

A Little Knowledge Goes a Long Way

Just ask the Member Advisory Committee (or better yet, find out for yourself!)

The people on the Member Advisory Committee can't tell you everything you ever wanted to know about health care. But they all agree: There's more to it than meets the eye.

"Participating on this committee has been a real eye-opener," said one member. "I never knew all the regulatory requirements an insurance company comes up against. And I never realized how much is going on

behind the scenes at HNE to make things seamless for the customer."

"The more information you have, the more powerful you are when you need to be," added another member. "That's why I volunteered."

Similarly, it's why Health New England established the Member Advisory Committee, composed of HNE members. It's our "voice of the people"—a way for us to find out what's working and what's not; explore ways of doing things better, faster, and more efficiently; and deliver a personal touch that remains at the heart of all we do.

The 10-member committee has already made its presence felt since beginning quarterly meetings last year. HNE has or will implement 12 of the committee's 15 recommendations from 2001 (see chart, page 2).

In light of their time, effort and advocacy on behalf of all members, *Member Matters* asked a few committee members to share their perspectives and experiences. In doing so, the members revealed the many rewards of participating.



The Member Advisory Committee is our "voice of the people"—exploring ways of doing things better, faster and more efficiently, and delivering a personal touch that remains at the heart of all we do.

What have you gotten out of the Member Advisory Committee?

MW: I now know that there are a lot of people who care and that the member matters. I have a different view of Health New England. It feels good to know we have had an influence on HNE and that we're helping the company to succeed.

EB: It shows that HNE is responsive. It's reassuring that the plan listens to the membership, and it feels great to tell people that.

LA: Through this committee, HNE has put a face to the plan. It's more personable.

What do you feel Health New England has gotten out of the Member Advisory Committee?

EB: HNE is able to make better decisions because the company considers so many viewpoints to help improve service. That creates goodwill in the community.

Why did you volunteer?

LA: To know more about Health New England and to know what to do to make the most out of my benefits.

PB: I believe in taking an active interest and becoming involved. It's in my interest to help Health New England control costs and improve satisfaction.

Has membership in the committee met your expectations?

(COLLECTIVE SENTIMENTS FROM COMMITTEE): It has gone beyond our expectations. We have had strong, active discussions

on issues that affect everyone. We have access to people who make decisions that affect us. The focus is on benefitting all members, not just resolving individual issues or complaints.

Editors' note: We'd like to thank all committee members for their ongoing participation and contributions to this article. Although space limitations prevented us from publishing everyone's comments, we have tried to include a broad range of thoughts. The committee has been a wellspring of ideas and great source of pride for HNE.

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Healthcare Specialists for Diabetics

Why Join the Member Advisory Committee? Why not?

We hear from members all the time—through the mail, over the phone, even in person. We know there are even more ideas out there. And we want to hear yours.

THE COMMITTEE IS ...	IT'S NOT...
REWARDING. Let your voice be heard on issues that affect you, your employees, and the region.	TIME CONSUMING. Benefits administrators and members meet quarterly after business hours.
INFORMATIVE. Learn more about who we are and what we do, in a relaxed, friendly environment.	A TIME TO HOLD BACK. You can discuss any part of our business—from programming to access to care.
A NIGHT YOU DON'T HAVE TO COOK DINNER. Enjoy a light meal and get reimbursed for your time and travel.	THE SAME OLD THING. This is the only committee of its kind in Western Massachusetts.

For more information, please contact Arlene Gaudet at 413.787.4000, ext. 3237, 800.842.4464, ext. 3237, or agaudet@hne.com.

Making Things Happen

In 2001, the Member Advisory Committee recommended 15 ways to enhance benefits, service, and member education. HNE has or will implement 12 of those ideas. Below is a sampling.

ISSUE	COMMITTEE RECOMMENDATIONS	HNE ACTION
PHARMACY/ EDUCATION	List both brand name and generic equivalents when Web site users enter drug name.	Planned for 2002
	Help pharmacists educate members on use of generic drugs.	Seminar planned for September
SERVICE	Give members the option of receiving information via e-mail/electronic message; allow Web site users to review their own data (e.g., last preventive health visit).	Planned for late 2002
EDUCATION	Call members directly to provide information and help them access benefits.	Outreach program to be launched next year
INFORMATION	List doctors' primary languages spoken and board certification in Provider Directory.	Planned for 2002

Diabetes complications can involve many different body systems. To help you manage your diabetes and any complications, your Primary Care Physician (PCP) may coordinate your care with these health care professionals:

OPHTHALMOLOGIST. Damaged blood vessels in the eyes can cause fluid leaks, bleeding, retinal detachment, impaired vision, and blindness.

