

WINTER 2008

My Health MATTERS

Providing Health Related Tips For Living Well

HNE offers Medicare Advantage Plans

Page 3

**Mental Health and Substance Abuse
Coverage Enhanced**

Page 6

**HNE Recognized for
Outstanding Customer Service**

Back Cover



HNE

Health New England How Can We Help?®

IN THIS ISSUE

SURVEY
PAGE 2

HEALTHY COOKING CALENDAR
PAGE 2

HNE ON FACEBOOK
PAGE 2

**HNE OFFERS MEDICARE
ADVANTAGE PLANS**
PAGE 3

**ANSWERS TO MEMBERS' MOST
COMMON QUESTIONS**
PAGE 3

EMERGENCY CARE
PAGE 4-5

STAY SAFE FOR THE HOLIDAYS
PAGE 5

PREVENT THE FLU
PAGE 6

**MENTAL HEALTH AND
SUBSTANCE ABUSE COVERAGE**
PAGE 6

HEALTH EDUCATION CLASSES
PAGE 7

**HNE RECOGNIZED FOR
OUTSTANDING CUSTOMER SERVICE**
BACK COVER

*2008 Health New England (HNE), Inc.
Published by: Health New England
Editors: Lynn Ostrowski and Mark Morris
Designer: Lisa Ubersax Tefft*

My Health Matters is also available online at
hne.com.

My Health Matters is printed on recycled paper
using vegetable-based inks.

TAKE A SHORT SURVEY AND YOU COULD WIN \$100!

HNE would like to know how you heard about our health plan. If you go to hne.com and fill out a short survey, you will be entered into a drawing for a \$100 Visa® Gift Card. If you'd rather enter by mail, call 413-233-3176 for a printed entry. All entries must be postmarked by December 31, 2008. See official rules and guidelines at hne.com

Win a
**\$100 Visa®
Gift Card!**

CELEBRATE HEALTHY EATING ALL YEAR

In the spirit of the holidays, this edition of *My Health Matters* includes a gift for you, the *HNE Healthy Cooking Calendar*. Each month features a different recipe loaded with healthy ingredients and great taste.



In addition to noting special days throughout the year, the calendar also lists health related celebrations.

Because HNE is your local health plan, the calendar lists significant Western Massachusetts events that are happening throughout the year.

Enjoy the HNE *Healthy Cooking Calendar* and have a happy and healthy 2009!

HNE ON FACEBOOK.COM

You've seen HNE out and about in the community – well, now we're out and about on the internet! Check out our new *Facebook* profile. Just go to facebook.com and type "Health New England" in the search field. You'll find information about health insurance, staying healthy, what's going on in our community, and lots more. You can participate in discussions or post items on our wall. So become a fan – add a comment about what types of things you'd like to see on our *Facebook* page. We'll donate a dollar for each of the first 1,500 fans we get between now and December 31, 2008 to Rays of Hope. (Rays of Hope supports state-of-the-art diagnosis and treatment services, community outreach and education programs, breast cancer research, complementary therapy, and support groups based in Western Massachusetts.)

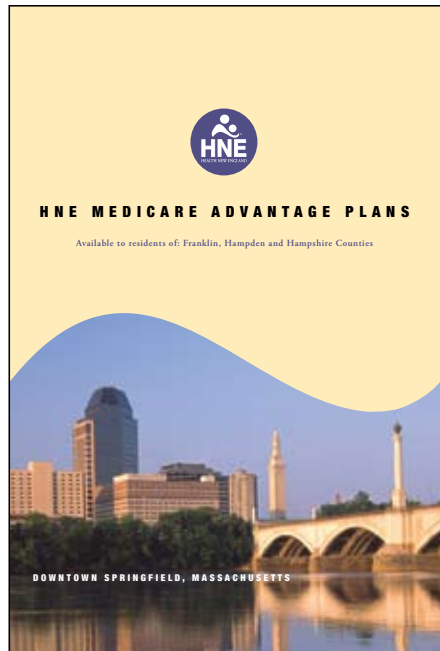


HNE OFFERS MEDICARE ADVANTAGE PLANS IN PIONEER VALLEY

VARIETY OF PLANS TO MEET THE NEEDS OF MEDICARE BENEFICIARIES

HNE now offers Medicare Advantage plans to eligible residents in Hampden, Hampshire and Franklin counties in Massachusetts.

