

A Quality You

Your QualChoice Member Newsletter

Spring 2016



Eat Away at Your Allergies This Spring

Coughing, sneezing, watery eyes. Hay fever springs up due to pollen in the air. But if you're among the millions who suffer from seasonal allergies, studies show what's on your plate can help ease symptoms. Load up on these foods to breathe easier this allergy season.

Broccoli. Each crunch of this member of the mustard family delivers an anti-inflammatory compound. In a recent study, a broccoli extract rich in this compound reduced the reaction people with allergies had to harmful air particles. The dose delivered was about the same as you'd consume in two cups of green stalks.

Apples. The fruit famous for keeping you out of the doctor's office contains kellin, a compound that works to keep airways open. It's just one of a powerful group of nutrients called flavonoids. These nutrients prevent your body from pumping out histamines that cause your eyes, nose, and throat to swell when you catch a whiff of pollen. What if you prefer oranges to apples? Don't fret—all fresh fruits and veggies can help with allergy relief. In one study, adults and kids who ate the most produce were least likely to wheeze.

Yogurt. Serve yourself a spoonful of probiotics. These good-for-you bacteria can change the way your immune system handles allergens, reducing your symptoms. While you could take probiotics as a pill, they're more easily absorbed from foods. Kefir and aged cheese also contain live cultures, as do nondairy foods such as miso, sauerkraut, and kimchi.

Fish, nuts, and olive oil. What do these foods have in common? Along with fruits, veggies, whole grains, and beans, they're staples of the Mediterranean diet. When women eat this way during pregnancy, their children have fewer allergy and asthma symptoms years later. And a recent New Zealand study found adults who stuck to this diet for 12 weeks had better control of their asthma symptoms. Experts suspect the vitamin C, vitamin D, and omega-3 fatty acids this diet contains fight cell damage in the lungs.

RESOURCES TO LIVE WELL

To learn more and to make the most of your QualChoice benefits, go to QualChoice.com; select *Members*.

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COMING SOON!

We're happy to announce some coming improvements to our website. When you log in at QualChoice.com, you will soon see a new, easier-to-use, mobile friendly page design! The public-facing pages will also get a facelift in the near future.

Freshen Up Your Oral Health



A healthy mouth is important! Good dental habits can protect your overall health and well-being.

Healthy Mouth, Healthy Body

Brushing, flossing, and regular dentist visits can help prevent gingivitis, or gum disease. Gingivitis causes gums to become red and swollen, and bleed. If it's left untreated, teeth can fall out. It can also cause even more serious problems—like an increased risk for heart disease. It can also make an existing heart condition worse and may increase the risk of stroke.

Protect Your Pearly Whites

A healthier mouth requires just a few simple steps. Practice these tips daily:

- Brush twice a day with a soft-bristled toothbrush. Use fluoride toothpaste.
- Floss once a day to help prevent gum disease and cavities.

- Visit your dentist at least once a year.

Stay Out of the ER

Delaying visits to the dentist sends millions of Americans each year to the emergency room (ER) for dental problems. But ER treatment is not always helpful. ER doctors often do not have the tools or expertise to deal with underlying dental issues. And medical insurance may not cover ER visits for dental care.

Taking care of your teeth is taking care of your overall health. With a little effort, you can keep your mouth—and your body—healthy for years to come.

NOTE FOR EMPLOYERS

QualChoice offers a dental insurance program for groups with two or more employees. Visit QualChoice.com, select *Products & Services* or call **800.235.7111**.

BULLETIN BOARD

Member Online Resources

- Register and log in at QualChoice.com to see your benefits, claims, and more.
- Change your address or online password.
- Order or print a temporary ID card.
- View claims, deductibles, accumulators, official plan documents, referrals, and authorizations.
- Check QualChoice coverage policies.
- Send a medical question to a health expert and get a personal response.
- Ask a registered nurse for medical advice 24 hours a day.

Member Rights and Responsibilities

We are committed to treating our members with respect and dignity. As a member, you have certain rights and responsibilities. Learn more at QualChoice.com. Under *Members*, select *Rights & Responsibilities*.