CARDIOLOGIST. Blood vessel disease can cause heart disease, hardening of the arteries, high cholesterol, poor circulation, high blood pressure, and stroke.

PODIATRIST. Foot infections and ulcers can be caused by poor circulation, dry skin, poor wound healing, and inability to sense pain, heat, or cold.

NEPHROLOGIST. Kidneys can be damaged when wastes and extra fluids build up.

DIETICIAN. Improved nutrition will help you manage your weight and regulate blood sugar.

MENTAL HEALTH PROFESSIONAL. Living with diabetes can be challenging and depression is common.

Remember, you are also a critical part of this team. It's important to be conscientious about all your diabetes self-care routines. Keep track of your blood sugar level; eat sensibly; exercise regularly; stop smoking; check your feet for cuts, blisters, or sores that will not heal; keep all medical appointments; learn about diabetes complications; and talk to your doctor if you suspect you may be getting into trouble.

Resource: American Dietetic Association, 216 W. Jackson Blvd. Chicago, IL 60606-6995, 312.899.0040. www.eatright.org

Mark Your Calendar!

2nd Annual HNE Diabetes Care Day, Saturday, Nov. 9!

A free program for HNE members with diabetes.

Best Western Sovereign Hotel & Conference Center, West Springfield

FREE HEALTH SCREENINGS FOR HNE MEMBERS!

- Cholesterol
- A1c
- Blood pressure
- Blood glucose
- Foot exam
- Body composition analysis
- ...and more!

FREE STUFF!

- Educational information
- Glucometers with instructions
- Gifts for the first 100 people to arrive

EXPERT GUEST SPEAKERS! Learn about diabetes nutrition management and cardiovascular health and lifestyle changes to help you reduce your risk for heart disease. Look for invitations closer to the date.

For more information, call HNE at 800.842.4464 or 787.4000, ext. 3300.

See you there!

Y o u r P l a n

Stretching While You Work

Quadriceps Stretch

- Stand with your head, neck, and back aligned, your abdominals tight, and your knees slightly bent.
- Put your right hand on a chair or desk. Grasp your left foot—not your toe—and pull your heel toward your buttocks until you feel a gentle stretch in the front of your thigh. To increase the stretch, pull back more, but be careful not to arch your lower back.
- Hold for 10–30 seconds.
- Repeat with the other leg.



Chin to Chest Neck Stretch



Sitting or standing, lower your chin to your chest until you feel a gentle stretch. Hold for 15 seconds, then lift your head up. Repeat 3–5 times.

Picturing Your Life

for goal setting

You probably wouldn't go on a car trip without first deciding where you want to end up, and consulting a map for directions. Just as you would use a road map before setting out on a trip, you can create a "life map" to plan your journey in life. It is possible to make positive choices and take control of the path your life takes.

First, think about the direction you would like to take in your career, home, health, education, and spiritual life. Next, set specific and realistic goals for getting to that point. Write them down and use your imagination to add lots of details. Creating a concrete image will jog your subconscious when you make choices in the future. Try to see the actual shape, size, and color of your dreams. For instance, your goal may be to improve your health. Instead of saying, "I will be healthier," write down, "I'm going to reach my ideal weight and be able to ride my bike five miles a day by my next birthday." The more specific you can be, the more vividly you will visualize being healthier. At the same time, be realistic. If your goals include a job that pays \$30,000 a year, it's unrealistic to set your sights on owning a garage full of luxury cars.

With your life map to guide you, you will move step-by-step along your life path. Ask yourself if the choices you make day to day will bring you closer to the goals you have visualized. As you make conscious choices with these goals in mind, you'll follow your own road toward personal success.

Resource: The Magic Lamp: Goal Setting for People Who Hate Setting Goals, by Keith Ellis. New York: Three Rivers Press, 1998.



