



Healthy You

INFORMATION FOR A HEALTHIER LIFESTYLE

SPRING 2008

Save money with generic drugs

When it comes to your medical care, you want the best. So you may worry that generic drugs are not as good as brand-name drugs. This is simply not true.

Generic drugs are safe and effective alternatives to brand-name drugs. In fact, they are identical to their brand-name counterparts in terms of active ingredients, dosage and quality.

Generics do differ in one big way, however—cost. They typically are less expensive than brand-name drugs, and the savings can be significant.

Why are generics less expensive? When a drug is first made, it's covered by a patent, which protects the company that developed it. When the patent expires, however, other companies can start making and selling that drug, without the expense of research and development. Then, they pass those savings on to the consumer. ■



The U.S. Food and Drug Administration (FDA) approves new generic drugs each month. For details, go to www.fda.gov/cder.



inside

- **Protect yourself from fraud** *page 5*
- **How much sodium are you really eating?** *page 6*
- **Learn about everything from A-Z on Resource Blue** *page 7*

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Q I recently received a phone call from someone saying they were with Blue Cross. The person wanted my personal information, including information about the types of services I receive and claims information. Something about the call didn't seem legitimate, so I didn't provide any information to the caller. Is it a common practice for Blue Cross to make unsolicited calls to members with these types of questions?

A No. BCBSKS representatives will not call our members out of the blue to ask for personal information. Members should be leery of all unsolicited phone calls that request personal information. If you feel someone is trying to

get your personal information, immediately hang up and report the call to our customer service department. Your privacy is very important to us.

Q I received medical services while I was recently out-of-state visiting relatives. What should I do with my claims?

A When you receive services in another state, you will need to know if the provider is participating with the Blue Cross and Blue Shield company in that state. If so, the provider will need to submit the claims directly to that state's Blue Cross and Blue Shield company. If not, you may submit the claims to us for processing.

Be prepared when you call

We have a team of knowledgeable and friendly customer service representatives dedicated to helping while protecting the identity of our members. In order for customer service representatives to serve members as effectively as possible, there are a few things that you can do prior to calling customer service. Please have your identification number ready—that number is no longer your Social Security number. In addition to providing your membership number, be prepared to authenticate your address, telephone number and date of birth before we answer your questions.



Receiving online claims notification has many benefits

We are committed to keeping our members healthy while providing cost-effective health plans. You can help us meet this goal with an innovative program that helps support victims of domestic violence while reducing health insurance administrative expenses. Keeping administrative expenses to a minimum benefits our members by allowing us to offer premiums as low as possible.

For each member who turns off their paper version of the Summary of Claims Processed (SOCP) in 2008, BCBSKS will donate \$1 to the Kansas Coalition Against Sexual and Domestic Violence. KCSDV is a non-profit organization whose mission is to prevent and eliminate sexual and domestic violence, dating violence and stalking. It provides technical assistance, training and legislative

advocacy, and policy analysis on a variety of topics for victims' programs, professionals and ally organizations across Kansas.

When you sign up for SOCP e-mail notification, you agree to stop receiving the paper version of the SOCP in the mail and instead will be able to view claims information in the secure section of our site. To sign up go to www.bcbsks.com and log in to the secure "BlueAccess" section. If you have never set up a user name and received a password, review the "Getting Started" information to begin the process.

The e-mail will be sent to you as soon as your claim has been processed. As an added bonus, you will receive your information sooner, since an e-mail will be sent with a link to our secure site as soon as your claim has been processed. ■

Pilates exercises build fitness from the core

Pilates is one of the hottest trends in fitness. Experts praise it for improving balance, coordination, strength and flexibility. Plus, almost anyone can do it. Pilates training aims at strengthening the body's core—muscles of the back, abdomen and buttocks. Strong core muscles can improve posture and help you move more efficiently.

An example of a Pilates exercise is one called "The Hundred." Lie on your back, knees bent toward your chest. Move arms parallel to your sides, palms toward the floor. Lift head and straighten legs upward. Pump straightened arms up and down to a count of five, inhaling for five and exhaling for five. Relax head down to mat, pull knees back into chest. The goal is 100 pumps, but you may need to start with fewer.

Pilates exercises are very low impact and generally safe for all ages. Individuals with health problems, or who have been previously inactive, should talk with a doctor before beginning any exercise program.



