)



## How can AccessTN help you?

### At BlueCross BlueShield of Tennessee

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

Member Services (for benefits information)	1-866-636-0080
TDD/TTY (for the hearing impaired)	1-866-591-2908
Email	<a href="mailto:accessstn@bcbst.com">accessstn@bcbst.com</a>
Website	<a href="http://bcbst.com">bcbst.com</a>
24/7 Nurseline*	1-866-904-7477
Health Information Library*	1-800-999-1658
Drug Benefit 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 are from 8 a.m. to 5 p.m. CT, Monday through Friday.

E-mail	<a href="mailto:cover.tennessee@state.tn.us">cover.tennessee@state.tn.us</a>
Website	<a href="http://accessstn.gov">accessstn.gov</a>

BlueCross BlueShield of Tennessee, Inc., an Independent Licensee of the BlueCross BlueShield Association.

\*24/7 Nurseline and Health Information Library are independent companies or services of independent companies serving AccessTN members.

The information provided in this newsletter is not meant to take the place of your doctor's advice.

This document has been classified as public information.



# Your Health Matters



For AccessTN Members

Helping you maximize your health

4th Quarter 2011

### Other Insurance Coverage

Please note that you may still be able to keep AccessTN if you pick up certain other kinds of health insurance after becoming effective for AccessTN. However, you must let us know about any other coverage you may have. When you do this, you help us keep accurate records for you and pay your claims correctly and quickly. Delayed or missing information may affect the payment of your claims.

Other kinds of coverage include:

- long-term care policies
- cancer or disease-specific coverage
- liability insurance (This includes medical payments in an auto policy.)
- "fixed indemnity" (This type pays you a set dollar amount if certain events take place. For instance, a plan that pays you \$250 for each day you spend in the hospital.)
- nursing home coverage
- accident or disability only coverage
- some short-term policies

To let us know about other coverage, simply call Customer Service at 1-866-636-0080. Upon notice, your AccessTN may continue as a secondary coverage until the expiration of any pre-existing condition waiting period on the other coverage.

### Shared Health Empowers You to Have More Control over Your Health

Starting Jan. 1, 2012, all members will be automatically enrolled in a Shared Health® program as part of their AccessTN health benefits package. Shared Health is a company created to improve quality and efficiency in the health care system through innovative technology, specifically through the use of electronic health records.

#### Clinical Health Record

The Shared Health Clinical Health Record® (CHR) is a secure, online record of a patient's medical history based on claims filed for them by their doctors. Your Shared Health CHR can help you and your doctors keep track of treatment histories, medications, procedures, immunizations, allergies, and vital signs. The Shared Health CHR transforms care by helping improve medical outcomes, reducing the dangers of misdiagnoses and bad drug interactions, and curbing the unnecessary costs of duplicate tests and procedures.

A feature of the Shared Health CHR is Shared Health ePrescribe®. This allows authorized doctors to order safe and cost-effective drugs from their personal computer.

#### Security is top priority

By law, Shared Health is required to keep your Personal Health Information (PHI) secure and private. This means that your PHI

is available for viewing by only you and authorized health care professionals. Unauthorized users are not permitted to see your data.