Leave some time at the end of your workday to tidy up your desk or workspace. Put away files; organize papers; put away pens, paper clips, and other desk items; and review appointments for the next day. Include housekeeping chores such as cleaning your phone and computer monitor screen. Not only will this help your transition away from the workday, but you'll be greeted by an orderly space to begin your work the next morning.

"Dreams are the touchstones of our character. If you advance confidently in the direction of your dreams, and live the life that you have imagined, you will meet with success unexpected in common hours."

—Henry David Thoreau

Do you think there aren't enough hours in the day to finish all your work? Take a look at all the little things you do every day that are not essential for, or related to, your goals. You'll be surprised how much valuable time they can use up in a week! Try eliminating even one of those time wasters and you'll create more time in your busy schedule to accomplish more important things.

When you're getting ready for a business trip, assemble a mini-office so you can continue to work and communicate while you are away. Make a packet that includes pens, pencils, a highlighter, stationery, address book (including e-mail addresses), business cards, memo pads, envelopes, stamps, paper clips, rubber bands, pocket calculator, extra file folders, and office forms. With these items at hand when you're out of the office, you can conduct your business without skipping a beat.

Y o u r W o r k



Accepting Help

by Allen Douma, M.D.

Most people with a chronic illness are able to carry out their work and daily activities without limitations. Others experience significant challenges in their ability to work and play as they once did. Fortunately, assistance from others can minimize or help eliminate these limitations. However, many people hesitate even to ask for a small favor from family or friends because they don't want to impose or appear less capable.

If you have a chronic illness and you find it hard to ask for assistance, think about what you would do if a friend or co-worker had a chronic illness and asked for your help. If you would gladly step forward and help that person, then chances are good that he or she would be willing to help you as well.

When counseling them about their illnesses, some physicians may lead their patients to feel that they should limit their activities. Actually, few illnesses are improved by restricting activities and most patients improve when they stay involved and active.

Similarly, people with good intentions may try to give you more help than you really need. It's up to you to define your needs politely and firmly so you can retain as much independence as possible.

Effective management of your illness includes not only taking responsibility for your treatment, but also asking for and receiving other kinds of help. In addition to friends, family, colleagues, and co-workers, the professionals who staff benefit support services at work are excellent resources for assistance. By accepting help graciously when you need it, you can stay active in your life and in the lives of those who care about you.

Allen Douma, M.D., is a member of the Work&Life editorial board and is a medical reviewer for The WorkCare Group, Inc. Dr. Douma is a communications consultant and writes the syndicated column Ask The Family Doctor.

Work and You

An Employ

Some chronic illnesses, such as diabetes, arthritis, asthma, or chronic fatigue syndrome are called "invisible illnesses" because a person with such an illness actually may look quite healthy. Although chronic illnesses cannot be cured, they can be managed with treatment. People with chronic illnesses live from day to day with varying degrees of pain, discomfort, and inconvenience. While some chronic illnesses may be disabling, many people live dynamic lives and continue to work productively.

If you have a chronic illness, you have accepted limitations in your life and have learned how to work around them. It may be harder to do things now that once were easy for you. However, because of these challenges, you have developed effective coping skills that are far beyond those that "healthy" people need to get by in their lives. To your credit, having this ability to face problems confidently and find solutions is one of the qualities that will continue to make you a valuable employee. In addition, having an interesting job where you feel useful and appreciated can boost your sense of well-being and lift your spirits.

Nonetheless, you may have to deal with some of these concerns at work:

- **YOUR ABILITY TO DO YOUR JOB.** Are you in the right job for your physical abilities? Your employer will help adapt your workplace to accommodate your abilities, within limits. Try not to feel guilty if you need to take time off from work because you don't feel well. By taking care of yourself and staying as healthy as possible, you will be more valuable on the job.
- **YOUR RELATIONSHIP WITH YOUR CO-WORKERS.** Because you may look healthy, your co-workers could have a hard time understanding if you miss work because you don't feel well, or take time off to see a doctor. They may feel that you are not doing your share of the work. They may be resentful or angry if they think you are getting special treatment. Also, others may have misconceptions about the realities of your illness. For example, most people don't understand that fibromyalgia is more than just "a few aches and pains." You will have to decide if



Chronic Illness e's Challenge

informing and educating your co-workers will work for you. Fortunately, most people will be understanding and supportive, especially if they have more information about your condition. If you decide not to tell others about your illness, will you avoid taking care of yourself as you should? Work harder to cover up your illness? Skip doctor's appointments? While this strategy may seem necessary in some situations, it could backfire and leave you feeling worse than ever.