The HNE Medicare Advantage Plans cover all the benefits of original Medicare, as well as routine exams, vision screenings and prescription medications. HNE Medicare Advantage Members also can take advantage of HNE's innovative health management and disease management programs, HNE's fitness and Weight Watchers® reimbursement program, and reimbursement for dental and eyewear.



for Medicare, they would have to choose another company. Now, our members can stay with us through an HNE Medicare Advantage plan.”

Multiple medical and prescription plan options provide a range of coverage at various cost levels.

Additional features include:

- An annual \$150 Fitness Club/Weight Watchers® Allowance
- An annual \$150 Dental Allowance
- \$100 Eyewear Allowance

HNE Medicare Advantage plans sold now will take effect January 1, 2009.

“Our Medicare Advantage plans provide the same great local and accountable customer service our members are used to receiving,” said Peter F. Straley, President and CEO of HNE. “In the past, when an HNE member became eligible

ANSWERS TO MEMBERS' MOST COMMON QUESTIONS

DOES HNE COVER FLU SHOTS AND INHALED NASAL FLU VACCINES?

HNE does cover the influenza vaccine for any member over six months of age. You may obtain the vaccine through a provider or submit for reimbursement if the vaccine was obtained elsewhere. For the 2008-2009 flu season, HNE is covering the inhaled nasal vaccine for all members aged 2-18.



WHAT TO KNOW ABOUT EMERGENCY CARE BEFORE YOU NEED IT

One of the most important benefits covered by HNE is Emergency Care. Before you ever need it, however, it's good to know when it's appropriate to use the Emergency Room and when to see your doctor.

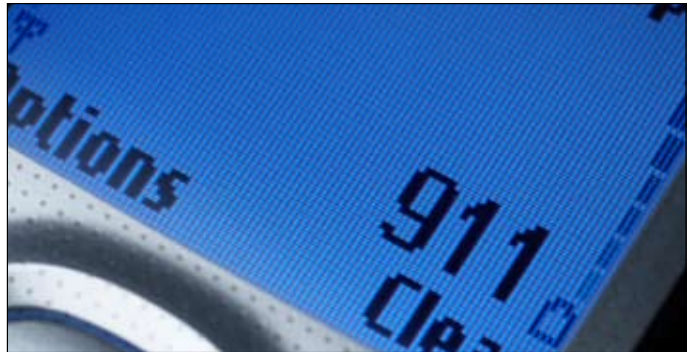
WHAT IS A MEDICAL EMERGENCY?

An emergency is when a medical condition causes serious and severe symptoms. Not getting care immediately might cause loss of life, lasting physical damage or serious injury to your body. Your health plan covers emergency care and ambulance services, if appropriate. What all emergencies have in common is a serious threat to health and the need for quick action.

WHAT SHOULD YOU DO IN AN EMERGENCY?

If possible, call your doctor first. State that you are an HNE member and clearly state your symptoms. The doctor may ask you to go to an emergency room or an urgent care center or advise you to come into the office. If you are not able to call your doctor, follow these guidelines:

- **Seek medical care at once. Go to the nearest emergency room or dial "911."**
- **If you think someone has swallowed poison or a substance that has made them sick, call the Poison Information Center toll-free at 800-222-1222.**
- **You may also call the HNE nurse advice line 24 hours a day. You can access our nurse line by calling 800-842-4464 or 413-787-4000. Listen to the prompts for "HNE member" and "nurse line questions."**



WHEN SHOULD YOU CALL AN AMBULANCE?

Call an ambulance if:

- The condition is life-threatening;
- The condition could worsen or become life-threatening on the way to the hospital; or
- The skills or equipment of paramedics are needed.

WHAT IS NOT COVERED IN THE EMERGENCY ROOM:

HNE does not cover non-emergency care provided in the emergency room. Routine care and care that is not required immediately are not emergencies. Examples are minor illnesses or injuries, colds, sore throats, rashes, routine pregnancy tests, allergies, sinus congestion, flu-like symptoms, injuries of more than 24 hours' duration, or persistent or chronic illnesses treatable by your PCP.