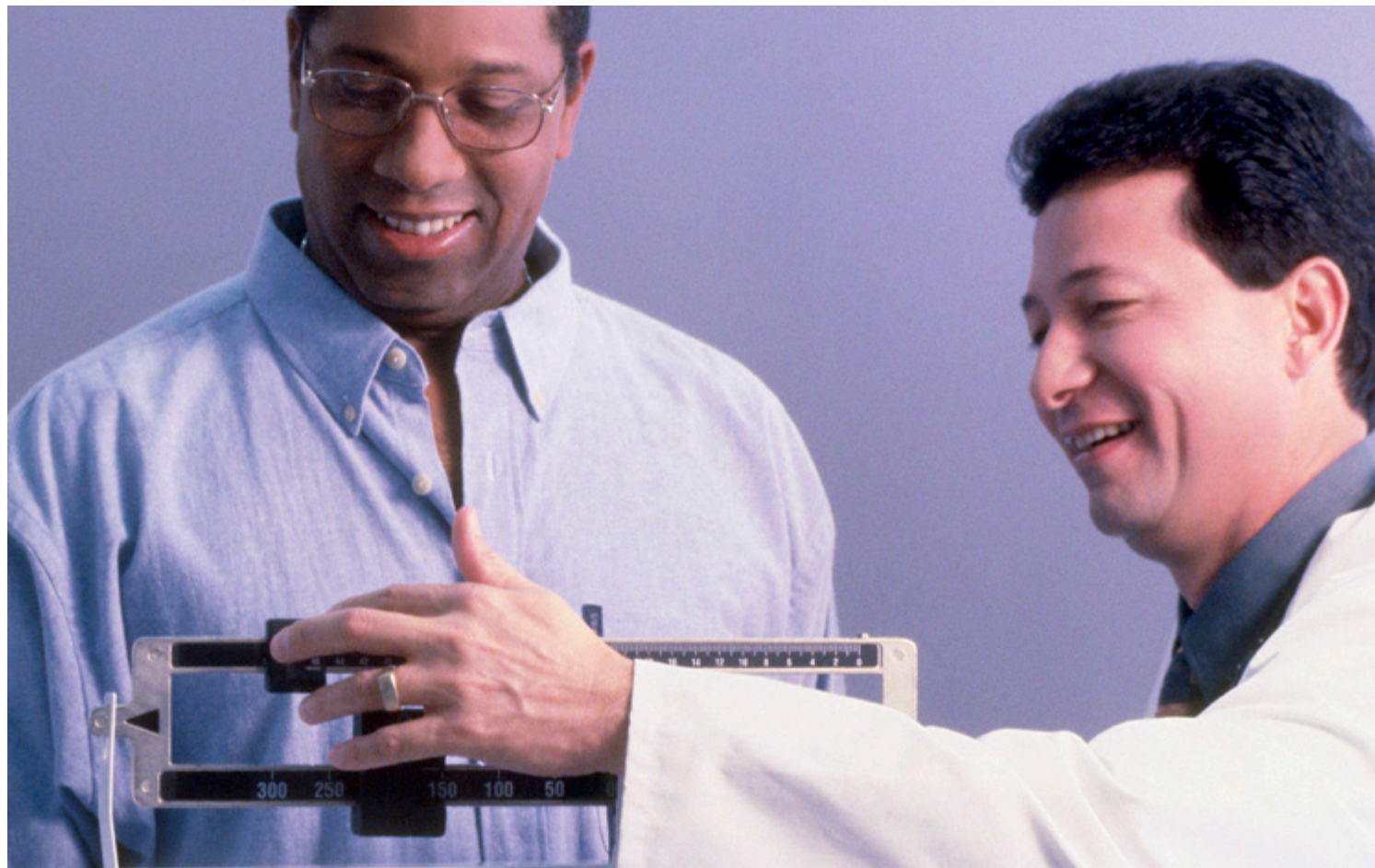
#### Viewing your data

You should let your doctors know that you are participating in the Shared Health CHR. That way, they can help build upon the information in your Shared Health CHR if they participate in the program, too. To view your Shared Health CHR, do this:

- go to [sharedhealth.com](http://sharedhealth.com)
- click on "Register"
- follow the instructions for Consumer Registration. If you do not have access to the Internet, call 1-888-283-6691 to have a copy mailed to you.

#### Opting out

You have the right to request that your health information not be viewable in the Shared Health CHR by signing an "opt-out" form. But we can't imagine why anyone would not want this benefit. After all, having access to this information empowers you to become a more informed consumer with greater control over your health. For more information or an opt-out form, call Shared Health at 1-888-283-6691. Or you may visit [sharedhealth.com](http://sharedhealth.com).



### Better Health Can Equal Big Rewards

Quitting tobacco and losing weight can have a positive impact on your health. And on your wallet, since premium rates are more expensive for members who use tobacco and are overweight than for those who do not use tobacco and are not overweight.

If you are thinking about kicking your smoking habit or ramping up your workout to lose weight (or if you have already do so), congratulations! Below are a few things you need to know before contacting us to make changes to your tobacco and BMI status.

#### Smoking status change

To be eligible to change to a non-smoking rate, you must send in a letter attesting to the fact of being tobacco-free for six months. BlueCross BlueShield of Tennessee does not require a letter from the doctor for this change. However, you may provide a letter showing a negative result for nicotine over the past six months. The State of Tennessee has the right to randomly audit these changes at their own discretion.

#### BMI Status Changes

A change in weight will require a signed physician's statement stating the member has maintained their weight loss for six months. Remember that you should always check with your doctor before increasing your activity.

#### Improving your health can reduce the premium you pay

We all know that saving money is good, especially in this tight economy. And saving money by improving your health and making smarter health care decisions – that's even better!

### Member Rights & Responsibilities

As an AccessTN member, you have certain rights, responsibilities and expectations. Information on Member Rights and Responsibilities is available online at [bcbst.com](http://bcbst.com). Or you can request information or a printed copy by calling Member Services at 1-866-636-0080.



