Good Health
A MAGAZINE FOR BLUE CROSS COMPLETE OF MICHIGAN MEMBERS

SPRING 2015 IN THIS ISSUE:

Help stop the spread of preventable illness

Take your health online

MiBlueCrossComplete.com
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We want to hear from you!

Your opinion counts! At *Good Health*, we think there’s no better way to inspire our readers than by having other members share their real stories. Is there a benefit that has helped you and your family be healthier? What motivates you to live a healthier life?

Send us your story by writing to *Good Health* at the editor’s address on this page.

You can also contact us online.

Our website is MiBlueCrossComplete.com. While website addresses for other organizations are provided in *Good Health* for reference, Blue Cross Complete does not control these sites and is not responsible for their content.

The Healthy Michigan Plan is a health care program from the Michigan Department of Community Health. Blue Cross Complete administers Healthy Michigan Plan benefits to eligible members.
If I asked you to rate your health on a scale of “poor,” “fair,” “good” or “great,” what would you say? Take a few moments to really think about it. Some things to consider:

- How’s your sleep schedule?
- Do you often feel anxious or sad?
- Are your clothes fitting a bit too snug or too loose lately?
- Have you noticed any changes with your skin, hair, nails, vision or hearing?
- Do you have any aches or pains?
- How’s your energy?
- When you walk up a flight of stairs, do you get out of breath?

If you’re not feeling your best, you may chalk it up to many different things such as long and stressful workdays, caring for a growing family or simply getting older. But no matter your situation and no matter your age, you deserve to feel well, both physically and emotionally. And even if you feel “good” or “great,” everyone can benefit from taking a few moments to think about how he or she really feels.

The next step
The first step toward better health is to think about how you feel. The next is doing something about it. Your doctor is there for you to help assess your overall wellbeing, figure out what’s going on, and help you feel better day in and day out. Make an appointment to see your doctor today, especially if you ranked your health as “poor” or “fair.”

Before your visit, make a list of any symptoms you experience, changes you’ve noticed or questions you have. The questions I asked about your sleep, mood, weight, energy and more are a great starting point when noting any new or lingering issues to discuss with your doctor. You know your body better than anyone. If there are any other symptoms that are bothering you, talk to your doctor about them. You have more control over your health than you think. Your doctor is there to support you every step of the way.

Better health starts here
There are a lot of people who depend on you. Taking the time to care for yourself will help you better care for others. Most important, when you feel well, you are happier and able to make the most of every day. You deserve to feel great.

Let’s make it happen together. You can always get the care and support you need by calling us at 1-800-228-8554, 24 hours a day, seven days a week.

Good health to you,

Donald S. Beam, M.D.

Dr. Beam is the chief medical officer for Blue Cross Complete. He has a medical degree from Michigan State University and is board certified in family practice. He also has a master’s degree in public health from the University of Michigan.

We can help you find a health care provider who cares about you. Call the Outreach Team at 1-888-288-1722 from 8 a.m. to 6:30 p.m. Monday through Friday. You can also call 1-800-228-8554, 24 hours a day, seven days a week.
Good Health

Brush up on better oral care

A healthy mouth is important for more than a just smile that sparkles. Good dental habits can protect your overall well-being, too.

Healthy mouth, healthy body
Brushing, flossing and visiting your dentist regularly can help prevent gum disease. Gingivitis is an early stage of gum disease. It makes your gums red and swollen, and they may bleed. When it’s left untreated, gingivitis can get much worse. It can cause your teeth to fall out and can lead to even more serious health issues.

Gum disease causes inflammation that may increase the risk of developing heart disease. If you already have a heart condition, gum disease may make it worse. It may also put you at risk for stroke.

Protect your pearly whites
The path toward a healthier mouth requires just a few simple steps.

Practice these tips daily and you’ll be smiling brighter in no time:
• Brush your teeth twice a day with a soft-bristled toothbrush. Use toothpaste that contains fluoride. Remember to brush the insides of your teeth and your tongue, too.
• Floss once a day. Flossing helps prevent gum disease and cavities. Holding the floss between two fingers, curve it in a C-shape around each side of the tooth. Rub the floss gently up and down.
• Visit your dentist at least once a year. Some people may need to visit the dentist more often. Talk with your dentist about how often you should go.

Taking care of your teeth is an important part of taking care of your overall health. With a little bit of effort, you can help keep your mouth — and your body — healthy.
Stay well: See your doctor every year

Adults should have a well visit once a year. These visits are important because your primary care doctor will let you know which health screenings you need. These tests can help prevent or find illnesses early.

Has it been more than a year since you saw the doctor? Perhaps you feel fine and don’t see the point of going to the doctor. Or maybe you worry that the doctor might find a problem. No matter why you haven’t been, it’s important to schedule a doctor’s visit.

While you may worry that the doctor will find an illness, remember that it’s better to know early, when problems are easier to treat. Some conditions, such as high blood pressure, may not have symptoms at first, which is why it’s important to be checked regularly.

If you want help with making an appointment, call the Outreach Team at 1-888-288-1722 from 8 a.m. to 6:30 p.m. Monday through Friday.

Find your perfect health care match

Maybe you prefer a doctor who speaks a certain language, or who is from a background or culture similar to yours. The best place to start looking for a doctor is our online search, available at MiBlueCrossComplete.com. We have providers for all your health care needs and our network gives you access to some of Michigan’s top doctors and facilities.

Don’t have Internet access? You can also call Customer Service to get this information. They can also help you choose or change your primary care doctor. Call 1-800-228-8554, 24 hours a day, seven days a week.

