

good health report

SPRING '10 YOUR FAST TRACK TO LIVING WELL



The Final Countdown

Lifestyle changes
that lower your
'bad' cholesterol

Do You Have Questions?

Find answers
at aultcare.com

It's Good to Know. When it comes to our wellness, we tend to put emphasis on *actions* that keep us healthy. Exercise. Eat right. Quit smoking. These are all great to do. But don't forget the value of *knowing*, in addition to doing. It's good to learn about your healthcare coverage. It's smart to research your relatives' medical histories. Understanding how your health insurance company makes decisions about care and improves its service is also important. The right information can help you improve your health and manage your care. Read on to learn even more!

HOW TO FIGURE YOUR FIGURE: Could you stand to lose a few pounds? Find out by calculating your body mass index (BMI) at nhlbisupport.com/bmi.



VACATION VACCINATIONS: The CDC recommends all travelers be up to date with routine vaccinations before leaving the country. This includes tetanus-diphtheria, influenza, pneumococcal, hepatitis B, measles-mumps-rubella and chickenpox vaccinations. Certain countries recommend other vaccinations, so check with your doctor before packing your bags.

PRESSURE POINT: A U.S. heart-health study revealed that having high blood pressure can reduce your lifespan by approximately five years. Get your blood pressure checked by a qualified health professional every two years.

UPSET STOMACH? Stomachaches have lots of causes, and many are harmless. But some—such as appendicitis, kidney stones or Crohn's disease—are serious. See your doctor if you're experiencing sudden, sharp and severe stomach pain; if your abdomen feels stiff; or if you're vomiting blood or have blood in your stool.

HOMEGROWN SOLUTIONS FOR ALLERGY SYMPTOMS

If spring brings nothing but a runny nose and regular sneezing, you probably have seasonal allergies. Talk to your physician to figure out which of the many allergens is causing your discomfort and which treatment options will work best.

In addition to medication, these common-sense tips will help alleviate your symptoms:

- Keep your house and car windows closed.
- Wash your hair before going to bed if you have been outdoors, where pollen can land on your hair.
- If your pets go outdoors, bathe them regularly to limit the pollen they bring into your home. Also, don't let your outdoor animals sleep in your bedroom.



Access and Availability

You deserve to know when to expect care.

AultCare knows you value timely access to medical care as much as we do. AultCare monitors access and availability to both primary care and behavioral health appointments, as well as after-hours accessibility.

Each year, randomly selected providers are called to check availability of appointments and after-hours care. Compliance with our standards is monitored throughout the year and is addressed if not met.

For the third year in a row, selected AultCare providers met all standards for both access and availability.

Appointment Access Standards for Primary Care

- Routine appointments are available within two weeks for non-acute symptoms or follow-up care.
- Preventive care appointments are available within eight weeks.
- Urgent appointments are available within 24 to 48 hours, depending on the severity of the condition at the time of the initial call.
- Patients with emergency life-threatening symptoms are offered an immediate appointment or are directed to the Emergency Department.
- Less than 30 minutes is the average wait time in office.

Appointment Access Standards for Behavioral Health

- Routine behavioral health appointments within 10 business days.
- Urgent appointments within 48 hours.
- Non-life-threatening emergency appointments within six hours.
- Follow-up care following hospitalization for mental illness within seven days of discharge.

After-Hours Access Standards

- On-call coverage 24 hours a day, seven days a week, directing members to access care outside practice hours.



What Is Utilization Management?

Decisions regarding care follow important guidelines.

1 Utilization Management decisions are based on the appropriateness of care and services as well as the eligibility and coverage for the requested services.

2 AultCare does not reward practitioners or other individuals for issuing denials of coverage or service of care. There are no financial incentives for Utilization Management decision makers that result in underutilization.

3 The specific criteria used in decisions are available at no cost by contacting the Utilization Management Department at the numbers listed below.

A physician, nurse or pharmacist reviewer is available to discuss Utilization Management denial decisions. Please contact the

Utilization Management Department at the numbers below.

Emergency care should be provided as deemed appropriate by the treating physician and should not be delayed for an after-hours response.