### The Difference in What You Pay for In-Network vs. Out-of-Network Hospital ER Services

AccessTN covers the cost of services differently based on whether providers are in-network or out-of-network. We want to help you understand how much AccessTN pays for in-network emergency room (ER) care. At the same time, we want to make it clear how much more you may need to pay for out-of-network ER care. Here's a chart that shows the difference in how we pay.

Benefits for Emergency Services	Plan One <i>lowest deductible</i>	Plan Two <i>HSA-eligible</i>	Plan Three <i>high deductible not HSA-eligible</i>
<b>How much will I pay for hospital emergency room (ER) services at an in-network hospital?</b>	In-network, you pay \$50 copay per visit and 20% coinsurance after meeting the in-network deductible	In-network, you pay 20% of coinsurance after meeting the in-network deductible	In-network, you pay \$75 copay per visit and 20% coinsurance after meeting the in-network deductible
<b>How much will I pay for hospital emergency room (ER) services at an out-of-network hospital?</b>	Out-of-network, <b>for a true emergency</b> , you pay \$50 copay per visit and 20% coinsurance after meeting the in-network deductible. You may also have to pay the difference between the contract rate and the provider's charges.	Out-of-network, <b>for a true emergency</b> , you pay 20% coinsurance after meeting the in-network deductible. You may also have to pay the difference between the contract rate and the provider's charges.	Out-of-network, <b>for a true emergency</b> , you pay \$75 copay per visit and 20% coinsurance after meeting the in-network deductible. You may also have to pay the difference between the contract rate and the provider's charges.
	Out-of-network, <b>for a non-emergency</b> , you pay \$50 copay per visit and 40% coinsurance after meeting the out-of-network deductible. You may also have to pay the difference between the contract rate and the provider's charges.	Out-of-network, <b>for a non-emergency</b> , you pay 40% coinsurance after meeting the out-of-network deductible. You may also have to pay the difference between the contract rate and the provider's charges.	Out-of-network, <b>for a non-emergency</b> , you pay \$75 copay per visit and 40% coinsurance after meeting the out-of-network deductible. You may also have to pay the difference between the contract rate and the provider's charges.

\*HSA stands for health savings account.



### Get Your Flu Shot!

The flu is nothing to sneeze at, especially for people with chronic diseases, like asthma, diabetes or heart and lung disease. That's because you are more likely to get flu-related complications that can lead to hospitalization and even death. The flu can also make your chronic health problems worse. The Centers for Disease Control and Prevention (CDC) reports that flu-related deaths range from a low of about 3,000 to a high of 49,000 people each year. And people with chronic diseases are a big contributor to those scary numbers.

These facts confirm the importance of getting a flu shot every year. If you haven't gotten your flu shot yet, call your doctor now to schedule one. It's not too late. With flu season often running well into spring, a flu shot in December, January, or even February may still be worthwhile. Also, flu shots are covered as a preventive service under AccessTN. So, ask your doctor for advice. He or she may be able to give you a shot at your next scheduled exam. For more information about this preventive service and others under your health plan, call Member Services at 1-866-636-0080.

### New Billing Practices Go into Effect Jan. 1, 2012

#### AccessTN doing away with debit/credit card payments

Attention any member who pays their premiums by debit/credit card! **Please remember that debit/credit card payments for one time or recurring payments of premiums will be discontinued Jan. 1, 2012.** You should cancel this method of payment immediately and switch to paying by check or bank draft, if you have not already done so. AccessTN will continue accepting payments by check and bank draft.

#### Canceling debit/credit card payments

Mail or fax your cancel letter to:

BlueCross BlueShield of Tennessee  
Membership/Billing – CoverTN 4.3  
1 Cameron Hill Circle  
Chattanooga, TN 37402-9988  
Fax 1-866-636-0161

#### Payment by mail

This is the most traditional way to pay your premium. You receive a paper bill by mail each month and pay it accordingly. Allow at least three to five days for delivery. Some people like to see the billing and have more control. But this billing type is also subject to problems if mail is delayed or addresses change. You can update your billing address any time during the year by calling Customer Service at 1-866-636-0080.

#### Payment by bank draft

You will not receive a monthly paper bill as you normally would, as the premium amount will be automatically deducted from your checking or savings account on the due date shown on your bill. It is the most convenient payment method we offer, and you never have to worry about being late with a payment.

#### Switching payment options

If you have questions or would like to sign up for paying by bank draft, please call Customer Service at 1-866-636-0080.