- **YOUR RELATIONSHIP WITH YOUR EMPLOYER.** You are not required to tell your employer about your illness. However, if you perform your duties acceptably, your job should not be threatened because you have an illness or disability. You should be able to get the support you need; your limitations (if any) should be respected; and any adaptations you may need to perform your job should be allowed, unless doing so will place undue hardship on the company. In many cases, it will help you if your employer and supervisor understand your illness and any limitations you might have.

With a chronic illness, finding a balance between the demands of your job and the realities of your condition is an ongoing challenge. These ideas may help:

- **SET PRIORITIES** and make sensible use of your time to avoid getting overtired.

- **PACE YOURSELF** and schedule more important tasks when you feel most energetic.

- **LISTEN TO YOUR BODY** and try to adjust your activities based on how you feel.

- **DEAL ACTIVELY WITH YOUR ILLNESS** and stick to recommended therapies (e.g., taking prescribed medicines, keeping medical appointments, following self-care routines).

- **EDUCATE YOUR FRIENDS,** employer, and co-workers about your illness and how it affects you, if you feel comfortable doing so.

Finally, depression is common among people who deal with continuous illness and pain. If you feel overwhelmed by feelings of sadness or hopelessness, consult your doctor, employee assistance program (if available), or a mental health professional. Your best approach is to strive for balance—if possible, keep a normal schedule and be sure to include work, relaxation, and fun.

Resource: After the Diagnosis, by JoAnn LeMaistre, Ph.D. Dillon, CO: Alpine Guild, 1999.



Reference DESK

A Different Kind of Health: Finding Well-Being Despite Illness, by Blair Justice, Ph.D. Houston, TX: Peak Press, 1998.

Celebrate Life: New Attitudes for Living with Chronic Illness, by Kathleen Lewis. Atlanta, GA: The Arthritis Foundation, 2000.

A Delicate Balance: Living Successfully with Chronic Illness, by Susan Milstrey Wells. Cambridge, MA: Perseus Books, 2000.

The Chronic Illness Experience: Embracing the Imperfect Life, by Cheri Register. Center City, MN: Hazelden, 1999.

Homework

If you work with someone who has a chronic illness, you can help smooth the way for a better working relationship:

- **LEARN ABOUT THE ILLNESS** and how your co-worker might be affected by it.

- **LET YOUR CO-WORKER KNOW** that you understand he or she may not be feeling well.

- **OFFER HELP** if you think it's needed, but don't hover.

Although people with chronic illnesses are well aware of their limitations, they may hesitate to ask for help for fear of losing their independence.

Health Education Classes

Health New England wants to keep you healthy! Find what interests you and take advantage of our educational and self-help programs. Pre-registration is required for most classes. For more information, visit www.healthnewengland.com and click on "Health Options."

HEALTH NEW ENGLAND

Adult Asthma Education. Offered to members who have been diagnosed with asthma. Learn how to manage your asthma, measure peak flow, and develop an Asthma Action Plan. For more information or to register, call 413.787.4000 or 800.842.4464, ext. 3553. Wednesdays, Sept. 11 and Nov. 20; from 6:30 – 8:30 p.m. at the Best Western Sovereign Hotel, West Springfield.

Pediatric Asthma Education. Interactive classes that combine learning with fun, focusing on what asthma is and teaching kids how to keep it under control. The nurse educator helps children to talk to each other about how asthma affects

them and to share feelings. Parents join their children in the last 30 minutes to review asthma control, common medications, asthma action plans, and peak flow charting. (*Children must be accompanied by a parent/guardian. A parent/guardian must be present during all class times.*)

FOR AGES 8-12: Tuesday, Sept. 17; Wednesday, Dec. 4; from 6-7:30 p.m.
FOR AGES 11-17: Tuesday, Sept. 24; Tuesday, Dec. 10; from 6-7:30 p.m. For more information and to register, call 413.787.4000 or 800.842.4464, ext. 3391.