HOW TO CONTACT AULTCARE

➤ **Phone/Voice mail:** 330-363-6360 or 1-800-344-8858

➤ **Fax:** 330-464-9635

➤ **Business hours** are 8 a.m. to 5 p.m., Monday through Friday. After hours and on weekends and holidays, communication can be made via fax or voice mail.

Measuring Performance

How we initiate quality improvement.

Did you know that AultCare has a quality program that monitors the performance outcomes, comparison with past performances, internal goals and external benchmark standards for both clinical and nonclinical measures?

The measurements cover clinical performance, access, administrative performance, claims and eligibility.

The Quality Program is monitored through the Healthcare Effectiveness Data and Information Set (HEDIS®) as well as the Consumer Assessment of Healthcare Providers and Systems (CAHPS®) survey to reflect member satisfaction.

If you would like additional information regarding AultCare's Quality Improvement initiatives, program or a report of our progress in meeting these initiatives, please visit us on the Web at aultcare.com. Or contact the Customer Service phone line at 330-363-6360 or toll free at 1-800-344-8858. If you are hearing-impaired and have access to a TTY phone, you may reach us at our TTY line at 330-363-2393 or 1-866-633-4752.

A Closer Look

The AultCare Quality Program monitors performance and satisfaction outcomes for both clinical and nonclinical measures, and compares results to past performance, internal goals and external standards to initiate actions for improved performance. Measurements cover clinical performance, claims, eligibility and overall satisfaction.

Our CAHPS results rated AultCare above average in areas such as overall rating of health plan, plan information on cost, getting needed care, customer service and claims processing.

Our internal member satisfaction survey showed high ratings in areas such

as customer service, claims processing, timely problem resolution, practitioner access/availability, case management and website usability.

Some of our initiatives to increase satisfaction and performance include:

- Website enhancements, making more information available on the Web.
- Personalized preventive care alerts to remind members of appropriate screenings and testing.
- Monitoring access and availability of practitioners for primary care and behavioral health.
- Individualized disease management programs to increase self care and health management.

Ensuring you receive necessary services and are satisfied with AultCare and our network of providers is part of our quality plan. If you would like additional information regarding AultCare's Quality Improvement initiatives or program, or a report of our progress in meeting these initiatives, please visit us at aultcare.com on the Web or call Member Services at 330-363-6360 or toll free at 1-800-344-8858 from 8 a.m. to 5 p.m., Monday through Friday.

ASSESSING NEW TECHNOLOGY

AultCare investigates all requests for coverage of new technology using a medical technology assessment company as a guideline. If additional information is needed, AultCare utilizes sources including, but not limited to, Medicare and Medicaid policy. The Food and Drug Administration releases any current medical peer review literature. This information is reviewed and evaluated by AultCare's medical director and other physician advisors in order to determine if a new technology is appropriate for coverage under your AultCare plan.

HEDIS® is a registered trademark of the National Committee for Quality Assurance.

CAHPS® is a registered trademark of the Agency for Healthcare Research and Quality.



Tackle your cholesterol counts once and for all by making positive changes to your lifestyle.

The Final Countdown

Everybody needs cholesterol. Our bodies require the wax-like substance to produce cell membranes and certain hormones.

It's when you have too much LDL cholesterol—the so-called “bad” cholesterol—that you're in trouble. LDL cholesterol can build up in arteries and increase your risk for heart attack and stroke.

Understanding what contributes to poor cholesterol numbers is the best way to improve them.

CAUSE: SMOKING

Cigarette smoking lowers your good cholesterol, increases blood pressure and decreases your ability to exercise effectively. It's one of the most dangerous behaviors that you can control and, in the words of the surgeon general, “is the leading preventable cause of disease and death in the U.S.”

➤ **FIX:** Quit. Sure, it's easier said than done, but the resulting benefit to your body makes quitting a top

priority if you're a smoker. Talk with your doctor about quitting.

CAUSE: A BAD DIET

While your body produces some cholesterol, about 25 percent of your body's total cholesterol comes from the food you're eating.

➤ **FIX:** In general, a diet rich in fruits, vegetables and lean meat is your ideal option. If you're eating out, avoid menu items that are fried, stuffed, sautéed or served au gratin. Instead, select dishes that are steamed, roasted, boiled, baked or grilled.