You should have a well visit during the first year you are a Blue Cross Complete member. Then you should have one each year.

Healthy Michigan Plan members: See Pages 14 and 15 for extra information about your annual well visit.

Don’t forget your eyes!

Members can get a routine eye exam and a pair of glasses every two years. You need to get the exam and glasses at a network vision provider. If you have diabetes, it’s important to get regular retinal eye exams. You don’t need a referral.
Taste the benefits of healthy eating

At the start of each New Year, many people vow to eat better. But within just a few days, it’s easy to fall back into not-so-healthy habits. You don’t need a calendar to tell you when it’s time to improve your diet. You can start making changes today. Plus, many changes are easier than you may think.

**Identify the why**

The first step toward healthier eating is to understand why you want to eat better in the first place. Here are four benefits a healthier diet will have for you and your family:

1. **Lower BMI.** Body mass index estimates how much body fat you have based on your height and weight. Being overweight or obese increases your risk for serious health conditions such as heart disease, high blood pressure, type 2 diabetes and certain types of cancer.

2. **Improved cholesterol levels.** High cholesterol increases your risk for heart disease and stroke. Reducing the amount of saturated fat and trans fat in your diet can lower your cholesterol and keep your heart healthy.

3. **Better blood sugar.** High blood sugar can lead to diabetes. Eating a healthy diet can help you manage your blood sugar levels if you have diabetes. It can also reduce your risk of developing the disease.

4. **Healthier blood pressure.** A healthy diet can help you manage your blood pressure and reduce your risk for heart attack, heart disease and stroke.

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**Move more outdoors**

At long last, warmer weather is just around the corner. Spending more time outside with your family can help you become more active while creating lasting memories together. It’s a great way to get to know your Pure Michigan home. Here are a few ways you can soak up more sun this season. Remember to wear some sunscreen!

- Play catch, basketball, baseball, soccer or any other favorite sport with your kids.
- Take a walk around your neighborhood each night after dinner.
- Plan a family fun day outdoors. Visit [Michigan.org](http://Michigan.org) to find amusement parks, water parks, zoos, lighthouses, bike paths and more near you.
- Get your hands dirty. Gardening and yard work is a better workout than you might think. The tougher it is, the more calories you burn.
Make healthy eating happen
Now that you know why a healthy diet is so important, you’re likely wondering how you can do it. Here are some tips that make healthy eating easier to do:
• **Eat fresh.** A healthy diet is made up of fruits, vegetables, whole grains, low-fat dairy, lean meats, poultry, fish, beans, eggs and nuts. These are foods you’re more likely to find in nature than in a box. They’re especially plentiful at local farmers markets. Many farmers markets throughout Michigan accept SNAP Bridge Cards. To find one near you, visit mifma.org/find-a-farmers-market.
• **Make healthier versions of foods you enjoy.** For example, try making macaroni and cheese with non-fat milk and less butter. Add some chopped vegetables like spinach and tomatoes. Your kids may be more likely to eat veggies when they’re added to their favorite foods.
• **Reorganize your kitchen.** You’re more likely to eat foods you can easily see. Store less healthy foods, like cookies and chips, in the back of your cabinets. Move healthier foods, like fresh fruits and cut up vegetables, to your counter or the front of your fridge.
• **Limit sugary drinks.** Replace high-calorie sips with water or unsweetened iced tea.

So what are you waiting for? The sooner you start eating healthier, the sooner your body will start thanking you.

Keep portions in check
Many food portions are much larger than you should eat, which can lead to weight gain. Keep these visuals in mind to make sure you stick to healthier-sized servings:

- 1 serving fresh fruit = tennis ball
- 3 oz meat = a deck of cards
- 1 cup pasta = a baseball
- 1.5 oz cheese = four stacked dice

You may be eligible for nutritional counseling with a registered dietitian. Visits are limited and must be ordered by your primary care physician. Talk to your doctor if you have diabetes, gestational diabetes, prediabetes, high cholesterol, heart failure, renal disease or obesity to see if counseling may help. See the Certificate of Coverage in your member handbook for more information.
For new moms, there can be a lot to learn and do to take care of your baby. Baby showers are a long-standing tradition. They’re a great space for parents to trade advice and help moms transition to their new life and role.

Blue Cross Complete sponsored a baby shower and health fair for members to support and celebrate new moms and their young children. This event was a way for new moms to connect with other new parents and learn about child rearing.

“We held this event so members and their families could see the kinds of support we offer and learn about the pregnancy and child resources available through Blue Cross Complete,” said Brenda Lever, director, Provider Network Operations, Medicaid.

During the event, members and their families could talk to experts about pregnancy care, car seat safety, breastfeeding, vaccines, juvenile diabetes and dental care.

One new mom, Nakisha Hudgins, attended with her eleven week old daughter, Rahma. “I’m so excited Blue Cross offered this opportunity. When I got the invitation I was just excited to get out of the house for a baby shower, but when I saw you could call for transportation services, that put the icing on the cake for me,” she explains.

At the baby shower and health fair, Hudgins was happy to see several different presentations and services that will help her keep Rahma happy and healthy. “At the dental services stand,
they told me to call to see if I had dental services included," Hudgins says. “I found out that the dentist I go to is in-network too, so I was really excited.”

Hudgins got to see and talk to the people who work on services she already uses. “I saw the text4baby® service here. I was excited because I already use this to remind me of all my doctor appointments,” she says.

“They send me tips through text message about feeding my baby, dressing her warm and having someone watch her while I take a break. They also send texts saying I’m doing well as a mother. Mothers need to hear that!”