Celebrating Women 2002! "Menopause Town Meeting" conducted by nationally known authors Carol Landau, Ph.D., Michelle G. Cyr, M.D., and Anne W. Moulton, M.D. of Brown University School of Medicine; Wednesday, Sept. 25, from 6:30-8:30 p.m. **Women's Night Out!** *Health Fair* features health screenings such as bone density, skin analysis, cholesterol, blood pressure, and body fat analysis; expert panelists on women's health topics such as relaxation techniques, nutrition, and alternative thera-

pies; beauty tips; massages; yoga; raffle prizes; and much more! Wednesday, Oct. 16, from 5-9 p.m. All events held at the Best Western Sovereign Hotel, West Springfield. For information, call 800.842.4464, ext. 3300.

Diabetes Management. Two free classes offered for members with diabetes: *Diabetes Education* Tuesday, Sept. 24 and Tuesday, Oct. 22; *Nutrition/Meal Planning* Wednesday, Sept. 18 and Wednesday, Oct. 23. We encourage all members with diabetes to participate and bring a support person. Classes are held at the Best Western Sovereign Hotel, West Springfield. For more information about the Diabetes Management Program or to enroll, call 413.787.4000 or 800.842.4464, ext. 3381.

Diabetes Grocery Store Tours. Walk through the grocery store with a registered dietician and learn how to read food labels, count carbohydrates, determine portion sizes, and more! Space is limited! For more information or to register, call 413.787.4000 or 800.842.4464, ext. 3300.

Diabetes Care Day. A number of events for members with diabetes: free health screenings for cholesterol, blood glucose, blood pressure, and more; expert guest speakers; great raffle prizes. Saturday, Nov. 9 at the Best Western Sovereign Hotel, West Springfield. To register or for more information, call 413.787.4000 or 800.842.4464, ext. 3300.

Living Well Program. A six-week program teaching self-management techniques that help relieve symptoms and control chronic illness. Meets weekly; fee is \$35 for materials. Next series dates: Thursdays, Sept. 12, 19, 26 and Oct. 3, 10, 17; Mondays, Oct. 21, 28 and Nov. 4, 11, 18, 25. To register, call 413.787.4000 or 800.842.4464, ext. 3300.

Smoking Cessation. Reimbursement up to \$50 to attend a smoking cessation program. For HNE members who have asthma, diabetes, cardiovascular diseases, and/or who are pregnant. For more information, call 413.787.4000 or 800.842.4464, ext. 3391.

Area hospitals also offer instruction and education on a wide range of topics. For more information, please call the hospital directly.

CPR CERTIFICATION

Baystate Medical Center 413.794.9441
Community Heartsaver CPR
CPR-Healthcare Provider

Berkshire Medical Center 800.377.4325
CPR Certification Program

Fairview Hospital 413.229.0010
CPR Certification Program
CPR Renewal

Mary Lane Hospital 800.377.4325
CPR Certification Program

Noble Hospital 413.572.5172
CPR Classes

DIABETES

Berkshire Medical Center 413.447.2000
Free Diabetes Clinic

Cooley Dickinson Hospital 413.582.2400
Managing Your Diabetes
Families of Children with Diabetes

Holyoke Hospital 413.534.2789
Diabetes Self-Management

Mary Lane Hospital 413.967.6211
Blood Glucose Screenings

GENERAL HEALTH

Baystate Medical Center 413.794.2255
OR 800.377.HEALTH
Cholesterol Screenings

Fairview Hospital Wellness Center 413.528.0790
Blood Pressure Screenings

Franklin Medical Center 800.377.HEALTH ext. 4325
Basic First Aid

Holyoke Hospital 413.534.2789
Blood Pressure Screenings

Mary Lane Hospital 413.967.6211
Health Screenings

PRE/POSTNATAL

Baystate Medical Center 800.377.HEALTH
Preparation for Childbirth
Vaginal Birth after Cesarean

Cooley Dickinson Hospital 413.582.2736
Becoming a Family
Breastfeeding Clinic

Fairview Hospital 413.528.0790
Breastfeeding Clinic (Postpartum)
Prepared Childbirth (Basic)

Mary Lane Hospital 413.967.6211
Childbirth Classes

Noble Hospital 413.562.3522
Exercise and Pregnancy

PARENTING

Cooley Dickinson Hospital 413.582.2736
Beyond Birth: Parenting Your Newborn
Gentle Baby Touch - Infant Massage

Franklin Medical Center 413.774.4444
Parenting Teenagers Effectively

SMOKING CESSATION

Cooley Dickinson Hospital 413.582.2519
Quit Now/Tobacco Treatment Program
Last Smoke