Services that are not covered by the health plan are not covered on an emergency basis. For example, emergency room services obtained for a dental condition, such as dental pain or a dental abscess, are not covered.

More information on this topic is available in an HNE brochure titled *Emergency Room Use*. To get your free copy call 413-787-4000 or 800-842-4464, ask for Member Services and mention the name of the brochure.

My Health and Well Being

URGENT CARE CENTERS:

If you need urgent care that cannot be provided by your doctor, you are covered to receive treatment in one of our in-plan urgent care centers. In this case, your specialist copayment will apply. The HNE in-plan urgent care centers are:

510 MEDICAL WALK-IN

510 NORTH ST
PITTSFIELD, MA 01201
413-499-0237

ACCESSIBLE MEDICAL ARTS

630 S MAIN ST
LANESBORO, MA 01237
413-236-0995

BAYSTATE MEDICAL PRACTICE RAPID CARE

95 SARGENT ST
BELCHERTOWN, MA 01007
413-323-5016

FAMILY CARE MEDICAL CENTER

1515 ALLEN ST
SPRINGFIELD, MA 01118
413-783-9114

HAMPDEN COUNTY PHYSICIAN ASSOCIATES MEDICAL CARE CENTER

98 SHAKER RD
EAST LONGMEADOW, MA 01028
413-525-3958

NORTHGATE MEDICAL

1985 MAIN ST
SPRINGFIELD, MA 01103
413-733-9955

OCCUPATIONAL MEDICINE SERVICES

15 STODDARD AVE
PITTSFIELD, MA 01201
413-443-7799

STAY SAFE FOR THE HOLIDAYS

Safety issues become especially important this time of year.

HOLIDAY SAFETY

- Keep holiday decorations away from heat sources.
- Turn off and unplug lights and decorations before going to bed or leaving home.
- Don't overload outlets. Buy electric decorations approved by a national testing lab.
- If you use a live tree, water it daily.
- Never leave children or pets in a room with a lit candle.
- Remember the "3 feet rule." Anything combustible needs to be 3 feet from a heat source.
- Place candles in holders big enough to catch drippings.

TOY SAFETY

New toys for children can be exciting and fun for many families, but please adhere to safety guidelines.

- Make sure toys are developmentally appropriate to suit the skills, abilities, and interest of the child.
- Supervise the child to ensure the toys are used for their intended purpose.
- Follow directions for age limitations to toys.
- Stay attentive to news flashes, mailings, and announcements about recalls, hazards, and dangers.



PREVENT THE FLU ALL SEASON LONG

While the flu vaccine is considered the best solution to flu prevention, pay attention to these important safety and preventive strategies. They can help you keep the flu away.

- Wash hands frequently with warm soapy water for at least 15 seconds. When there is no water access, use alcohol-based gels or hand wipes.
- Cough and sneeze into a tissue. For sudden moments, sneeze or cough into your bent arm.
- Don't touch your eyes, nose, or mouth before washing your hands.
- Wash phones, keyboards, and door handles frequently.

- Take the time to take care of yourself. Fuel your body with natural vitamins and minerals available by eating a variety of fruits and vegetables. Yogurt helps to stimulate your immune system.
- Exercise frequently to boost your immune system.
- Stay well hydrated.
- Stay at home if you have the flu!



MENTAL HEALTH AND SUBSTANCE ABUSE COVERAGE ENHANCED



HNE has removed the annual benefit limit for outpatient mental health and substance abuse services. All covered mental health and substance abuse services are provided as part of the outpatient behavioral health benefit. Now all of the prior approval requirements and member cost sharing for mental health and substance abuse services has been removed.

For mental health and substance abuse services with an in-plan provider, you do not have to contact HNE before you get services. HNE does require your provider to send us a treatment plan prior to your 16th visit. This requirement applies to any combination of mental health and substance abuse services. For example, if you have 7 outpatient substance abuse visits and 8 outpatient mental health visits, your provider will need to send a treatment plan to HNE before your next mental health or substance abuse visit.

You pay your PCP office visit copayment for all outpatient mental health and outpatient substance abuse services.

For POS and PPO plans, if you receive services from an out-of-plan provider, the out-of-plan provider must submit a request before the 16th visit.

