

A Quality You

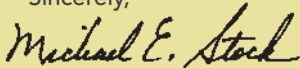
Your QualChoice Member Newsletter | Fall 2014

Change Is in the Air

As we told you in the summer issue, QualChoice has been acquired by Catholic Health Initiatives (CHI). We will be part of the newly formed health plan division.

In the coming months, you may see some changes as we begin to adopt new branding and offer new products. Of course, we'll still give the same friendly, personal service! And we look forward to bringing you more value, resources, and products in the future.

Sincerely,



Mike Stock
CEO and President

We hope you had a happy and healthy summer. Here's what's on our study list for fall:

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- *Learn to Use Your Preventive Health Benefits*, page 2
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Back-to-School Topic: Immunizations

Fall is a good time to think about your child's immunizations. Most schools call for up-to-date immunizations, and if your child's vaccines aren't current, he or she may be prevented from going to school.

Immunizations can help your child avoid serious health problems—and even death. Vaccines are fully tested by the U.S. Food and Drug Administration (FDA). And there's no proof that autoimmune diseases, asthma, autism, or other problems are linked to any vaccines advised by the Advisory Committee on Immunization Practices (ACIP).

ACIP is a group of medical and public health experts that has crafted the U.S. child immunization plan for 14 illnesses:

- Chickenpox
- Diphtheria
- Hepatitis A
- Hepatitis B
- Hib (*Haemophilus influenzae* type b)
- Flu
- Measles
- Mumps
- Pertussis (whooping cough)
- Pneumococcal conjugate
- Polio
- Rotavirus
- Rubella
- Tetanus

The ACIP schedule tells you which vaccines your child should get and when, from birth through age 6. Following the schedule is worth it! Warding off disease is always better than treating



it. Some diseases come with long-term problems. Illnesses can spread to other people, too, even years later. Pregnant women who have not had the rubella (German measles) shot can pass the virus on to their babies.

You can't protect your child from all harm. But you can keep track of the dates when vaccines are due. Along with serving up healthy meals and using a car seat, making sure your child gets the necessary shots is one more way to help keep him or her safe and healthy.

- For an up-to-date list of child vaccines and a timeline, visit cdc.gov/vaccines.
- To check the immunization rules in Arkansas and to learn more, go to immunizationinfo.org.

To check QualChoice's coverage of immunizations, go to qualchoice.com, select *Members* then *Medical Policies*. Use the index or search box to find *Immunization Coverage*.

URAC—We Passed with Flying Colors



We're happy to announce that both QCA Health Plan, Inc. and QualChoice Life and Health Insurance Company, Inc. have been fully accredited by URAC, a Washington, D.C.–based company that sets quality standards for the health care field. URAC is a well-known leader in promoting health care quality through its accrediting, training, and quality measuring programs.

"This validates our pledge to quality—in the care we give our members and in how we do business," says Mike Stock, President and CEO.

QualChoice was accredited in these areas: Health Plan, Patient Centered Medical Home, and Health Plan Health Insurance Exchanges. Accreditation is a symbol of excellence and is respected throughout the health care field and by federal and state governments. Health plans must be accredited to compete in the Health Insurance Marketplace.

Visit urac.org/accreditation to learn more about URAC accreditation standards.

Bulletin Board

Keep Your Coverage Up to Date

Life happens—and life changes! Be sure to let us know if you have a change in dependents (children or others for whom you may claim a tax write-off). If you have a baby, get married or divorced, or have some other change in your coverage needs, call Customer Service at **800.235.7111** or **501.228.7111**. Or use the *Change Form* on qualchoice.com. Select *Members* then *Forms*.

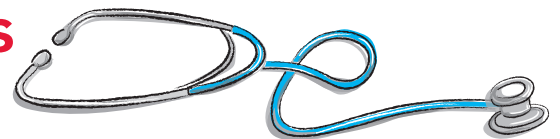
Women's Health and Cancer Rights Act



In agreement with this act, QualChoice covers all stages of breast reconstruction and surgery for symmetry between the breasts, as well as breast forms and care for post-mastectomy problems, such as lymphedema.

To view the coverage policy for breast reconstruction, go to qualchoice.com and select *Members* then *Medical Policies*. Learn more about this coverage by logging in to review your official plan documents. Call Customer Service at **800.235.7111** or **501.228.7111** for help.

Learn to Use Your Preventive Health Benefits



Most health plans must cover certain preventive services—screenings, checkups, and counseling—to keep you from getting sick. QualChoice follows the U.S. Preventive Services Task Force (USPSTF) suggested list of services to be offered at no cost in a "wellness exam."