Your Privacy Is Important

We're also committed to protecting your privacy. View our complete Privacy Policy at QualChoice.com. Select *Privacy*

Policy at the bottom of the home page. You can also call QualChoice Customer Service at **800.235.7111** for a paper copy to be mailed to you.

Mental Health Parity Act

QualChoice follows the rules of the Mental Health Parity Act, issued in 2013. It ensures that coverage for mental health or substance use disorder is equal to coverage for medical and surgical care.* Some benefit areas that must be equal are:

- Financial—deductibles, co-payments, coinsurance, and out-of-pocket limits
- Treatment, such as the number of days or visits covered
- Care management, such as being required to get pre-authorization

Check your official plan documents to see if your plan includes mental health benefits. For questions, call Customer Service at **800.235.7111** or **501.228.7111**.

**For plans that are subject to Mental Health Parity*

Should You Get **Genetic Testing?**

Genetic testing can tell you if you have a genetic disease. It can also tell you if you are likely to develop a health problem in the future or pass it on to your child. But it also has risks—and it is **only covered by insurance in some cases.**

The Pros and Cons

Learning that you have a genetic disease can help you get the right treatment. And early diagnosis and treatment may ward off more serious problems.

Knowing that you have a risk factor for cancer or some other common disease may motivate you to make lifestyle changes or better health choices. And your doctor may want you to be screened for the disease earlier or more often than usual.

Some genetic diseases, such as Huntington's disease, can't be prevented or cured. But many people with a family history of Huntington's still get tested. The results may help with life decisions or choosing an insurance plan. On the downside, an unwanted test result could cause anxiety or depression.

Get Pre-Authorization and Stay In-Network

Testing often runs in the thousands of dollars and often is not covered by insurance. It should only be performed when the test outcome will affect treatment decisions. For this reason, covered tests usually require *pre-authorization* (pre-approval). If not pre-authorized, you could have to pay the full cost. For example:

- Testing for a particular type of breast cancer gene may cost up to **\$3,340**. If not preauthorized, you could have to pay that entire amount.
 - For pre-authorized tests at an in-network lab: We cover approximately \$1,950. Depending on your coverage plan, you might be responsible for a 20 percent coinsurance amount of **\$390**.



- For tests at an out-of-network lab: We cover approximately \$1,725, of which you might pay a 40 percent coinsurance of **\$690**. Plus the lab could **balance bill** you for the difference between the coinsurance amount and the amount they charge.

Your savings at an in-network lab could be more than \$1,200!*

** Actual cost information varies and depends on your coverage plan.*

QualChoice in-network labs can perform almost all required genetic tests. Ask your doctor if your test requires pre-authorization and if it will be done in a QualChoice network lab.

COVERAGE CONNECTION

View QualChoice genetic testing coverage policies at **QualChoice.com**. Select *Members*, then select *Medical Policies*.

Reporting Health Coverage on Your Taxes

You must report your 2015 health insurance coverage on your federal tax return.

For QualChoice Group Coverage

Through an employer, retiree plan, or COBRA. Depending on what kind of coverage you had, you may get either or both:

- Form 1095-B, Health Coverage (from QualChoice)
- Form 1095-C, Employer-Provided Health Insurance Offer and Coverage

Some employers won't give a form, but you may file your taxes without it.

For IQChoice Individual Health Coverage

Use Form 1095-B, Health Coverage from QualChoice.

For Health Care Independence Program (Private Option) Coverage

- Use Form 1095-B from DHS (Department of Health Services).
- For questions about tax filing, call DHS at **844.461.3860**.

For Health Insurance Marketplace

- You must file a federal tax return for 2015, even if you don't always file or your earnings level doesn't require you to file.
- Use Form 1095-A, Health Insurance Marketplace Statement. Find it in your HealthCare.gov account or by U.S. Mail from the Marketplace.

For questions about your Form 1095-B from QualChoice, contact Enrollment at **800.235.7111, ext. 7013** or **QCA_enrollment@QualChoice.com**.

Didn't receive your Form 1095-B? Contact Finance at **800.235.7111, ext. 7023** or **QCA_finance@QualChoice.com**.

