

# Member Update



An Independent Licensee of the Blue Cross and Blue Shield Association

Spring 2007



## Dear Friends,

These days, the health care industry seems to be changing faster than the speed of light. The good news is that breakthrough treatments and new technologies are helping us live longer than ever before. At the same time, serious health issues continue to threaten both current and future generations.

As your health insurance company, Blue Cross Blue Shield of Arizona would like to help you stay abreast of the latest health issues, trends and more. It's why we've created this quick-read newsletter.

Here, you'll find timely updates about new and proposed health care legislation, along with valuable benefits information (be sure to read about our coverage of the Gardasil vaccine), and smart health and cost-saving tips.

Blue Cross Blue Shield has been a cornerstone of Arizona for a long time – since before World War II – and we're more committed than ever to keeping our communities healthy and strong.

If you have any questions or would like more information about a particular topic, our customer service staff stands ready to answer them. Feel free to call us at (602) 864-4400 within the metro Phoenix calling area or (800) 232-2345 outside of metro Phoenix.

To your good health,

Richard L. Boals  
President & Chief Executive Officer

## Health Care a Focal Point of 2007 Legislative Session

If the first four months are an indication of what's to come, this could be dubbed "The Year of Health Care" in Arizona. During the 2007 legislative session, more than 250 bills that could affect Arizona's health system and Blue Cross Blue Shield of Arizona members were under review by state lawmakers.

"A majority of the bills were aimed at reducing the number of uninsured Arizonans, which is a high priority for all of us," said Charles Bassett, BCBSAZ's vice president, government relations and public policy.

Of special consideration were incentives to help the state's small businesses, since 56 percent of small businesses do not offer health insurance, according to the Kaiser Family Foundation State Healthcare Facts, 2002. One measure being explored would allow qualified small businesses to take an income tax credit of \$250 per covered employee for health insurance premium expenses; another would expand the premium discount program, which provides health insurance discounts to uninsured individuals and small businesses.

Gov. Janet Napolitano outlined additional health care priorities for the year.

Among these efforts is the creation of a physician recruitment office in AHCCCS, Arizona's version of Medicaid, along with stepped-up outreach to enroll the approximately 100,000 children who are eligible for but not signed up for AHCCCS and KidsCare. Ultimately Arizonans will benefit from the flurry of legislative activity.

Meanwhile, Blue Cross Blue Shield of Arizona redoubled its efforts to keep Arizonans healthy. More than 10,000 youth participated in the company's second annual Walk On! Challenge, and since January, the Health Safari traveled to more than 23 Arizona schools, health fairs and community events providing free basic health screenings to children in grades K-6.

For more information about these and other BCBSAZ Healthy Blue initiatives, visit [azblue.com](http://azblue.com).

## BCBSAZ Coverage of Gardasil Helps Members Protect Against Cervical Cancer



Last year, the National Cancer Institute reported nearly 10,000 new cases of invasive cervical cancer were diagnosed and the disease claimed the lives of 4,000 women nationwide. Worldwide, cervical cancer is one of the most common cancers among women, with nearly 500,000 cases reported and approximately 250,000 deaths each year, according to the U.S. Food and Drug Administration.

Recognizing these statistics, Blue Cross Blue Shield of Arizona was the first health insurance company in Arizona to announce coverage for Gardasil, a new vaccine to help

prevent cervical cancer, as part of its group and individual benefit plans. Since adding this vaccine last July, more than 3,300 BCBSAZ members have been inoculated with the vaccine.

"This vaccine is a powerful new weapon in reducing the incidence of cervical cancer in the population. We are very pleased to see that our customers are taking advantage of this new preventative therapy," said Gary Smethers, M.D., chief medical officer of BCBSAZ.

In June 2006, the Food and Drug Administration approved Gardasil for girls between the ages of 9 and 26 to prevent two types of the human papillomavirus linked to cervical cancer and two other types of the virus linked to genital warts. Gardasil is a recombinant vaccine (contains no live virus) that is given as three injections during a six-month period.

To learn more about Gardasil, consult your health care provider or call BCBSAZ's Nurse on Call Hotline at 1-866-4BCBSAZ (866-422-2729).

## 10,000 Students Complete 2007 Walk On! Challenge Arizona Youth Log a Combined 3.1 Billion Steps

Talk about getting kids moving. As part of its second annual *Walk On!* Challenge, Blue Cross Blue Shield of Arizona, along with educators throughout the state, helped 10,000 fifth-graders log an astounding 3.1 billion steps. That's equivalent to 62 trips around the world!

It was all part of a fun, but educational program to raise awareness about the growing health concerns surrounding childhood obesity and to encourage youth to lead more active lifestyles.

The month-long challenge asked fifth-graders to walk 10,000 steps a day, tracking their progress with a pedometer and tool kit provided by BCBSAZ. The schools with the most participants were entered into a drawing for a \$2,500 grant toward a fitness-oriented activity or field trip. Mesa's Franklin Northeast Elementary School (pictured at right) and its walkers were honored at a special ceremony on April 5 at the state Capitol.

While the *Walk On!* Challenge component was available only to fifth-graders, BCBSAZ expanded the *Walk On!* program to include children in grades K-8 as a means to encourage young people to be more active and as a positive step to help reduce the incidence of childhood obesity.