Hudgins was also able to speak with the state’s Women Infants and Children program at the event. “They gave me ideas about breastfeeding because my daughter can’t latch on properly. I’ve really been struggling with that,” she explains.

Hudgins says she learned a lot from the presentations, but she was also happy to have connected with the resources and other new moms around the room. “Expecting moms and new moms need support,” she explains. “I definitely need support — this is just a great way of Blue Cross showing their care and support for us and the community.”

Members and their families attend the Baby Shower & Health Fair to learn about topics important to new moms and dads.

DID YOU KNOW

Blue Cross Complete now covers breast pumps for all new moms. We also have pregnancy programs and health information for soon-to-be and new parents. For information, call Customer Service or the Outreach Team at 1-888-288-1722.

Photos on Pages 8 and 9 by Kristie Stocker, Blue Cross Blue Shield of Michigan
Vaccines have slowed or stopped the spread of many illnesses in the U.S., including polio, measles and mumps. To protect yourself and those around you from illness, schedule regular well visits and keep your shots up to date.

Many of these diseases harm infants, pregnant women, older adults and people who are already sick. But vaccines aren’t always safe for these people. That’s why even healthy young adults and kids need shots. If everyone who can get a vaccine does, it’s harder for diseases to spread.

**Shots and well-child visits**
Your child’s primary care doctor or pediatrician can make a vaccine schedule for your child. This will help you make sure your child gets all the vaccines, tests and screenings he or she needs.

Children also need frequent well visits to make sure they’re healthy and growing. Well visits are different from the visits your child has when he or she is sick. During a well-child visit, your child’s doctor will review your child’s overall health, not just the symptoms of an illness. You will have more time during a well visit to ask the doctor questions.

Most kids need to see their primary care doctor on the following schedule:
- **Birth to age 15 months**: Six well visits
- **By age 2**: Children should be tested for exposure to lead
- **Ages 3 to 6**: At least one well visit a year
- **Age 12 to 21**: One well visit a year

Teens and adults also need some vaccines and boosters. They should also have a regular annual exam. Your child or teen can see a Blue Cross Complete pediatrician without a referral, even if the pediatrician isn’t your child’s primary care physician. A pediatrician is a doctor who specializes in the care of infants and children.

**Measles in Michigan**
Measles is a virus that is very contagious. It used to be a common childhood disease. However, measles is now rare in the U.S. thanks to vaccines. But people can still get it. According to the Centers for Disease Control and Prevention, more than 170 people in the U.S. have had measles this year, including at least one in Michigan.

Measles comes with a rash and a fever. It usually begins with flu-like symptoms. But each person may experience symptoms differently.

Be sure you and your children have regular well visits so your doctor can make sure all your vaccines and other health screenings are up to date, including your vaccine or booster. This is the best way to prevent the spread of measles.
Guidelines to Good Health for children

Regular well-child visits and scheduled immunizations for childhood diseases can help keep your child on track. Talk to your child’s doctor about what schedule is right for him or her. Well visits, shots and lead testing are all part of your benefits. Your child can see a Blue Cross Complete pediatrician without a referral.

Seeing a doctor regularly helps make sure your kids grow up healthy and stay healthy. Well visits, shots and lead testing are all part of your benefits. Your child can see a Blue Cross Complete pediatrician without a referral. Your child can do this even if his or her pediatrician isn’t his or her primary care doctor.

### Immunizations

<table>
<thead>
<tr>
<th>BOYS &amp; GIRLS</th>
<th>AGE</th>
<th>HOW OFTEN</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>HPV (human papillomavirus)</strong></td>
<td>Females 9 – 26</td>
<td>3 doses</td>
</tr>
<tr>
<td></td>
<td>Males age 9 – 21</td>
<td>3 doses</td>
</tr>
<tr>
<td><strong>DTaP</strong></td>
<td>2, 4 and 6 months</td>
<td>1st, 2nd, 3rd dose</td>
</tr>
<tr>
<td></td>
<td>15 – 18 months</td>
<td>4th dose</td>
</tr>
<tr>
<td></td>
<td>4 – 6 years</td>
<td>5th dose</td>
</tr>
<tr>
<td><strong>Rotavirus</strong></td>
<td>2 – 6 months</td>
<td>Complete series</td>
</tr>
<tr>
<td><strong>Tdap</strong></td>
<td>11 – 12 months</td>
<td>1 dose</td>
</tr>
<tr>
<td><strong>Hepatitis A</strong></td>
<td>12 months</td>
<td>1st dose</td>
</tr>
<tr>
<td></td>
<td>18 – 24 months</td>
<td>2nd dose</td>
</tr>
<tr>
<td><strong>Hepatitis B</strong></td>
<td>Birth</td>
<td>1st dose</td>
</tr>
<tr>
<td></td>
<td>1 – 2 months</td>
<td>2nd dose</td>
</tr>
<tr>
<td></td>
<td>6 – 18 months</td>
<td>3rd dose</td>
</tr>
<tr>
<td><strong>IPV-polio</strong></td>
<td>2 months</td>
<td>1st dose</td>
</tr>
<tr>
<td></td>
<td>4 months</td>
<td>2nd dose</td>
</tr>
<tr>
<td></td>
<td>6 – 18 months</td>
<td>3rd dose</td>
</tr>
<tr>
<td></td>
<td>4 – 6 years</td>
<td>4th dose</td>
</tr>
<tr>
<td><strong>HIB-haemophilus</strong></td>
<td>2 – 15 months</td>
<td>Complete series</td>
</tr>
<tr>
<td><strong>Flu</strong></td>
<td>6 months – 8 years</td>
<td>2 doses first year, then every year</td>
</tr>
<tr>
<td></td>
<td>9 – 21 years</td>
<td>Every year</td>
</tr>
<tr>
<td><strong>MMR</strong></td>
<td>12 – 15 months</td>
<td>1st dose</td>
</tr>
<tr>
<td></td>
<td>4 – 6 years</td>
<td>2nd dose</td>
</tr>
<tr>
<td><strong>Varicella</strong> (chickenpox)</td>
<td>12 – 15 months</td>
<td>1st dose</td>
</tr>
<tr>
<td></td>
<td>4 – 6 years</td>
<td>2nd dose</td>
</tr>
<tr>
<td><strong>Meningococcal</strong></td>
<td>11 – 12 years</td>
<td>1 dose</td>
</tr>
<tr>
<td></td>
<td>16 – 18 years</td>
<td>Booster</td>
</tr>
<tr>
<td><strong>Pneumococcal conjugate-pneumonia</strong></td>
<td>2 months</td>
<td>1st dose</td>
</tr>
<tr>
<td></td>
<td>4 months</td>
<td>2nd dose</td>
</tr>
<tr>
<td></td>
<td>6 months</td>
<td>3rd dose</td>
</tr>
<tr>
<td></td>
<td>12 – 15 months</td>
<td>4th dose</td>
</tr>
</tbody>
</table>

