Fall 2016

Thank you for being a member of Blue Cross and Blue Shield of Illinois (BCBSIL). Please review the notice below, which we send to our members each year to comply with Illinois law and standards set by the National Committee on Quality Assurance.

**Take Care of Your Heart — for Life**

Coronary heart disease (CHD), also called coronary artery disease, is a medical condition in which plaque builds up on the inside walls of your arteries. Over time, plaque narrows the arteries. This makes it harder for the heart to pump blood to every part of your body.

CHD can lead to a heart attack. Today, CHD is the leading cause of death in the United States among men and women.

Here’s what you can do to help lower your risk for CHD:

- Don’t smoke or use other tobacco products, which can tighten and damage blood vessels.
- Eat a varied diet rich in fruits, vegetables and low-fat foods.
- Maintain a healthy weight.
- Get at least 30 minutes of exercise on most days of the week.
- Keep cholesterol levels in normal ranges.
- Control your blood pressure.

Talk to your doctor about your heart health and learn more about Wellness.

**You Can Protect Your Children, Even After They Leave Home**

The “dependent age” law in Illinois and federal laws allow you to keep your dependent children on your health insurance policy into young adulthood.

The laws apply to:

- Nonmilitary dependents until they reach 26 years of age (regardless of their residency, employment, student, marital or financial status or, in some cases, other available coverage)
- Returning military dependents until they reach 30 years of age (military dependents who are age 26 to 30 must be unmarried Illinois residents discharged other than dishonorably)

You can enroll your child at your next renewal date or during the open enrollment period. For questions about eligibility, call BCBSIL at the number on the back of your ID card.

**Just for Women: You Can Select a WPHCP**

When you joined one of the HMOs of BCBSIL, you selected a primary care physician (PCP) from a network of doctors. In addition, women also have the option of choosing a woman’s principal health care provider (WPHCP) to provide or coordinate their health care services.
A WPHCP might make referrals for specialist evaluation or care needed for obstetric or gynecological conditions. Your WPHCP and PCP must be affiliated with, or employed by, your participating medical group. Women do not need a PCP referral to see their WPHCP. For more details, please see your certificate/benefit booklet or call BCBSIL at the number on the back of your ID card.

### Did You Know About Your Benefits for Reconstructive Surgery and Mammograms?

Federal and Illinois laws require health insurers to provide coverage for reconstructive surgery after a mastectomy. These laws state that health plans that cover mastectomies must also provide coverage in a manner determined in consultation with the attending physician and patient for:

- Reconstruction of the breast on which the mastectomy has been performed
- Surgery and reconstruction of the other breast to produce a symmetrical appearance
- Treatment for possible physical complications of all stages of mastectomy, including lymphedema (buildup of fluid that leads to swelling).

Your BCBSIL plan provides coverage for these reconstructive services, as long as procedures are performed by a licensed physician according to your plan’s provisions. Your coverage may also include benefits for annual mammograms.

For more details, please see your certificate/benefit booklet or call BCBSIL at the number on the back of your ID card.

### Know Your Rights and Responsibilities

1. BCBSIL respects and honors your rights. In return, we ask that you know your responsibilities. To learn more, view “Members Rights and Responsibilities.” You can also find a summary of your rights and responsibilities in your benefit book. If you don’t have your benefit book, please call the toll-free number on the back of your ID card to ask for a copy.

2. A federal law called the Health Insurance Portability and Accountability Act (HIPAA) requires BCBSIL to maintain the privacy of your protected health information (PHI). PHI is information about you, including demographic information, that may identify you and that relates to your past, present or future physical or mental health or condition and related health care services. For a copy of the HIPAA Notice, please view “Important Information” or call BCBSIL at the number on the back of your ID card.

3. Under Important Information, you can also view information regarding our privacy statements. Or you can call the toll-free number on the back of your ID card to request a copy.

### Help for Members with Complex Health Problems

A person may need more help than he or she realizes after a serious accident or during a major illness. That’s why we developed Complex Case Management — a program that helps members get the appropriate health care services they need.
A case manager from the member’s individual practice association (IPA) or medical group coordinates services, including:

- Making sure the member gets the information and supplies needed
- Working with doctors and other health care providers, so everyone is in communication

There is no additional charge to HMO members for the Complex Case Management program. Members just pay their copay amounts for services and treatments received from their HMO doctors and facilities. How can you participate? If you have complex health problems, the IPA or medical group usually calls you or a family member to discuss whether the program might help. Talk to your IPA or medical group if you would like more information or wish to be considered for Complex Case Management.

**New Technology Assessment**

BCBSIL regularly evaluates new developments in health care technology, such as new treatments, services, drugs, medical devices and other health care products. A medical advisory panel studies findings on new technologies through the nationally recognized Blue Cross and Blue Shield Association’s Technology Evaluation Center (TEC).

This information helps BCBSIL decide if benefits will be available for these products or services. If you have questions about coverage for recent health care advances, please call the toll-free number on the back of your ID card to request a copy of the “New Technology Assessment.”

**Quality Improvement Programs**

BCBSIL has dozens of programs to help ensure that you are getting quality health care. These are just a couple of examples:

- We mail information about recommended childhood immunizations to parents.
- We post Wellness Guidelines online.
- We review medical groups to determine whether they are providing recommended care and high levels of service. View our Blue Star Medical Group/IPA Report and Blue Ribbon Report™.

You can call **312-653-3465** to ask for a copy of our quality improvement program information. This information contains details such as goals, processes and outcomes related to member care and service.

**Who Makes Decisions About Your Care?**

At BCBSIL, we believe that the best people to determine your medical needs are you and your doctor. That’s why your BCBSIL HMO doesn’t get involved in deciding your course of treatment. Your doctor is encouraged to listen to your concerns and discuss all treatment options with you to help you make informed decisions.

Utilization management (UM) decisions are based on medical necessity, which includes appropriateness of care and services, and available benefits. BCBSIL does not reward health care providers or other individuals for issuing denials of coverage, care or service. In addition, we maintain that there is no conflict of interest between members’ medical groups or IPAs and BCBSIL HMO employees regarding UM issues.

**Guidelines to Help You Stay Healthy**
Preventive care is very important for adults and children, so each year, BCBSIL publishes wellness guidelines. These guidelines give you a list of:

- Recommended health screenings
- Immunizations that adults and children should have, and at what ages
- Special health guidelines for women and men
- Other tips to help you make the most of your health

By making some good choices, you can boost your health and well-being. Get your copy of the BCBSIL wellness guidelines for adults and children. Or you can call the toll-free number on the back of your ID card.

The information provided here is only intended to be a brief summary of the laws that have been enacted and is not intended to be an exhaustive description of the laws or a legal opinion of such laws.

This material is for informational purposes only and is not a substitute for the medical advice of your doctor. If you have any questions or concerns regarding your health, you should discuss them with your doctor. The fact that a service or treatment is described in this material is not a guarantee that the service or treatment is a covered benefit under your health benefit plan. Please refer to your certificate of coverage or your summary plan description for more complete details regarding what services are covered, including benefits, limitations and exclusions.