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ACCREDITED
Health Plan - Health
Insurance Marketplace
Expires 05/01/2017



ACCREDITED
Health Plan
Expires 05/01/17



ACCREDITED
Health Utilization
Management
Expires 10/01/2018

The QualChoice Building
12615 Chenal Pkwy., Suite 300
Little Rock, AR 72211

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QualChoice in the Community: SAVE THE DATE!

APRIL

- Springfest

MAY

- Mamie's Poppy Plates Race to Remember
- American Heart Association Heart Walk

AUGUST

- Easter Seals Rollin' on the River

OCTOBER

- JDRF Walk to Cure Diabetes
- Komen Race for the Cure

NOVEMBER

- Youth Home Dove Tree Collection

DECEMBER

- Youth Home Gift Wrapping Party

Join us in supporting our Arkansas community! For more information or to register for any of our community events, visit QualChoice.com.

Recipe: Springtime Cereal

This recipe provides 1.5 fruits and vegetable servings per person.

Ingredients

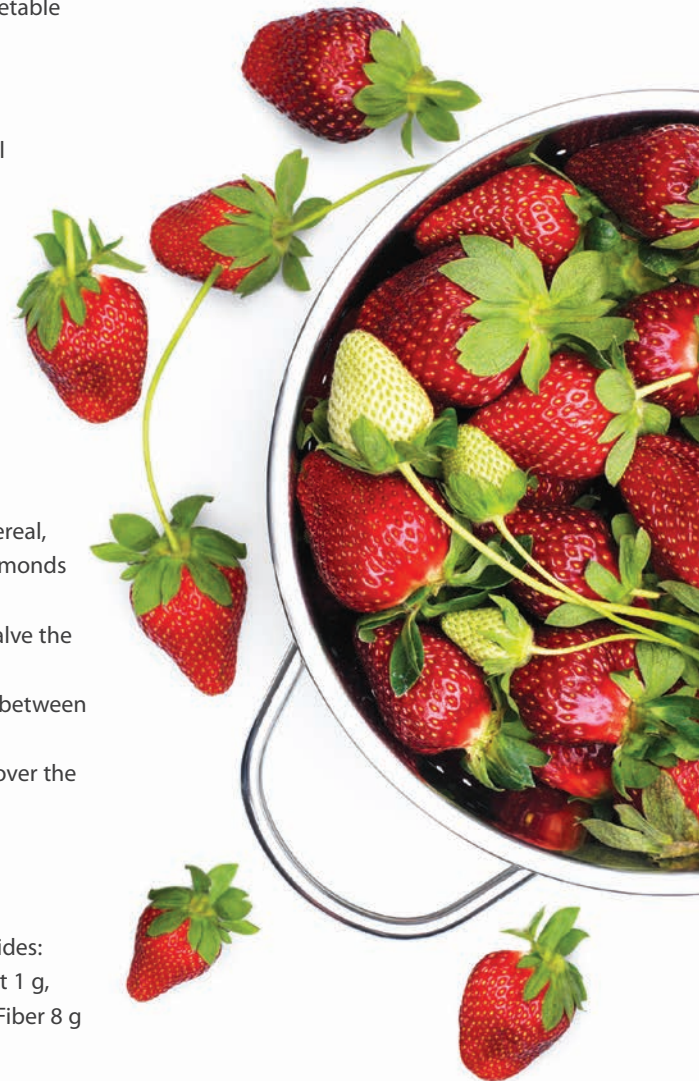
- ¾ cup wheat and barley nugget cereal
- ¼ cup 100 percent bran cereal
- 2 tsp. toasted sunflower seeds
- 2 tsp. toasted almonds, sliced
- 1 tbsp. raisins
- ½ cup bananas, sliced
- 1 cup strawberries, sliced
- 1 cup raspberry or strawberry yogurt, low-fat

Directions

1. Mix the wheat and barley nugget cereal, bran cereal, sunflower seeds, and almonds in a medium bowl.
2. Add the raisins, the bananas, and halve the strawberries.
3. Gently stir in the yogurt and divide between two bowls.
4. Scatter the remaining strawberries over the top and enjoy!

Per Serving

Serves two; serving size is one bowl.
Each serving with low-fat yogurt provides:
Calories 352, Total fat 6 g, Saturated fat 1 g,
Carbohydrates 69 g, Sodium 272 mg, Fiber 8 g



DHHS: A Healthier You