

# A Quality You

Your QualChoice Member Newsletter | Winter 2014

## A Fresh Start in 2014!

As we look forward to the new year, many of us need to set new goals or renew last year's resolutions. Either way, it's a good time to concentrate on thinking positive! But living a healthier, happier life takes some effort, so we'll give you some tips to kick-start your New Year.

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As always, our resolution is to simplify health insurance for all Arkansans and provide the services you need to maintain and improve your health. Happy New Year!



## Positive Thinking for a Healthier, Happier Life

Managing a chronic condition, getting in shape, or just living a healthier life means changing unhealthy habits. But that's not easy to do. Often you start off strong, and then your resolve weakens. Before long, you're back to eating poorly, skipping exercise, or making other self-defeating choices.

Fortunately, it doesn't have to be that way. Psychological studies show that behavior change occurs in stages. These tips can help you make it through the stages to achieve your goal.

### Gain Awareness, Measure Progress

First, think about what you want to change. Then:

- Set goals that lead to success. Focus on one or two goals at a time. Make sure they're specific and realistic for you.
- Start a diary. Have measurable benchmarks for your goal and write down your progress. Note where there's room for improvement. For instance, if you are trying to get fit, you may notice you skip exercise too often on workdays.

### Practice Makes Perfect

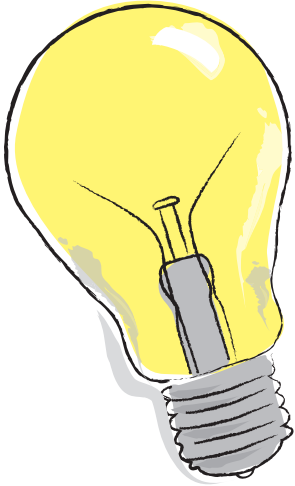
Next, develop practices that will help you turn your goals into reality. Manage the triggers. Know when you tend to make unhealthy choices. Then either avoid those triggers or learn ways of responding to them. For example, maybe it's your habit to overeat when you meet your best friend for lunch. You could meet for a walk instead.

### Get Support

Finally, make your new, healthier habits a permanent way of life. Build a strong support team. Involve family and friends in your new lifestyle. Or make new friends who share your interest in healthy living by taking an exercise class, finding a walking buddy, or joining a support group for your particular condition or challenge.

If your plan includes our QCARE Health and Wellness programs, contact a personal health coach for help in becoming a healthier you! Call **501.228.7111** or **800.235.7111**.

## Beat the Winter Blues



As the days shorten and the light fades, many of us feel our energy and mood fading as well. Up to 9 percent of Americans suffer from true seasonal affective disorder (SAD) and develop significant symptoms. Even those of us not suffering from full-blown SAD may find ourselves with less energy and more sadness in the winter.

What can you do about this? One simple answer is light. Bright light in the early morning has been shown to improve symptoms in people with SAD or with a simple seasonal energy lag. You don't have to buy a \$200 light box or dawn simulator (though some people prefer the gradual onset of light from a simulator). A \$30 halogen 1,000-watt shop light from your local discount store will supply all the light you need. The key is to use close, bright light for at least 30 minutes. And timing matters; bright light in the evening may disrupt your sleep.

Another simple answer is exercise. As little as 15 or 20 minutes several times a week is a natural antidepressant. There's no need to run marathons. Taking the dog for a brisk walk, raking leaves, or prepping the garden for next year will get your heart rate up and ward off the blues.

So if you feel blue during the winter, add some daily light therapy—either artificial or natural—and get your exercise, especially outdoors. If your symptoms greatly affect your daily activities or cause you to have suicidal thoughts, talk with your primary care doctor about additional treatment.

### New Preferred Drug Lists

New formularies—prescription drug lists—for 2014 have been posted at [qualchoice.com](http://qualchoice.com) under the *Pharmacy* link in the left-hand menu. If you are not sure which formulary your plan includes, log in at [qualchoice.com](http://qualchoice.com), select *Your Drug Formulary* at right, then *Covered Drug List*.

**Money-Saving Tip:** Switching to a generic form of your prescription drug may help you reach your New Year's resolution to save money! Ask your doctor if a generic version is available and if it will work for you.



## Get the Most from Your Office Visit



Not very long ago, you had to go to the hospital for certain medical services and procedures. Today many of those same services and procedures are done right in your doctor's office.

If your plan covers your primary care or specialist office visits with a co-payment, here's what you need to know: Besides the face-to-face visit with your doctor, only some simple procedures are covered by your co-payment. Other more complex ones are applied to your deductible and coinsurance.

How do you know if a procedure will be covered by your co-payment? Any time your doctor draws blood or cuts, stitches, or inserts anything into your body, you may be responsible for more of the cost. Ask your doctor or their staff if the procedure is covered by your co-payment—or if there will be other charges.

For a full list of simple procedures that are covered by co-payment, go to [qualchoice.com](http://qualchoice.com). Select *Members*, then *Medical Policies* and use the index or search box to find *Procedures included in office visit co-payment*.

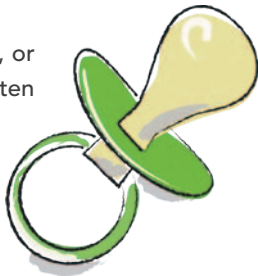
# Be a Better Health Care Consumer

## 1 Review Your Plan Documents Carefully

Does your plan cover preventive care, well-baby care, vision, or dental? Are there deductibles? Answers to these questions can give you a clue to the out-of-pocket expenses you may face. Your official plan documents outline your benefits and coverage and can be found at [qualchoice.com](http://qualchoice.com). Log in, then select *Your Benefit Booklet*.