Ralph H. Weber, MD
chief medical officer

Dr. Weber's word

Proper communication between you and your health care providers is one way you can take charge of your health and help control health care costs. Being prepared when you go to the doctor will improve the communication process and enhance your experience. Here are a few things that you should share with your doctor during your next appointment:

■ **Information about your symptoms.** For your annual check-up, review your health during the past year and make notes about anything that has changed. Bring a list of current concerns/questions. Make sure you understand the answers you are given about your concerns or ask for an explanation in layman's terms.

■ **A list of all the medications you're currently taking.** Include over-the-counter drugs, vitamins and supplements.

■ **Family medical history.** List any issues (cancer, osteoporosis, chronic diseases, glaucoma, allergies, etc.) that family members have or had. Include how many family members were affected, how closely they were related to you, what age they became ill and when they died (if applicable).

In addition, it is vital to be honest when answering your doctor's questions. If medications are prescribed, ask your doctor to order generics when possible. After your visit, it is important to take responsibility for your care. Follow your doctor's orders, or if you foresee problems following some of the instructions, mention your concerns before leaving the office.

Do you have an asthma action plan?

Few things are as frightening as not being able to breathe. Just ask any of the more than 22 million Americans who have asthma. Even when treated, people with asthma are prone to attacks and complications. In fact, according to the results of a recent survey in the *Journal of Allergy and Clinical Immunology*, only 45 percent of Americans with moderate-to-severe asthma have their condition under control.

NEW GUIDELINES FOCUS ON EDUCATION

Recently, the National Asthma Education and Prevention Program issued new guidelines for the diagnosis and management of asthma. The program stresses the need for patients to understand how to monitor their symptoms every day, how to avoid triggers, and how to notice when symptoms are becoming worse. After all, if patients can recognize when their symptoms are



worsening, they can take steps to avoid a full-blown asthma attack.

MAKE AN ACTION PLAN

One tool that helps patients monitor symptoms is called the asthma action plan. Individualized for each patient, an asthma action plan

is a set of written instructions that help patients recognize worsening symptoms and how to treat them.

An asthma action plan is divided into three sections—the green zone, yellow zone and red zone—and lists the symptoms and actions a patient should take in each zone. In the green zone, for example, the patient is symptom-free and doing well. In the yellow zone, his or her symptoms are getting worse and may require treatment, such as quick-relief medicine. In the red zone, the symptoms are at their worst and require immediate medical attention. The plan also highlights ways to control asthma triggers.

Research has linked the asthma action plan to a decrease in emergency room visits, fewer hospitalizations, and improved lung function. ■

If you have asthma talk with your doctor about a written asthma action plan.

Let Blue Cross help you manage your chronic condition

Blue Cross and Blue Shield of Kansas has a series of care management programs designed to help members with asthma, diabetes, congestive heart failure and coronary artery disease. Our Healthy Options Care Management programs are designed to help members ages 21 to 63 better understand and manage their chronic health conditions.

A Healthy Options nurse care manager will contact each participating member on a regular basis to offer one-on-one guidance and support regarding nutrition, diet, risk factors, medications and exercise. In addition, members who participate in one of the free Healthy Options programs will

periodically receive information on steps they can take to stay healthy.

Start down the road to good health by taking advantage of our resources. For more information about Healthy Options, call 1-800-520-3137. Or you can also visit our Web site at www.bcbsks.com. Click on the “Be Healthy” tab and then proceed to the “Disease Management” section.

These voluntary programs are strictly confidential and are meant to be used as a supplement to your doctor’s treatment plan. Participation in the program doesn’t affect the benefits in your member contract.

Seven strategies that protect against colon cancer

Each year, cancer of the colon or rectum kills more Americans than any other cancer except lung cancer. But the outlook is bright: experts are discovering many ways to lower your risk of dying from this cancer.

Colon cancer usually doesn't strike until after age 50. But choices you make today could protect you against this disease later in life.

SIX LIFELONG HABITS

Research shows that the following tactics can lower your risk for colon cancer:

1. Maintain a healthy weight. Excess pounds around the waist are especially risky.
2. Limit your intake of red meat, particularly fatty or processed varieties.
3. Eat a diet rich in fruits and vegetables and other plant foods, such as whole-grain breads and cereals. Many of these foods contain substances that fight off cancer.
4. Take a multivitamin that contains folic acid. Long-term use may decrease colon cancer risk by 75 percent. Foods rich in folate, such as oranges and leafy green vegetables, also offer protection.
5. Exercise regularly—it can cut the risk of colon cancer by as much as 40 percent.
6. Get adequate calcium from foods or a supplement. Consumption of about 700 to 800 milligrams of calcium a day reduced the risk of one type of colon cancer by 40 to 50 percent.