### Well-child exam

Parental education: nutrition, development, injury and poison prevention, SIDS, coping skills, tobacco use screening, second-hand smoke, height, weight and body mass index

<table>
<thead>
<tr>
<th>BOYS &amp; GIRLS</th>
<th>AGE</th>
<th>HOW OFTEN</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Well-child exam</strong></td>
<td>0 – 24 months</td>
<td>11 visits</td>
</tr>
<tr>
<td></td>
<td>2 – 18 years</td>
<td>Every year</td>
</tr>
</tbody>
</table>

| **Neonatal and hearing screening** | Birth (after 24 hours) | Once at birth |
| **Cholesterol screening** | 2+ years | Ask your doctor |
| **Blood lead testing** | 12 and 24 months | Twice |
| **Vision screening** | 2 – 6 years | Before starting school |
| | 7 – 12 years | Every 2 years |
| | 13 – 21 years | Every 3 years |
| **Preconception and pregnancy Prevention and counseling** | 12+ years or earlier if sexually active | Every year |

### FOR GIRLS

<table>
<thead>
<tr>
<th>AGE</th>
<th>HOW OFTEN</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cervical cancer Pap test</strong></td>
<td>Age 13 – 21</td>
</tr>
<tr>
<td><strong>Chlamydia and sexually transmitted infection screening, including HIV screening</strong></td>
<td>Age 13 – 21</td>
</tr>
</tbody>
</table>
Did you know that you can have a say about how Blue Cross Complete operates? Apply for the Blue Cross Complete Board of Directors.

The Blue Cross Complete Board of Directors helps adopt and put in place the policies that say how Blue Cross Complete runs. The board meets about four times a year. It’s important for our members to be represented, so one-third of the board includes Blue Cross Complete members. Members are elected by other Blue Cross Complete members to represent them on the board. The board also includes senior leadership from Blue Cross Complete.

2015 is a board election year. The elected member will serve on the board for three years. This is from Jan. 1, 2016 to Dec. 31, 2018. All members age 21 and older will be able to vote for their member board representative this fall.

To be considered for the ballot, you must be:
* A current Blue Cross Complete member.
* A Michigan resident.
* At least age 21.
* Able to attend board and committee meetings at least four times a year.

We can help you get rides to the board meetings.

**To apply**
If you would like to apply to be a board member, or know someone who might be interested, fill out the card next to this page. Mail it back to us by May 22. We’ll mail the application to you. You can also call Customer Service.

**To vote**
If you want to vote and are age 21 or older, look for a ballot in this summer’s magazine.
Quitting smoking?
Your health improves right away

Tobacco smoke has hundreds of toxic chemicals. Together, they harm nearly every organ in your body. It’s not easy to quit smoking. But here’s some good news if you do quit. The health benefits begin the minute you put out your last cigarette. Here’s a timeline of how your body begins to repair itself after you quit smoking.

20 minutes: Your blood pressure and heart rate drop to normal.

Eight hours: Levels of carbon monoxide in your blood drop, and your blood oxygen level returns to normal.

24 hours: Your risk of sudden heart attack, once higher than average, decreases.

48 hours: Damaged nerves repair themselves, restoring your sense of taste and smell.

One to nine months: You’ll have more energy and fewer symptoms such as coughing, congestion, fatigue and shortness of breath. Tiny hair-like structures in your lungs called cilia resume clearing mucus, reducing your risk of infections.

Two weeks to three months: Blood flow improves throughout your body. Your wounds heal more quickly. It’s also easier to walk and breathe.

One year: Your risk of heart disease is cut in half.

Five years: Compared to people still smoking a pack a day, you’re half as likely to develop cancer in your mouth, throat, bladder, or esophagus. Your risk of lung cancer falls by nearly 50 percent.

10 years: Your risks of stroke and lung cancer are similar to those of someone who never smoked.

15 years: You’re now no more likely to develop heart disease than if you’d never lit a cigarette.

Do you want to quit tobacco?
Quit the Nic, our free tobacco cessation program, can help. To enroll or find out more, call 1-800-811-1764. (TTY users should call 1-800-240-3050.) Nurses are available from 9 a.m. to 9 p.m. Monday through Saturday.