## 2 Adjust Your Coverage as Your Family Status Changes

Marriage, divorce, childbirth or adoption, or the death of a spouse are life events—often called *qualifying events*—that may mean you should make a change to your health benefits. Many plans allow changes outside the open enrollment period in the case of a qualifying event.



## 3 Know Your Rights if You Lose Coverage

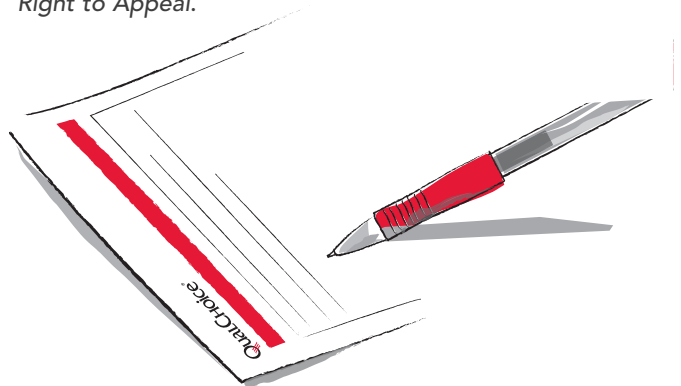
If you lose your job, change employers, get divorced, or some other life event happens, you may be able to buy continuing coverage. If your benefit plan is provided by an employer with more than 20 employees, under the Consolidated Omnibus Budget Reconciliation Act (COBRA), you may be eligible to buy continued coverage for yourself and your covered spouse and children.

## 4 Look for Wellness Programs

More and more employers offer wellness programs that encourage employees to work out, stop smoking, and adopt healthier lifestyles. Check your plan documents (see number 1 above) to see if our **QCARE Health and Wellness Programs** are included in your coverage. To learn more about the program, visit [qualchoice.com](http://qualchoice.com) and select **QCARE Health Management Programs**.

## 5 Know How to File an Appeal if Your Claim is Denied

Understand how your plan handles grievances and where to make appeals. Keep records and copies of all correspondence. To learn more about the appeals process, visit [qualchoice.com](http://qualchoice.com), select *Members*, and then select *Your Right to Appeal*.



## Recipe: Baked Apple Slices

### Ingredients

- 2 oranges
- 2 tbsp. honey
- ¼ tsp. ground cinnamon
- ¼ tsp. ground cloves
- 3 Granny Smith apples, peeled, cored, and cut into 1/2-inch slices
- 5 tbsp. raisins
- ¼ cup chopped walnuts, divided
- ¼ cup low-fat vanilla yogurt

### Directions

1. Preheat the oven to 375° F.
2. Grate the zest of one of the oranges and set aside.
3. Squeeze the juice from both oranges into a small bowl. Stir the honey, cinnamon, cloves, and half the zest into the juice.
4. Lay half the apple slices in a glass baking dish. Scatter the raisins and 2 tablespoons of the walnuts on top.
5. Pour on half the juice mixture. Then top with the remaining apples and juice mixture.
6. Combine the rest of the walnuts and orange zest, and scatter over the top.
7. Cover lightly with foil and bake for 30 minutes or until the apples are soft and juices are bubbly.
8. Serve warm or cold topped with a dollop of yogurt.

### Per serving

Makes four servings. Each serving provides: Calories 206, Total Fat 6 g, Saturated Fat 1 g, Carbohydrates 41 g, Sodium 13 mg, and Fiber 4 g.

Improve your family's nutrition by using the tools available at [ChooseMyPlate.gov](http://ChooseMyPlate.gov).

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## Survey Says...

# 2012 Member Survey Results

We would like to thank everyone who participated in the 2012 Member Survey! Your feedback is important to us. Here are just a few things we're doing in response to your feedback:

- Developing new plan options for employers to choose from—that may reduce your costs
- Providing quick access to your member documents at [qualchoice.com](http://qualchoice.com). After log-in, select *Your Benefit Booklet* at right.
- Improving our Customer Service quality assurance standards
- Making flu shots available at your pharmacy with no cost, no filing of a paper claim—hassle free!

As always, we welcome your feedback on ways to improve our service! Call our Customer Service Department any time Monday through Friday, 8:00 a.m. to 5:00 p.m. at **800.235.7111** or **501.228.7111**.



Terri James, PAHM  
Customer Service Manager

## We Arkansas: 2013 Community Outreach

We know that improving the health of our community is just as important as improving the health of our members. In 2013, QualChoice proudly supported the following community efforts with over \$50,000 in charitable contributions:

- American Heart Association
- American Lung Association
- Camp Aldersgate
- Centers for Youth and Families
- Easter Seals Arkansas
- Juvenile Diabetes Research Foundation
- Museum of Discovery
- Pine Bluff Black Fire Fighters
- Special Olympics Arkansas
- St. Vincent Foundation/Hospital
- Susan G. Komen Race for the Cure
- Youth Home



For more information or to register for any of our community events, contact Karyn Fitts-Langley at [karyn.langley@qualchoice.com](mailto:karyn.langley@qualchoice.com) or visit [qualchoice.com](http://qualchoice.com).