THE SEVENTH STRATEGY: SCREENINGS

Colon cancer may cause symptoms, including:

- Blood in or on the stool.
- Recurrent stomach pain or cramping.
- Narrow, ribbon-like stools.
- Unexplained weight loss.

But more typically, colon cancer does not produce any symptoms. That's why experts recommend regular screenings for people who have a high risk of the disease, including:

- Men and women age 50 and older.
- People with a personal or family history of colon cancer or polyps, which are precancerous growths in the colon or rectum.
- Anyone with inflammatory bowel disease, such as ulcerative colitis or Crohn's disease. ■

Talk to your doctor about when to begin screening and which screening tests to take.

Protect yourself from fraud

Criminals are always looking for new ways to take what's not theirs. So, if identity theft wasn't bad enough, medical identity theft is also on the rise.

Medical identity theft occurs when criminals use your name, Social Security number or insurance information to fraudulently obtain medical treatment, prescription drugs or collect money from medical claims. It is much harder to correct and could have greater ramifications.

If someone does start fraudulently using your identification number, it can rack up large bills which can eat into your lifetime benefits. Victims could receive incorrect medical treatment based on the criminal's treatment/information in their medical records. It also could lead to damaged credit or a person becoming uninsurable.

How can you protect yourself from identity and medical identity theft?

- Limit the number of credit cards, identification cards and medical information you carry in your wallet.
- Do not give your insurance information to telephone marketers or door-to-door solicitors.
- Shred credit card receipts, credit applications, bank checks and financial statements.
- Regularly review your credit reports.
- Closely review your summary of claims for errors.

Rainbow fruit salad



Good as a side dish or dessert, this salad made from fresh fruit is naturally low in fat, saturated fat and sodium, and is cholesterol-free.

Fruit salad:

- 1 large mango, peeled and diced
- 2 c. fresh blueberries
- 2 bananas, sliced
- 2 c. fresh strawberries, halved
- 2 c. seedless grapes
- 2 nectarines, unpeeled and sliced
- 1 kiwi fruit, peeled and sliced

Honey-orange sauce:

- 2 tbsp. lemon juice
- ½ c. unsweetened orange juice
- 1½ tbsp. honey
- ¼ tsp. ground ginger
- dash nutmeg

1. Prepare and combine the fruit.
2. Combine all the ingredients for the sauce and mix.
3. Just before serving, pour the sauce over the fruit.

12 servings / Serving size: 4 ounces

Each serving provides: 96 calories,
1 g total fat, 4 mg sodium

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Do you prefer receiving communications in your e-mail inbox? If so, you may want to sign up for our e-Newsletter. This newsletter is sent periodically with details of what's new on the Web and other information about products and services that may be of interest to you. Visit www.bcbsks.com to sign up for this free service.



Quick tip

Daily sodium recommendations equal 1 teaspoon of table salt. That includes what's in food naturally, plus any added during manufacturing, while cooking, at the table or in medications. Those with high blood pressure may need to limit salt even more. Visit the National Heart, Lung, and Blood Institute's Web site at www.nhlbi.nih.gov/hbp/prevent/sodium/sodium.htm for information about sodium.

How much sodium are you really eating?

You probably know that too much salt is bad for you. But even if you're passing on high-sodium foods and shaking your salt habit at the table, you're probably still eating more sodium than you think. In fact, studies show most of us eat two to three times the amount of sodium considered healthy. Experts advise eating no more than 2,300 mg of sodium daily.

A diet high in sodium can cause high blood pressure, which may lead to heart disease, stroke and congestive heart failure. Even people who don't have high blood pressure are at a greater risk for these problems if they eat a diet high in salt.

While you expect salty foods, such as pretzels, to contain lots of

sodium, it also pops up in a lot of places you probably wouldn't suspect. Biscuits, bagels and other baked goods are usually high in sodium. Other culprits include canned beans and vegetables—unless you're choosing unsalted versions—and most packaged or frozen dinners.

Here are some other examples of surprisingly high-sodium foods:

- Chocolate pudding (½ cup)—417 mg
- Tomato pasta sauce (1 cup)—1,203 mg
- Baked beans (1 cup)—856 mg
- Fried fish fillet, breaded or battered—484 mg
- American cheese (1 oz.)—422 mg
- Canned chunky vegetable soup (1 cup)—1,010 mg ■

Learn about everything from A-Z on Resource Blue

Did you know that aloe vera has multiple uses? You might already be familiar with aloe vera's ability to speed healing of cuts and scrapes, but it also can be used to speed the recovery of burns, sunburns, heartburn, insect bites/stings, shingles, ulcers and warts.