We also cover some prescription medicines and over-the-counter nicotine patches, inhalers, nasal sprays, and gums or lozenges. You may need a prescription for us to cover the over-the-counter products. You can also get group and individual counseling or coaching to help you quit smoking. This counseling is in addition to your 20 outpatient mental health visits. For more information, call the Outreach Team.
What you need to know about copays

If you’re new to the Healthy Michigan Plan, you may wonder, “What’s a copay?” A copay is a small amount of money you pay each time you get health care. The Healthy Michigan Plan has copays for most services. You will pay most of your copays through your MI Health Account. You don’t pay copays to your health care provider for services covered by Blue Cross Complete.

> Healthy Michigan Plan members:
Every three months, you’ll receive your MI Health Account statement. This tells you how much your cost-sharing amounts are, including copays and contributions, if you have them. If you have questions about MI Health Account, call the Michigan Beneficiary Help Line at 1-800-642-3195.

<table>
<thead>
<tr>
<th>Type of service</th>
<th>Copay (only members age 21 and older pay copays)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Doctor office visit</td>
<td>$2 per visit</td>
</tr>
<tr>
<td>Pharmacy</td>
<td>$3 for each name brand drug</td>
</tr>
<tr>
<td></td>
<td>$1 for each generic brand drug</td>
</tr>
<tr>
<td>Vision care</td>
<td>$2 per visit</td>
</tr>
<tr>
<td>Dental care</td>
<td>$3 per visit</td>
</tr>
<tr>
<td>Hearing aids</td>
<td>$3 per aid</td>
</tr>
<tr>
<td>Chiropractic</td>
<td>$1 per visit</td>
</tr>
<tr>
<td>Podiatry</td>
<td>$2 per visit</td>
</tr>
<tr>
<td>Hospital emergency room visit</td>
<td>$3 per visit</td>
</tr>
<tr>
<td>Outpatient hospital visit</td>
<td>$1 per visit</td>
</tr>
<tr>
<td>Inpatient hospital stay</td>
<td>$50 for the first day of the hospital stay</td>
</tr>
</tbody>
</table>

You do not pay copays for:
- Family planning products or services
- Any pregnancy-related products or services or if you are pregnant
- Services for preventive care
- Services for chronic conditions, such as heart disease and diabetes
- Services received at a Federally Qualified Health Center

Paying your copays through the MI Health Account
Your MI Health Account statement will show the services and copays you had for three months. It will tell you how much to pay into your account each month for the next three months.

If you need to pay any copays or other cost-sharing amounts, your MI Health Account statement will include a payment coupon. Follow the instructions to pay any cost-sharing amounts.
Get rewarded for making healthy choices

Seeing your doctor once a year for a well visit helps you get and stay healthy. During this annual checkup, you and your doctor will talk about your overall health and your health goals.

Once a year, you’ll also complete a health risk assessment. A health risk assessment is a tool that gives you and your doctor a place to start making the health care choices that are right for you.

We want to reward you for making healthy choices. Rewards may be a $50 gift card or a 50 percent reduction in your cost-sharing contribution, depending on your income. Simply get a well visit once a year, complete a Health Risk Assessment form with your doctor and commit to make healthy choices. Healthy choices may include quitting smoking, losing weight, lowering your blood pressure or cholesterol, or getting a flu shot.

To qualify for your reward:
1. Make an appointment with your primary care doctor.
   • New members: See your primary care doctor within 150 days (about five months) of joining Blue Cross Complete.
   • Current members: See your primary care doctor once a year, about one year from your last visit.
2. Fill out Sections 1, 2 and 3 of the Health Risk Assessment form, including your name and address.
3. Take your form to your doctor’s appointment. Talk with your doctor about making healthy choices. Your doctor will complete Section 4 and return the entire form to Blue Cross Complete.

This doctor’s visit is part of your covered health benefits. We can also help you get a ride to the doctor’s office.

If you have questions or need a form, call our Outreach Team at 1-888-288-1722 from 8 a.m. to 6:30 p.m. Monday through Friday. TTY users should call 1-888-987-5832. The form is also on our website, MiBlueCrossComplete.com.
Keep kids safe from medicine mistakes

It’s easy for children to confuse medicine for candy. Or kids might not know how much medicine to take. Yet one medicine mistake could send a child to the hospital.

Taking too much medicine can be dangerous. Here are some tips to keep your child safe:

• Store medicine in a safe place, out of your child’s reach
• Keep medicine in its original package with the cap on tight
• Never call medicine “candy”
• Avoid using over-the-counter cough and cold medicines in children younger than 2

When your doctor recommends medicine for your child:

• Ask what the medicine is for, how often to give it, and what to do if you miss a dose
• Use the dropper or dosing cup that comes with the medicine
• Know your child’s weight to follow the dosing directions
• Never use more medicine than directed

Prevent allergic reactions and other problems

You can also take steps to prevent allergic problems and side effects. Ask your child’s doctor what side effects might occur. Make sure your doctor and pharmacist know about the other medicines your child is taking and any drug allergies.

Remember, work with a doctor for your child’s best medicine plan.

Coverage for OTC medicines

Did you know we cover many over-the-counter medicines if you have a prescription from your doctor? This includes medicines such as aspirin, hydrocortisone, heartburn tablets and more. On our website, you can see our Preferred Drug List and use our drug search to see the medicines we cover. You can also call Pharmacy Customer Service at 1-888-288-3231 Monday through Friday, 8:30 a.m. to 6 p.m. TTY users should call 1-888-988-0071.