Fairview Hospital 413.528.8600 ext. 3140
Better Breathers Pulmonary Rehab Program
Massachusetts Smokers Quit Line:
1.800.TRY.TO.STOP or 1.800.897.8678

Noble Hospital 413.568.1318
Smoking Cessation

SUPPORT GROUPS

Baystate Medical Center 800.377.HEALTH
Better Breathers Support Group
Menopause Support Group
Osteoporosis Support Group

Berkshire Medical Center 413.447.2000
Diabetes Support Group

Cooley Dickinson Hospital 413.582.2000
Breast Cancer Support Group
Chronic Illness Support Group
Prostate Cancer Support Group

Fairview Hospital 413.528.0790
Chronic Mental Illness Support Group
Diabetes Support Group

Franklin Medical Center 413.773.2570
Breast Cancer Support Group
Breastfeeding Support Group
Cancer Support Group

Mary Lane Hospital 413.967.6211
Better Breathers Support Group
Cancer Support Group
Stop Smoking Support Group

Noble Hospital 413.568.2811
Caregivers Support Group
Diabetes Support Group
Stroke Support Group

WEIGHT MANAGEMENT

Fairview Hospital 413.528.8600 ext. 3061
Weight Management

Health Education

Physician Directory Update

The following Primary Care Physicians have joined HNE:

Family Practice

Mark Snowise, M.D.
Suburban Internal Medicine
710 Stockbridge Road
Lee, MA 01238
413.243.0122

Internal Medicine

Nadeem Anwar, M.D.
RiverBend Medical Group
444 Montgomery Street
Chicopee, MA 01020
413.594.3111

Kelly L. Armstrong, M.D.
RiverBend Medical Group
305 Bicentennial Highway
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Wilbraham, MA 01095
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Pediatrics

Samina Ahmed, M.D.
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413.733.4101

The following providers no longer participate with HNE:

David A. McDougall, M.D.
Satish Goel, M.D.
Penny Lamhut, M.D.
Alice Ling, M.D.
P.J. Ramaswamy, M.D.

The following Primary Care Physicians changed addresses:

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29 Cottage Street
Amherst, MA 01002
413.548.8885

Carolyn S. Tolley, M.D.
8 Isabella Street
Holyoke, MA 01040
413.536.3800

A doctor's panel status with HNE can change. To check a doctor's most current panel status, visit www.healthnewengland.com or call Member Services at 413.787.4004 or 800.310.2835.

Provider Directory

Drug Benefit Changes

Only Rheumatologists May Prescribe Enbrel®

Effective Oct. 1, prescriptions for Enbrel®, an injectable medication for treatment of rheumatoid arthritis, will be covered only when written by a rheumatologist. For more information, please call Member Services at 413.787.4004 or 800.310.2835 Monday–Friday, 8 a.m.–5 p.m.

New Generic Drug Available

In July, Lisinopril, the generic form of Zestril® and Prinivil®, became available. Lisinopril, which is used to treat high blood pressure, is covered at our lowest copayment (tier 1). Both brand formulations, Zestril® and Prinivil®, are still available at our highest copayment (tier 3).

Important Information About Six-Month Lockout for New Drugs

Responding to the rising cost of prescription drugs, Health New England announced in May that it would not add brand name medications to its list of covered drugs for at least six months after Food and Drug Administration (FDA) approval.

This lockout period does not apply to newly approved generic drugs or new forms of existing drugs. Generic drugs are covered under the lowest copayment (tier 1).

The FDA reviews the safety and efficacy of new drugs and determines whether they should be marketed and available by prescription in the U.S. After FDA approval, Health New England physicians perform their own review for safety, efficacy, and appropriate level of coverage. These drugs will be covered under either the middle copayment (tier 2) for formulary additions or our highest copayment (tier 3) for non-formulary drugs.

Why the lockout period?

This new policy reflects an emerging industry standard as well as several factors in the marketplace. While the number of applications for new drugs has increased in recent years, the time to review these applications has decreased. Many of these new drugs do not offer advantages over the drugs already available, but they are much more expensive.

Drugs also have been taken off the market due to adverse effects. The FDA withdrew Baycol®, a cholesterol-reducing drug, from the U.S. market last year following reports of fatal side effects, especially when used in combination with another medication. The agency also withdrew Rezulin®, a diabetes drug, from the market in 2000 following reports of liver toxicity and failure.

