

A Quality You

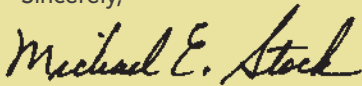
Your QualChoice Member Newsletter | Summer 2014

Exciting News

We're pleased to announce that Catholic Health Initiatives (CHI) has acquired controlling shares in our parent company, QualChoice Holdings, Inc. We're proud that this national health care leader has chosen to partner with us, and we're excited about what the investment will mean for our members.

At this time, we expect no major changes in our operations or provider network. If you have any questions or concerns about the change, call Customer Service at 800.235.7111 or 501.228.7111.

Sincerely,



Mike Stock
CEO and President

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'Tis the Season for Farmers Markets

This summer, do your grocery shopping outside. Roam your local farmers market for foods such as fresh fruits and veggies, which help prevent disease. Many markets sell organic foods, which are grown without the use of most pesticides. And because market foods are seasonal, they're often cheaper. To find a farmers market near you—and support your local growers—visit arkansas.com, select *Food & Drink* and then *Farmers Markets*.

Here are some tips to help you get the most from your market visit:

- Go early, before the best produce is gone.
- Bring enough bags to keep raw and cooked foods apart, for safety's sake.
- Branch out! Try a new fruit or veggie that you haven't had before. Choose brightly colored produce; it's often the healthiest. If you have little ones, let them choose.
- Buy fresh-cut things like melon slices only if they're in a cooler or on ice, to lower the risk of food poisoning.
- Take foods home right away so they don't spoil.

It's Good to Be Green

Here are eight reasons to shop and eat homegrown food. You'll find that local foods:

1. Are fresher, so they taste better—and last longer.
2. Are seasonal. A ripe, homegrown tomato tastes even better after you've been waiting all year.
3. Don't have to travel so far, so there is less impact on the environment.
4. Create more green space and farmland in your area.
5. Have less chance of being contaminated.
6. Give you more variety than you get in big supermarkets.
7. Support the local economy.
8. Make a closer community.

From *Why Should I Buy and Eat Local Foods?* by Molly Watson

Veggie Tales



We've all heard that eating fruits and vegetables is good for us. But do you know just how much difference it really makes? Authors of a recent study looked at the eating habits of more than 65,000 people. For those who ate one to three servings of fruits and veggies each day, death from any cause was reduced by 14 percent. And for people who ate more than seven portions each day, deaths were reduced by 42 percent.

The study took into account sex, age, tobacco use, social class, weight, schooling, physical activity, and

alcohol intake. So, pretty much all people benefit from eating more fruits and vegetables. Eating a serving of vegetables did about three times as much good as eating a serving of fruit.

Other recent studies have shown that taking multivitamins or most other health supplements does no good for people's health—and doesn't replace fruits and vegetables. So, the lesson is clear: Eat your veggies, and fruits, too! (If you take regular medications, check with your doctor about any food interactions.)

Health Insurance Marketplace Notice

The Arkansas Insurance Department has issued this notice for plans purchased through the federal or state of Arkansas exchange:

It is your responsibility to pay any co-payments, coinsurance, or deductible related to any nonessential health benefit despite any participation in a federal or state government-run program offering subsidies or premium assistance. Payments related to nonessential health benefits will not count toward the maximum out-of-pocket benefit.

This means you must pay the cost share (coinsurance) listed in your plan even if you are getting a government subsidy or help with paying your premiums.

Watch for Insurance Fraud— in Summer and Year-Round

QualChoice watches for fraud, waste, and abuse to protect our members and health care providers. Be alert for the following:

- Billing for services not given
- Billing both Medicaid and the member or another insurance company for the same care
- Billing for care that is not needed for good health
- Billing for a higher-priced item than what was supplied (upcoding)
- Billing related services separately—to charge more than if billed together (unbundling)
- False records
- Patient neglect or harm

And remember to cut up your old QualChoice ID cards if we send you new ones for any reason. If you suspect fraud, waste, or abuse, please email us at fraud@qualchoice.com.

Summer Emergency Guide

Summer brings plenty of chances for emergencies like swimming accidents, heat stroke, and sports injuries.

Emergency care can save your life if you're very sick or badly hurt. But emergency room (ER) care is costly and can be a hassle. The average wait is over three hours. For less severe things, you can get faster and less costly care by calling your own doctor or going to an urgent care center.

Your own doctor knows you and knows your needs better than anyone else. More Arkansas doctors are changing office hours to fit people's schedules—so their patients can avoid the ER. And many urgent care centers are open seven days a week for things needing fast treatment.