Pharmacy tip: If your child takes too much medicine or has a reaction, call 911 or the Poison Center hotline at 1-800-222-1222.
**Stay updated on your drug coverage**

From time to time, we may need to change the medicines we cover. When this happens, we’ll let you know. Here are our recent changes.

<table>
<thead>
<tr>
<th>Medicine name or type</th>
<th>Change</th>
<th>Effective date</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Asthma and other breathing conditions</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Beconase® AQ; Nasonex®, Omnaris®, Rhinocort Aqua®; Qnasl®, Veramyst®</td>
<td>Before we’ll cover these drugs, members must try Flonase (g) and Nasacort® OTC. Prescription Nasacort will be removed from our drug list.</td>
<td>June 1, 2015</td>
</tr>
<tr>
<td>Foradil® Aerolizer®</td>
<td>We’re removing this medicine from our drug list. Existing users will be grandfathered.</td>
<td>June 1, 2015</td>
</tr>
<tr>
<td>Nasacort® [OTC]</td>
<td>We’re removing the prescription Nasonex® from our drug list. We’ll cover over-the-counter Nasacort.</td>
<td>June 1, 2015</td>
</tr>
<tr>
<td>Spacers</td>
<td>We’ll cover four spacers each year.</td>
<td>June 1, 2015</td>
</tr>
<tr>
<td><strong>Birth control</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Beyaz®, Lo Loestrin®, Minastrin® 24 FE; Ortho Tri-cyclen® Lo</td>
<td>These contraceptives require prior authorization for new users.</td>
<td>Feb. 1, 2015</td>
</tr>
<tr>
<td>Ovcon® 50</td>
<td>We’ve removed this from our drug list.</td>
<td>Feb. 1, 2015</td>
</tr>
<tr>
<td><strong>Glaucoma</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Iopidine® 1%; Isopto® Carbachol; Miochol®-E; Miostat®; Phospholine Iodide®</td>
<td>We’ve removed the prior authorization requirement for these medicines.</td>
<td>March 1, 2015</td>
</tr>
<tr>
<td><strong>High blood pressure and cholesterol – beta blockers and statins</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Timoptic XE®</td>
<td>We’ve removed this from our drug list. We will cover Timolol.</td>
<td>Dec. 1, 2014</td>
</tr>
<tr>
<td>Zetia®</td>
<td>We’re adding a prior authorization requirement for this medicine.</td>
<td>June 1, 2015</td>
</tr>
<tr>
<td><strong>Hormone therapy</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Eligard®, Lupron®</td>
<td>We’ll no longer cover 22.5 mg, 30 mg, 45 mg and 11.25 mg Lupron. We’ll no longer cover 22.5 mg, 30 mg and 45 mg Eligard. Other strengths are not affected and are still covered.</td>
<td>Feb. 1, 2015</td>
</tr>
<tr>
<td>Estrace®</td>
<td>Before we’ll cover other available treatments, members must try Estrace.</td>
<td>Dec. 1, 2014</td>
</tr>
<tr>
<td><strong>Migraines</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Maxalt® MLT</td>
<td>We’ve removed the prior authorization requirement for this medicine.</td>
<td>Dec. 1, 2014</td>
</tr>
<tr>
<td><strong>Overactive bladder</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sanctura XR® (g)</td>
<td>We’re adding a prior authorization requirement for this medicine.</td>
<td>June 1, 2015</td>
</tr>
<tr>
<td><strong>Steroids – topical and inhaled</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>BenzaClin®; Desonide (g)</td>
<td>We’ve removed these from our drug list.</td>
<td>Feb. 1, 2015</td>
</tr>
<tr>
<td>Cordran® SP</td>
<td>We’ve removed these from our drug list.</td>
<td>Dec. 1, 2014</td>
</tr>
<tr>
<td>Pulmicort Respules®</td>
<td>Pulmicort Respules are limited to members ages 8 and younger. Members ages 9 and older must try a Pulmicort inhaler before using Alvesco® and Asmanex®.</td>
<td>Dec. 1, 2014</td>
</tr>
</tbody>
</table>

*Now covered by the state of Michigan; (g) Generic; [PA] Prior authorization required; [OTC] Over-the-counter medicines are covered with a prescription from your doctor.*
If you haven’t seen the inside of a doctor’s office in a while, put a visit at the top of your to-do list. Even when you’re feeling well, it’s important to see your primary care doctor regularly.

During a well visit, your doctor will check your overall health. Your doctor will also screen you for common health issues, such as diabetes.

While you may worry that the doctor will find an illness, remember that it’s better to know early, when problems are easier to treat. Some conditions, such as high blood pressure, may not have symptoms at first, which is why it’s important to be checked regularly.

How your doctor can help
Adults should have a well visit once a year. These visits are important because your doctor will let you know which health screenings you need. These tests can help prevent or find illnesses early. Your doctor will also tell you if you’re due for any vaccines.

To get the most out of your appointment, take a list of notes or questions with you. For instance, if you have any new symptoms or body changes, make a note to talk about them.

Health tip: Make note of the nearest ERs and urgent care clinics in your area. That way if a medical scare pops up, you can be ready. To find an urgent care clinic, use our online provider search or call Customer Service.

Not sure where to get care? Talk with a nurse anytime — call our free 24-hour Nurse Help Line at 1-888-288-1724.
Manage chronic conditions
If you have chronic conditions such as diabetes, heart disease, asthma or others, be sure to see your doctor regularly. He or she can give you important information to help you better manage your symptoms.