A complete list of health benefits, use guidelines and possible side effects of aloe vera—and many other supplements—can be accessed in the “Supplements” portion of the Reference Library in Resource Blue. Resource Blue is a no-cost, value-added resource available to all members.

You also can attain a vast collection of information about therapies, foods, supplements, drugs and much more in the Reference Library. For instance, you can learn about therapies from acupressure to yoga. In the “Therapies” category, you'll find out the purpose of each selected therapy, how it works, what you can expect from the therapy, health benefits, cautions and how to choose a practitioner for that therapy.



The “Food” category covers everything from acorn squash to zucchini. The Reference Library provides benefits of each food, nutritional content, and storage and preparation instructions. Each food listed even contains a link to recipes.

In addition, Resource Blue has numerous health-related articles and discounts for hearing aids, eyewear,

ResourceBlueSM

Call one of these toll-free numbers for more information about vision and hearing discounts:

■ TruVision **1-877-568-2020**

■ TruHearing **1-800-530-3954**

■ Beltone **1-800-BELTONE**

vitamins and wellness facilities/gyms.

To discover the benefits of the Reference Library go to www.bcbsks.com and click the “Be Healthy” tab. From there, click “Alternative Medicine,” then select “Reference Library” from the far left menu. ■

Your privacy is important

Blue Cross and Blue Shield of Kansas employees know the importance of our members' privacy. During the past 66 years our employees have developed and implemented business practices that protect the privacy and personal information of our members.

We comply with all federal, state and industry privacy regulations, including one that requires us to make our privacy practices available on a periodic basis. All of our privacy statements are available at www.bcbsks.com for

you to view at your convenience.

The “Privacy Policy” link located at the bottom of most of our Web pages will take you to a section that contains printable versions of all the privacy statements that we maintain. To read more, simply select the statement that is appropriate for your product. Or, you may request a copy of the statement be mailed to you by writing us at Blue Cross and Blue Shield of Kansas, 1133 SW Topeka Blvd., Topeka, KS 66629-0001.

It's all in how you make it

A recent study in the *Journal of Gerontology* stresses that the way we prepare our foods may be just as important as what we eat. Whenever we use high-temperature methods—such as grilling, broiling, or frying—to cook meats, we consume high levels of toxins known as advanced glycation endproducts (AGEs). The presence of these toxins in the blood can lead to inflammation and are thought to be major factors in age-related chronic diseases.

To lower your intake of AGEs, changing the way you cook meats is key:

- Use water-based cooking methods more often, such as boiling, steaming and stewing.
- Avoid eating high-fat meats at each and every meal. Instead, let whole grains and fresh fruits and vegetables take center stage on your plate.



New physical activity recommendations say more is better

The American College of Sports Medicine and the American Heart Association have released updated physical activity recommendations. Healthy adults ages 18 to 65 should participate in:

- At least 30 minutes of moderate aerobic exercise, such as walking briskly, five days a week; or at least 20 minutes of vigorous aerobic exercise, such as jogging, three days a week.
- Weight training or other activities to increase muscle strength and endurance at least two times a week.

To further improve your health, experts say to exceed these recommendations.

Soothing self-care for lower back pain

Eight out of 10 American adults have suffered from lower back pain at least once. Often, this type of pain goes away by itself in a matter of days. Here are some tips to speed the process along:

- Ease up on exercise while you're in pain, but otherwise try to stick with your normal schedule of activities.
- If you feel you must, it's OK to stay in bed for a day or two—but no longer.
- Try over-the-counter pain relievers, including ibuprofen, acetaminophen or aspirin.
- Apply heat or cold—whichever seems to help—to your back for 20 minutes at a time.

Call your doctor at once if lower back pain is sudden or severe, or if it is accompanied by:

- Bladder or bowel problems.
- Vomiting and/or fever.
- Radiating pain, tingling, weakness or numbness in arms or legs.

Healthy You

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Household cleaners: are they making you sick?

Household cleaners do a great job keeping your house spotless. But cleaners can trigger an asthma attack, lead to a skin burn or rash, or cause vomiting if ingested. Certain fumes can make you feel faint or bother your eyes. If you feel any side effects, call your doctor or local poison control center immediately.

Here are some tips to help protect you when using cleaners:

- Open windows or use fans to help ventilate the house.
- Wear protective clothing, such as a mask, gloves and goggles.
- Keep lids tightly closed to prevent spills and the escape of vapors.