Living Well with Chronic Conditions

HEALTH CLASSES OFFERED

INDIVIDUAL DIABETES EDUCATION

Your plan may include a benefit for you to meet individually with a diabetes educator. To find out if this is a covered benefit under your plan, call HNE Member Services at **800-310-2835** or refer to your membership materials.

DIABETES EDUCATION AND MEAL PLANNING WORKSHOP

Learn how to manage diabetes and prevent complications. Find out about the important tests for people with diabetes. You also will learn ways to make better food choices and still enjoy your meals. Classes are free. To register, call **413-787-4000** or **800-842-4464, ext. 3451**.

VIRTUAL DIABETES CLASS DVD

An informative video about managing diabetes, preventing complications, and daily blood sugar monitoring. Make better food choices and still enjoy your meals. This DVD is free to HNE members. Request a copy by calling **413-787-4000** or **800-842-4464, ext. 3451**.

ASTHMA EDUCATION CLASS

You will learn how to use inhalers correctly, prevent asthma flare-ups, control asthma triggers, and develop an asthma action plan. Classes are free. To register, call **413-787-4000** or **800-842-4464, ext. 3553**.

VIRTUAL ASTHMA CLASS DVD

An informative video about managing asthma, preventing flare-ups and using inhalers correctly. This DVD is free to HNE members. Request a copy by calling **413-787-4000** or **800-842-4464, ext. 3553**.

DISEASE MANAGEMENT GROCERY STORE TOUR

A grocery store tour for people managing diabetes, high cholesterol, heart disease, and high blood pressure. In small groups, walk with a nutritionist through each food section and learn how to count carbohydrates, and identify sodium,

fat and cholesterol content of food. Learn how to make better food choices that are affordable. To register, call **413-787-4000** or **800-842-4464, ext. 3451**.

SMOKING CESSATION

For members who have asthma, diabetes, heart disease and, or who are pregnant, HNE will reimburse you up to \$50 for the cost of a smoking cessation program. Request a voucher by calling **413-787-4000** or **800-842-4464, ext. 3553**.

HNE AND BIG Y® WORLD CLASS MARKETS ANNOUNCE DVD ON HEALTHY FOOD SHOPPING

Good health begins with the food choices we make. That's why HNE and Big Y® World Class Markets have come together to produce a new DVD titled Healthy Directions/Living Well Eating Smart - A Grocery Store Tour.

Hosted by Carrie Taylor, Big Y's® Registered Dietician, the video brings viewers through each section of the grocery store to discuss smart meal choices and provides tips on becoming a savvy shopper.

The Grocery Store Tour DVD features an easy-to-navigate menu that allows viewers to watch each section in sequence, or to skip around.

The Healthy Directions/Living Well Eating Smart Grocery Store Tour DVD is available at no charge.

To request your free copy, email to vowens@bne.com or Big Y® at askcarrie@bigy.com.





One Monarch Place, Suite 1500
Springfield, MA 01144-1500
hne.com

PRESORT STANDARD
US POSTAGE
PAID
SPRINGFIELD, MA
PERMIT #4000

HNE RECOGNIZED FOR OUTSTANDING CUSTOMER SERVICE

According to a recent report from the National Committee for Quality Assurance (NCQA), Health New England (HNE) achieved the highest rating in customer service among 160 commercial HMO/POS health plans surveyed in the United States.

In the 2008 NCQA Quality Compass® report, HNE achieved the highest ratings in the country in the “Customer Service” composite measure.

“When you call HNE, you speak with someone who lives right here in Western Mass.,” said Peter F. Straley, President and CEO of

HNE. “We understand how our local health care system works and we know how to help our members get the care they need to remain healthy. The Quality Compass® honor reflects that commitment and, I am personally very proud of our staff.”

The NCQA publicly reports comparative results of health plans regionally and nationally in its annual Quality Compass® report.

Quality Compass® is a registered trademark of the National Committee for Quality Assurance (NCQA).

HNE Achieved the Highest Rating in Customer Service in the Country!*

* According to the 2008 NCQA Quality Compass® Report when compared to Local and National HMO/POS Health Plans.



Quality Compass® is a registered trademark of NCQA.

Thank you to our members, providers and caring staff!