If you need health information, call our Outreach Team at 1-888-288-1722 from 8 a.m. to 6:30 p.m. After hours, call our free 24-hour Nurse Help Line at 1-888-288-1724.

Your doctor can also help you set goals, track your progress and adjust your medicines or treatments, if needed. If you get sick, your doctor can treat you or refer you to a specialist for care.

Your doctor is on your side. With regular visits to your doctor for check-ups, you’ll form a solid relationship. This allows your doctor to better help you take steps to protect your health for many years to come.

Learn the where of health care
If you feel the sniffles or flu symptoms coming on, you may only need a trip to your doctor’s office or an urgent care clinic.

Knowing the “where of health care” can save you lots of time. The average ER wait time for a nonemergency is four hours. So before you get a ride to the ER, ask yourself if you can get the care you need somewhere else. The chart at right can help you and your family decide if it’s an emergency. An emergency means that if you don’t get immediate medical help:

- Your health or life may be in danger
- If you’re pregnant, your baby’s health or life may be in danger
- Your body functions may be seriously damaged
- An organ or part of your body may not work properly again

<table>
<thead>
<tr>
<th>If you have any of these symptoms ...</th>
<th>Then take this action</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Burns, sprains, strains or other minor injuries</td>
<td></td>
</tr>
<tr>
<td>• Cough, cold, ear infection or sore throat</td>
<td></td>
</tr>
<tr>
<td>• Rash or irritated skin</td>
<td></td>
</tr>
<tr>
<td>• Fever below 103 degrees or flu symptoms</td>
<td></td>
</tr>
<tr>
<td>• Animal bites</td>
<td></td>
</tr>
<tr>
<td>• Any non-life-threatening injury or condition</td>
<td></td>
</tr>
<tr>
<td><strong>CALL YOUR DOCTOR</strong> If your doctor’s office is closed, visit an urgent care clinic.</td>
<td></td>
</tr>
</tbody>
</table>

| • Unusual chest pain  |
| • Severe pain  |
| • Loss of consciousness or blow to the head  |
| • Loss of vision or blurred vision  |
| • Difficulty breathing  |
| • Sudden loss of strength or feeling in the arms or legs  |
| • Any other life-threatening emergency, such as severe bleeding  |
| **EMERGENCY!** Go to the ER or call 911. |

Changing your primary care doctor
If you need to change your doctor, please call Customer Service. They can explain how it works and help you find a new doctor in our network. If you need health care before your change is effective, see your current doctor.

If it’s after hours or you can’t get in to see your doctor, go to an urgent care center. In a life-threatening emergency, go to the nearest ER or call 911. To learn more about urgent care and emergencies, see the chart below.
What to do if your health care provider sends you a bill

You should never get a bill for covered services from your health care providers. If a service is one of your health benefits, Blue Cross Complete or Medicaid will pay the doctor, pharmacy or provider directly.

If you get a bill from a doctor or other health care provider, please call Customer Service. We can help you figure it out. You may get a bill if you get services that are not part of your benefits.

Healthy Michigan Plan members:
Every three months, you’ll receive your MI Health Account statement. This tells you how much your cost-sharing amounts are, including copays and contributions, if you have them. If you have questions about MI Health Account, call the Michigan Beneficiary Help Line at 1-800-642-3195.

Special needs
Please call Customer Service if you need free help in another language or format. If you’d like to speak in another language, or need help reading or understanding a document, we can help. We can even help you in another language when you’re at your doctor’s office. Written materials may be available in other formats.

Necesidades especiales
Por favor, llame a Servicio al Cliente si necesita ayuda en otro idioma o formato. Si desea hablar en otro idioma, o necesita ayuda para leer o entender un documento, le podemos ayudar. Incluso le podemos ayudar en otro idioma cuando está en el consultorio de su médico. Los materiales impresos pueden estar disponibles en otros formatos.
Relax! We can get you to your next appointment

We understand that you don’t always have a ride available to you when you need to get to your doctor’s appointment. And sometimes, you just need to pick up a prescription. But Blue Cross Complete can help you get there — and it’s free. To get transportation to and from covered services, call our ride service.

> Q: How do I call the ride service?  
  A: For a ride to or from any covered service, call 1-888-803-4947 from 6 a.m. to 6 p.m. Monday through Friday. TTY users should call 711.

> Q: Where can the ride service take me?  
  A: You can get rides to all medical services covered by Blue Cross Complete. This includes rides to your doctor’s office, to pick up prescriptions, to get durable medical equipment and more. To learn about the services we cover, please refer to your member handbook.

> Q: How do I get a ride?  
  A: When you need a ride, call at least two business days before your appointment. If you cannot give two days’ notice, you may still be able to schedule your ride.

> Q: What should I do if I don’t need a ride anymore?  
  A: If you need to cancel a ride, call at least four hours before your appointment. If you don’t cancel your ride, we may temporarily suspend your ride service privileges.

> Q: What do I need when I call?  
  A: When you call to schedule your ride, please have your Blue Cross Complete ID card ready. Please also have the date and time of your appointment and the doctor’s office address and phone number.

> Q: Who will pick me up?  
  A: When you schedule your ride, the ride service will help determine the best transportation for you. The ride services uses local transportation vendors, so you may be picked up by a cab company, a wheelchair-equipped van or another type of vehicle. You may also be offered bus tickets or mileage reimbursement.

> Q: When will I be picked up for my appointment?  
  A: You should be ready for your ride one hour before your appointment.

> Q: How do I get home?  
  A: When you’re dropped off, your driver will give you a card. Call the number on the card after your appointment. The company that dropped you off will pick you up within one hour of your call.