CAUSE: INACTIVITY

If you lead a largely sedentary life, then you're at increased risk for buildup in your arteries and weight gain.

➤ **FIX:** Get active for 30 minutes most days of the week. If a gym membership isn't for you, then stick with everyday exercise such as walking, gardening and dancing.

➤➤ It's recommended that you get your cholesterol checked at least once every five years starting at age 20—and more often for men over 55 and women over 45. If you're due, call your doctor today to schedule a blood lipid profile.



Do You Have Questions?

Find the answers at aultcare.com.

We continue to enhance the information available on our website. You'll find interactive health tools as well as information about your plan coverage, claims status, pharmacy benefits and claims history. AultCare puts the answers to your questions right at your fingertips anytime you wish to go online. Here's a list of other items you'll find on our site:

- Information about network healthcare professionals and our Provider Directory.
- Pharmacy benefit information for your plan.
- Updates to our Prescription Drug Formulary.
- Complaint or appeal filing, including our independent appeals process.
- Enrollee Rights and Responsibilities.
- Chronic disease management programs.
- Case Management programs.
- Benefits and services included and excluded in your coverage.
- How to obtain primary care.
- How to obtain specialty care and behavioral health services.

- What to do if you need to be hospitalized.
- Obtaining care when outside the service area.
- Obtaining care after normal business hours.
- Obtaining emergency services.
- Health assessment tools.
- Evaluation of new medical technology.
- Notice of Privacy Practices.
- When and how to submit a claim for covered services.
- Quality management programs, evaluations and outcomes.

You can find all of this by viewing our website at aultcare.com, referencing your plan documents, taking advantage of your Member Guide online or by contacting our AultCare Customer Service Center.

If you would like a written copy of this information and/or a Member Guide, Provider Directory, Notice of Privacy Practices or Formulary, please call our Service Center at 330-363-6360, and a representative will be happy to assist you. If your plan is self-funded, please contact your employer if you would like a copy of the Notice of Privacy Practices.

EXTERNAL APPEAL RIGHTS When AultCare denies coverage or payment, you have appeal rights. AultCare communicates these rights in many ways to ensure that each member understands his or her appeal rights. Your plan documents, the back of the Explanation of Benefits and a benefit denial letter all describe your appeal rights as an AultCare member. Every member is afforded the same first-level appeal rights or an internal review. If you initiate a first-level appeal and we uphold our original decisions, you will receive a resolution letter outlining additional appeal rights; your rights vary dependent on state and federal laws. For example, members enrolled in Aultcare HMO and PPO may request a review through the Ohio Department of Insurance if the appeal is denied because services are determined to be not medically necessary and are expected to cost more than \$500. Other members have different appeal rights.

For more information about your appeal rights:

- Review your plan document, Explanation of Benefits, benefit denial letter or resolution letter.
- Contact the AultCare Service Center at 330-363-6360 or 1-800-344-8858 (TTY 330-363-2393 or 1-866-633-4752).
- Access your Member Handbook, available online at aultcare.com under *Member Guide*.

All in the Family

Knowing what's in your past helps you shape a healthier future.

Your grandfather died of heart disease. Does this mean you're destined to the same fate?

Maybe. But, then again, maybe not.

A genetic predisposition to a certain condition means you're more at risk for it than other people. It doesn't mean that your medical future is written in stone. Knowing your family history is a tool to help you protect yourself and your future health.

When researching your family, here are some things to look for:

✓ HEREDITARY DISEASES. While not all conditions are hereditary, look out for a family history of cancer, heart disease, stroke, diabetes, asthma, mental illness and alcoholism in particular.



✓ TIMELINES. Knowing what conditions your relatives had isn't the only useful piece of information. Find out when they were diagnosed and, if they died from it, at what age.

✓ LIFESTYLES. If possible, learn what type of lifestyle your affected relatives lived. If your aunt died of lung cancer, find out if she smoked. If your grandfather had diabetes, ask family members whether he was overweight.

Once you know what you're up against, use the information to your advantage. Your doctor can help you develop a proactive approach to prevent those diseases for which you may be at risk.

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2600 Sixth Street SW
Canton, OH 44710
1-800-344-8858
aultcare.com

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