A recent ABC-TV special, "Bitter Medicine: Pills, Profit and Public Health," discussed many contributing factors in prescription drug costs. Pharmaceutical companies may spend millions of dollars on drug research, but they are also posting profits in billions of dollars.

If your doctor believes that a new drug is essential to your treatment, he or she can call HNE Member Services. We will ask your doctor to submit a letter of medical necessity detailing other drugs that you have tried and the reasons you cannot take those drugs.

Your doctor or pharmacist can tell you if the FDA approved a drug within the last six months. To check the current formulary status of any prescription drug, visit www.healthnewengland.com or call Member Services at 413.787.4004 or 800.310.2835.

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Member Rights and

HNE members have specific rights and responsibilities that form the basis of quality health care. We are pleased to share the HNE Member Rights and Responsibilities Statement, which tells you what you can expect from us and what we ask of you.

Your Rights

- To receive information on HNE, its services, plan providers, policies, procedures, and your rights and responsibilities. HNE will not release information that by law may not be given to members or any third party. We will not disclose privileged information about plan providers.
- To be treated with respect and with recognition of your dignity and right to privacy.
- To participate in health care decisions with your doctor or other health care provider.
- To expect that your doctor or other health care provider will fully and openly discuss appropriate, medically necessary treatment options, regardless of the cost or benefit coverage. It does not mean that HNE covers all treatment options. If you are unsure about coverage, please contact Member Services at 413.787.4004 or 800.842.4464.
- To contact us with a grievance or complaint about HNE or a plan provider. See your plan materials for instructions.
- To refuse a treatment, drug, or other procedure recommended by your doctor or other health care provider as the law allows. Providers should tell you about any potential medical effects of refusing treatment.
- To select a Primary Care Physician (PCP) who is accepting new patients. For a list of PCPs, search the Provider Directory on www.healthnewengland.com or call Member Services at 413.787.4004 or 800.310.2835.
- To change your PCP. You may choose any plan PCP, except those who have notified HNE that they no longer accept new patients.
- To have access, during HNE's business hours, to Member Services Representatives who can answer your questions and help resolve problems.
- To expect that your medical records and information on your relationship with your doctor will remain confidential, in accordance with state and federal law and HNE policies.

Your Responsibilities

- To provide, as much as possible, the information your providers need to care for you. This includes information on

d Responsibilities

your present and past medical conditions, as you understand them, before and during any course of treatment.

- To follow the treatment plans and instructions for care that you have agreed on with your provider.
- To read HNE materials to become familiar with your benefits and services. If you have any questions, you should call Member Services at 413.787.4004 or 800.310.2835.
- To follow all HNE policies and procedures.
- To treat providers and HNE staff with the respect and courtesy that you would expect for yourself.
- To arrive on time for appointments or give proper notice if you must cancel or will be late.
- To understand your health problems, an important factor in your treatment. If you do not understand your illness or treatment, talk it over with your doctor.
- To participate in decision-making on your health care.
- To inform HNE of any other insurance coverage you may have. This helps us process claims and work with other payors.
- To notify us of status changes (such as a new address) that could affect your eligibility for coverage.
- To help HNE and plan providers get prior medical records as needed. You agree that HNE may obtain and use any of your medical records and other information needed to administer the plan.
- To consider the potential effects if you do not follow your provider's advice. When a service recommended by a plan doctor is covered, you may choose to decline it for personal reasons. For example, you may prefer to get care from out-of-plan providers rather than plan providers. In these cases, HNE may not cover substitute or alternate care that you prefer.

HNE Location and Service Hours

FOR CUSTOMER SERVICE

Call HNE Member Services. We're here to help!

- 413.787.4004 or 800.310.2835
- Or, visit us in person at: One Monarch Place, Springfield, MA.
Our office hours are Monday-Friday, 8 a.m.–5 p.m.

FOR MEDICAL CARE

- Contact your PCP's office at the number listed in the HNE Provider Directory. HNE requires all PCPs to provide coverage 24 hours a day, seven days a week.
- Please talk to your PCP's staff to find out their office hours and how they handle care after normal business hours.

FOR EMERGENCY CARE

- Go to the nearest emergency room or dial "911."