# Are You Getting a Good Night's Sleep?

## Follow These Simple Tips to Get a Good Night's Rest

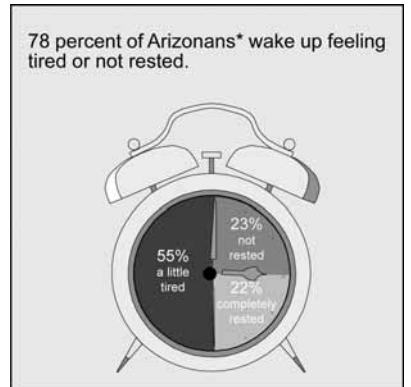
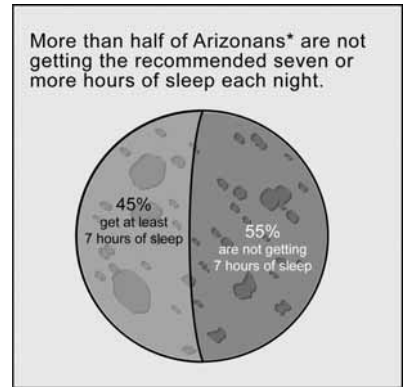
The kids, the job and the overall pace of life could be keeping you from getting a good night's sleep.

"That's a problem because a lack of sleep can affect a person's energy level, mental alertness and ability to deal with life's daily challenges," said Gary Smethers, M.D., Chief Medical Officer of Blue Cross Blue Shield of Arizona.

The average person needs seven to eight hours of sleep a night, though that number varies by individual, according to the Better Sleep Council.

In honor of Better Sleep Month, the Council offers the following tips to ensure a good night's rest:

- ✦ Maintain a regular bed and wake time schedule, including on weekends.
- ✦ Establish a regular, relaxing bedtime routine such as soaking in a bath or hot tub, and then reading a book or listening to soothing music.
- ✦ Create a sleep-conducive environment that is dark, quiet, comfortable and cool.
- ✦ Sleep on a comfortable mattress and pillows.
- ✦ Use your bedroom for sleep, rather than making it an environment for work and watching television.
- ✦ Finish eating at least two to three hours before your regular bedtime.
- ✦ Exercise regularly. It is best to complete your workout at least a few hours before bedtime.
- ✦ Avoid nicotine (e.g., cigarettes, tobacco products), caffeine (e.g., coffee, tea, soda and chocolate) and alcohol close to bedtime.



Source: WestGroup Research for BCBSAZ

## Emergency Room or Urgent Care?

According to the Arizona Ambulatory and Urgent Care Association, a visit to an urgent care facility may help you avoid costly access fees and long waits typically found in emergency rooms. When possible, for non-emergency, after-hours medical care, use an urgent care facility.

Non-emergency cases may include allergies, colds and flu, ear infections, minor burns, minor cuts, minor fractures, sore throats, sprains and strains, upset stomach, etc.

## Financial Stability Key to Providing the Best Coverage to Members

Despite extensive media coverage on the need for Americans to create a financial nest egg, many people remain puzzled over how much is needed to prepare for retirement or even for a rainy day.

The importance of financial stability cannot be overstated for individuals, and the same holds true for health insurance companies such as Blue Cross Blue Shield of Arizona. Just as individuals build savings accounts, BCBSAZ has reserves to ensure its ability to provide health insurance coverage to its members.

The need for reserves is especially important in growing areas like Arizona and for insurers like BCBSAZ that are independent local companies with no out-of-state parent company to turn to in times of financial hardship.

"Simply put, a healthy bottom line is an indicator of how we serve our customers," said Rich Boals, BCBSAZ's president and CEO. "We are here to protect those facing routine and potentially catastrophic situations," he said. "Our reserves make certain that we are able to fulfill this mission, while giving our customers peace of mind."

## Important Numbers to Know

### Benefits or Claims Information

Metropolitan Phoenix  
(602) 864-4400  
or (800) 232-2345

Metropolitan Tucson  
(520) 745-1883  
or (800) 752-0193

Flagstaff  
(928) 526-0232  
or (800) 423-6484

For additional telephone numbers, refer to the back of your BCBSAZ identification card.

### En Español

Preguntas sobre su aplicación, beneficios, reclamación, o pagos  
(602) 864-4884  
ó (800) 232-2345, ext. 4884

### Billing / Premium Information Change of Address or Coverage

(602) 864-4115  
or (800) 232-2345, ext. 4115

## Joining Forces: BCBSAZ Employees Team Up to Help the Wellness Community

Although Kate Baker and Susan Pack both work for Blue Cross Blue Shield of Arizona, their paths might never have crossed if it weren't for an organization they hold close to their hearts: The Wellness Community.

TWC ([www.twccaz.org](http://www.twccaz.org)) is a national non-profit organization that provides free support, education and hope to people with cancer and their loved ones. Beyond day-to-day encouragement, the organization offers sessions on topics such as relaxation, Yoga, Tai Chi, stress reduction, fitness and nutrition – all designed to improve participants' quality of lives and improve their chance of recovery. Founded in 1982, there are now 22 Wellness Communities throughout the United States, including the Central Arizona chapter in Phoenix.



Aside from her work at BCBSAZ, Sue Pack volunteers her time to The Wellness Community.

Kate Baker, vice president and treasurer of BCBSAZ, works behind the scenes on the organization's Finance Committee, reviewing financial statements and other budgetary documents. "I have been fortunate to have a stable job and raise two wonderful children. It is only right that I give back to the community," she said.

Having lost a co-worker and friend to lung cancer, Susan Pack RN, medical review specialist for BCBSAZ, contacted TWC to volunteer. Susan helps out with the organization's events and other administrative needs. "The Wellness Community truly is incredible," she said. "I've seen firsthand the amazing results that come from the dedicated staff and volunteers. It's a good feeling and I am thrilled to be involved."

BCBSAZ would like to thank Kate and Susan for their ongoing commitment and dedication to making our community a better place. Kate and Susan truly live the Spirit of Blue.