Doctors may do tests during a wellness exam that are not part of this list—things such as a urinalysis, a complete blood count, or a vitamin D screening. If your doctor orders these or other tests not suggested by the USPSTF as part of a wellness exam, you may have to pay the bill. Check the USPSTF list at uspreventiveservicestaskforce.org. When you have your yearly wellness exam, ask your doctor to make sure that all wellness tests are on the list!

Your doctor may have other reasons for doing tests not suggested for the wellness exam. In this case QualChoice covers them the same way as any other *medically necessary* tests (to find or treat an illness, injury, or health problem).



Antibiotics 101

Get Smart About Antibiotics Week Is November 17–23

At some time you've probably taken an antibiotic—a drug that fights disease by killing bacteria. It can knock out an infection, making sure you don't become sicker. It can even save your life.

But antibiotic overuse causes the growth of bacteria (germs) that don't react to antibiotics. This is called antibiotic resistance, and it's one of the world's most pressing public health threats.

Antibiotics Don't Work for All Illnesses

Some infections are caused by bacteria (bacterial infections). Other infections are caused by viruses (viral infections). Antibiotics can cure only bacterial infections. Treating a virus with antibiotics doesn't work. It can even make you more likely to get a bacterial infection that can't be cured by antibiotics.

More than 50 percent of antibiotics are ordered for illnesses such as coughs and colds, most of which are caused by viruses. Up to half of the antibiotic use in hospitals is either not needed or is not the right type of treatment. Three out of 10 children who visit a doctor with the common cold are given an antibiotic. In children, reactions to antibiotics are a common cause of emergency room visits.

We Must Act Now

Patients, health care experts, hospitals, and lawmakers must work together to make sure we use antibiotics wisely—to make health care better and to save lives.

Antibiotic resistance is not just a problem for the person with the infection. Some resistant germs can spread to others—causing more antibiotic-resistant sickness.

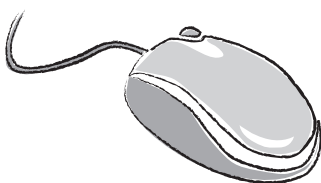
What You Can Do

Here are some tips to keep in mind the next time you're sick:

- Take prescribed antibiotics exactly as your doctor says. Don't skip any doses—even when you start feeling better.
- Make sure you only take antibiotics that are prescribed for you. Don't share them with other people. And don't use drugs from another time you were sick. Antibiotics treat certain types of sickness. Taking the wrong drug may allow more bacteria to grow.
- Don't ask for antibiotics if your doctor thinks you don't need them. They can have side effects and may do more harm than good.

To learn more about antibiotic safety, visit cdc.gov/getsmart.

NEW! Online Payment



Employers and individual plan members can now pay their QualChoice bills quickly and securely online from their bank account. Processing takes two business days in most cases. For accounts on pharmacy or medical hold, it may be up to two business days after payment is processed before those benefits are restored.

Payment information must be re-entered each month. To set up automatic payments, employers must fill out and send the *Authorization Agreement for Automatic Payments - Group* form. Go to qualchoice.com, select *Employers* then *Forms*. Individuals should use the *IQChoice Billing and Payment Authorization Form*. Go to qualchoice.com, select *Members* then *Forms*.

To pay online, go to qualchoice.com, select *Members* (or *Employers*) then *Online Bill Payment*.

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Good Grade on Member Survey

Earlier this year we asked our members to fill out a survey to let us know how we're doing as your health plan. We're happy to say we got very good grades in many areas!

- **Our customer service rocks**—96.9% said our reps treated them with courtesy and respect.
- **We keep it simple**—94.5% rated us high on ease of filling out forms.
- **You don't have to wait**—93.1% said their claims were handled quickly.

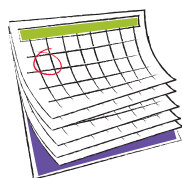
Thanks to all of you who filled out the survey. And thank you for your feedback on things that we can do better—such as helping you know what to ask and what to expect in an office visit. We are now taking action on your comments to make sure we give you the friendly and helpful service you deserve.

If you have any concerns or suggestions, call Customer Service at **800.235.7111** or **501.228.7111**, Monday through Friday, 8 a.m. to 5 p.m.

QualChoice in the Community



QualChoice community event volunteers at 2013's Rollin' on the River, a benefit to support Easter Seals Arkansas.



Save the Date!

October: Susan G. Komen Race for the Cure
November/December: Youth Home Dove Tree

Join us in supporting our Arkansas community! To sign up for any of our events, get in touch with Karyn Fitts-Langley at karyn.langley@qualchoice.com.