Call your doctor for:

- An earache, a cough, a sore throat, or a cold
- Questions about an ongoing health problem

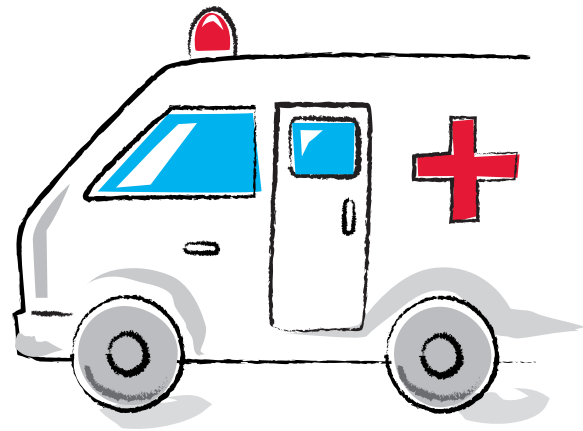
- Advice on where to get special care
- Follow-up after a visit to an ER or urgent care center

Try your doctor or an urgent care center for:

- Ear infections
- Flu-like symptoms
- Minor cuts and burns
- Sprains, strains, and breaks
- Any other issue that needs fast care but is not life- or limb-threatening

Save the ER for:

- Trouble breathing
- Sudden loss of eyesight
- A blow to the head or confusion
- Bleeding that won't stop
- Chest pain
- Uncontrollable urges to hurt yourself or someone else
- Any other sudden, severe problem that might threaten your life or cause you to lose a limb



If you do have to go to an ER, avoid a return visit by knowing:

- What problems to watch for and what to do if you spot them
- What medications to take and how to take them
- When to follow up with your regular doctor

To find an in-network urgent care center, go to qualchoice.com, select *Provider Search*, select the *Ancillary* tab, then select *Urgent Care Center*. To call our 24/7 Nurse Advice Line for help deciding what care you need, log in at qualchoice.com and select *QCARE Health Management Programs*.

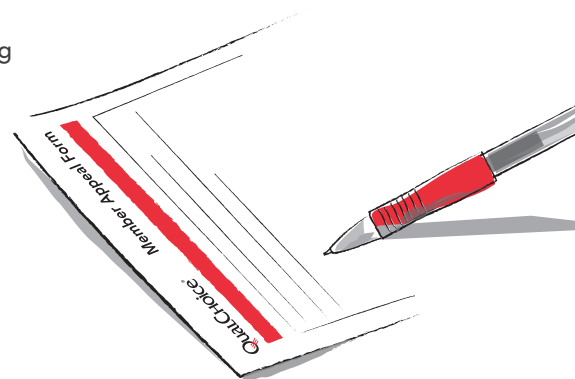
Health Insurance How-To: Appeal a Coverage Ruling

An *appeal* is a request for QualChoice to change a decision to deny a claim or pay benefits at a lower rate. It is also called an *adverse claim determination*. You, your doctor, or someone you appoint may appeal the ruling if you feel it is wrong.

Step 1: Call QualChoice Customer Service at **800.235.7111** or **501.228.7111** for a review of the ruling. We may be able to solve your issue quickly outside of the formal appeal process.

Step 2: Fill out and mail a *Member Appeal Request Form* and/or letter along with any supporting papers. Make sure your appeal is complete and correct, so we can do a timely and in-depth review.

Please check your plan papers for all the facts on appeals. For the *Member Appeal Request Form*, *Right to Appeal Notice*, or more information, visit qualchoice.com, select *Members* then *Forms*.



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QualChoice in the Community



QualChoice team at the American Lung Association Fight for Air Climb, War Memorial Stadium, March 29, 2014

August: Easter Seals Rollin' on the River
Pine Bluff BRAVE Back to School

September: JDRF Walk to Cure Diabetes

October: Susan G. Komen Race for the Cure

November/December: Youth Home Dove Tree

Save on **Summer Health Care Costs:** Stay In-Network

Your benefits will be paid at a lower rate if your health care expert or service is not in the QualChoice network. Be sure any medical expert or provider you see is in-network. This includes your primary care doctor, anesthesia doctors, lab or X-ray testing, and others. To find a QualChoice network provider, visit qualchoice.com and select *Provider Search*.

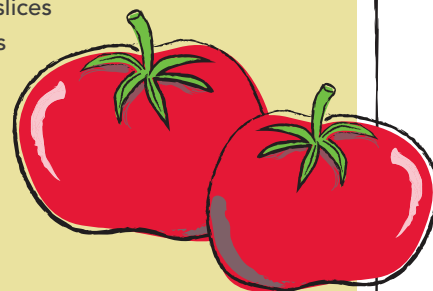
TIP: If you purchased a QualChoice plan through the Health Insurance Marketplace, your network is listed on your QualChoice ID card.

Summer Recipe: Fresh Tomato Salad

This salad can be served as an all-veggie meal or with a main dish. Tomatoes may make the immune system stronger and lessen the risk of cancer. The fresh basil adds a tasty kick that won't have you reaching for too much salt. Serve with grilled fish or chicken for a healthy summer meal.

Ingredients

- 8 tomatoes, cut into about 32 ½-inch slices
- 1 cup red onion, thinly sliced into rings
- ½ cup fresh basil, chopped
- ½ cup rice vinegar
- 1 tbsp. olive oil
- 1 tsp. sugar
- ½ tsp. each salt and black pepper



Directions

1. Place tomato slices and onion in a large, oblong dish.
2. Blend basil, rice vinegar, olive oil, sugar, salt, and black pepper, and stir well. Pour over tomatoes and onions.
3. Cover and chill for at least 2 hours.

Per serving

Serves eight; serving size is four tomato slices. Each serving provides: Calories 35, Fat 1.9 g (Saturated fat 0.3 g), Cholesterol 0 mg, Sodium 152 mg.