> Q: What if I need regular rides?  
  A: If you have regular appointments for treatments, such as dialysis, the service can set up a series of rides for you.

> Q: Who can schedule rides?  
  A: Members ages 18 and older or teens seeking family planning or pregnancy-related services may request transportation. Your parent, legal guardian, authorized representative, Blue Cross Complete case manager, hospital discharge planner or social worker can also call for you.

> Q: Do I pay for these rides?  
  A: No. These rides are free and you should not be asked to pay your driver. These rides are part of your health benefits.

> Q: What if I have a compliment or complaint about my ride?  
  A: To give feedback about your ride, you can call either the ride service or Blue Cross Complete Customer Service. To reach us, please call 1-800-228-8554.

Call for a ride!  
For rides to your covered medical services, please call 1-888-803-4947 from 6 a.m. to 6 p.m. Monday through Friday. TTY users should call 711.

To reach Blue Cross Complete Customer Service, please call 1-800-228-8554, 24 hours a day, seven days a week.

Our ride service is an independent company contracted by Blue Cross Complete to provide medical transportation for Blue Cross Complete members.
Help us identify health care fraud

Health care fraud, waste and abuse affect everyone, even you. Anyone who unfairly uses Medicaid resources leaves less money to help other people who also need help and care.

To report health care fraud or abuse, please write:

**Blue Cross Complete Anti-fraud Unit**
Mail Code 1825
600 E. Lafayette Blvd.
Detroit, MI 48226

Or call us toll free: 1-855-232-7640 (TTY users should call 711.)

You may also report or get more information about health care fraud by writing:

**Office of Health Services Inspector General**
P.O. Box 30479
Lansing, MI 48909

Or call toll free: 1-855-MI-FRAUD
(1-855-643-7283)

Or visit: [michigan.gov/fraud](http://michigan.gov/fraud)

You don't have to leave your name. Information may be left anonymously.

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**Take your health online**

At MiBlueCrossComplete.com, you can read your Member Handbook to learn more about:
- Your benefits and health coverage
- Copays and any charges you may be responsible for (not all members have copays)
- Submitting a claim or reimbursement request for covered services
- Getting help with translations and other language services
- Using in- and out-of-network doctors and getting care
- Getting care when you’re outside of the state
- Getting emergency and after hours care
- Submitting a complaint or appeal
- Prescription drug coverage, including restrictions
- How we add new services to your benefit

You can also learn about:
- Our privacy policy
- Your rights and responsibilities
- How to identify, prevent and report fraud, waste or abuse

We can also send you a handbook if you need one. Call Customer Service at 1-800-228-8554, 24 hours a day, seven days a week.

Our online drug search includes all the medicines we cover. The drug search lists our guidelines for these drugs, such as any quantity limits, if prior authorization is needed, if the medicine is a generic or brand drug, and more.

We can also send you this information. Call Pharmacy Customer Service at 1-888-288-3231 Monday through Friday, 8:30 a.m. to 6 p.m.
Moving? Let your caseworker know

You don’t want to miss an important letter. If you have a new address, let your Department of Human Services caseworker know right away. We rely on the state to give us your current contact information. You can also check with your caseworker to make sure the right address is on file. If you don’t know how to contact your DHS caseworker, call Michigan Enrolls at 1-888-367-6557.

Keep in touch to keep your coverage

If your Medicaid redetermination date is coming up, please remember to return your paperwork to your DHS caseworker. He or she will determine if you qualify to keep getting Medicaid. If you have questions, please call Customer Service. They can help direct your questions to the right agency.

> We’re here for you
We’re here for you and want to help you get and stay healthy. We value your membership and want you to have the very best service. If you ever have questions about your plan, call Customer Service at 1-800-228-8554, 24 hours a day, seven days a week.
Don’t live near a large grocery store? You still have lots of options for fresh fruits and vegetables. Farmers markets from Brighton to Ypsilanti to Flat Rock to Detroit have fresh produce. Most accept EBT/Bridge Cards, and many are part of the Double Up Food Bucks Program.

**Fresh Food Share**
Another way to get fresh produce is the Fresh Food Share program. Preorder a box of fresh Michigan produce online or at one of more than a dozen local sites in Detroit, Hamtramck or Highland Park. Then, pick up your box when it’s ready. Boxes are delivered once per month. You can pay for the boxes with your Bridge Card or Double Up Food Bucks. Learn more at freshfoodshare.com or call 313-923-3535, ext. 203.

**Project FRESH**
If you’re enrolled in Michigan’s WIC program, you may qualify for Project FRESH, a program from the Michigan Department of Community Health. Project FRESH provides $30 in coupons to use from June 1 to Oct. 31. Use the coupons to buy fresh fruits and vegetables, and some fresh herbs, at authorized farmers markets and roadside stands.

For more information, visit your local health department office or michigan.gov/wic. You can also call 1-800-26-BIRTH (1-800-262-4784).

**Double Up Food Bucks**
Double Up Food Bucks matches every dollar you spend on Michigan-grown fruits and vegetables, up to $20. Markets participating in this program also accept Bridge Cards.

The 2015 program starts at farmers markets on June 1. It begins at some grocery stores on Aug. 1. For more info about farmers markets or using your Bridge Card at these markets, visit doubleupfoodbucks.org or call the Michigan Farmers Market Association at 517-432-3381.

> Find a farmers market near you
You can find a list of markets that participate in these programs at mifma.org/find-a-farmers-market.

The National Committee for Quality Assurance is a private, nonprofit organization dedicated to improving health care quality.