Continued from page 8

Generic Drugs: Questions and Answers

Q. What is a generic drug?

A. When a drug company brings a drug to market, it gives the drug a brand name. The drug also has a generic name that is the chemical name. The brand company receives a patent for this new drug, which means that only the manufacturer can market the drug for the duration of the patent. Once this patent protection ends, other companies can manufacture and market the drug—using the generic, or chemical, name.

Q. Are generic drugs the same as the brand drug?

A. Yes. The active chemical ingredient is exactly the same, but the inactive ingredients such as fillers or dyes may be different.

Q. Are generic drugs as good as the brand name drugs?

A. Yes. The Food and Drug Administration (FDA) must approve all drugs—brand and generic—prescribed in the U.S. The FDA approves generic drugs only if they:

- contain the same active chemical ingredient as the brand drug.
- have the same amount of the active chemical ingredient.
- are administered the same way (e.g., topical or oral).
- are the same formulation (e.g., liquid or tablet).
- are used for the same conditions.
- are manufactured to the same standards of quality as the brand drug.
- are "bioequivalent" (see below) to the brand drug, according to the the manufacturer's data.

Q. What is "bioequivalent"?

A. It refers to tests that measure the level of medication in the blood. If the level of the generic drug measured in the blood is as much and as high as the brand drug, the FDA approves the generic for prescription use and designates it as bioequivalent to the brand product.

Q. Why do the generic products sometimes look different than the brand product?

A. When a manufacturer patents the brand drug, it often patents the drug's appearance. This "appearance" patent does not always expire at the same time as the patent on the brand drug. Thus, generic companies cannot create the generic drug to look the same. This difference in appearance does not impact the effect of the drug.

Join us for the last in a series of informative and interesting “Celebrating Women 2002!” seminars.

THE GRAND FINALE!

Women’s Night Out! Health Fair



Take advantage of a number of health screenings:

- **Bone density**
- **Skin analysis**
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- **Blood pressure**
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Listen to a panel of experts leading sessions on important topics:

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- **Nutrition**
- **Alternative therapies**
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Visit a wide variety of exhibitors featuring hobbies such as creating and designing scrapbooks.

Space is limited! Register before the conference and receive a gift bag and qualify for raffle prizes!

Sign up today!

Wednesday, Oct. 16 from 5-9 p.m.

Best Western Sovereign Hotel & Conference Center
1080 Riverdale Street (Route 5), West Springfield
(Exit 13B from Interstate 91 north or south)

Seminar Registration Form

WOMEN’S NIGHT OUT! HEALTH FAIR

Wednesday, Oct. 16, 5–9 p.m

Name _____

Address _____

Phone (daytime) _____

Name of each additional person _____

HNE Member cost: First person: \$5

Each additional person: \$2

Non-HNE Member cost: First person: \$10

Each additional person: \$5

Total number of people registering _____

Total amount enclosed \$ _____

Please mail with payment to: Health New England, One Monarch Place, Suite 1500, Springfield, MA 01144-1500, Attn: Health Programs Department.

The Year of the Woman

Food Allergy

Food allergies can affect all age groups but are most frequent among children. Food allergies in children have been linked to a number of foods such as peanuts, strawberries, citrus fruit, seafood, wheat, eggs, nuts, beef, and cow's milk. There is some evidence that suggests that breast-feeding helps protect infants from future allergies, and that early exposure to cow's milk may increase the chances of asthma later in life. However, a family history of allergies is the best predictor of future allergy problems.

As with any allergy, avoiding contact with the allergen is the best self-care approach. If you suspect you or a family member has a food allergy, it's important to try to identify the food agent that causes the reaction. As with most allergy problems, a process of trial and error is the best way to identify the culprit.

Symptoms/Signs

- Wheezing
- Swelling of the lips, tongue, or throat
- Skin rash or fainting
- Itching of the palms, soles of the feet, or other parts of the body
- Runny nose
- Gastrointestinal distress such as cramping, vomiting, or diarrhea

Consult Your Doctor If:

- **YOU HAVE AN ACUTE ALLERGIC REACTION THAT PRODUCES SEVERE BREATHING PROBLEMS; WHEEZING; DIZZINESS; SHOCK; CHOKING OR DIFFICULTY SWALLOWING; SWELLING OF THE LIPS, TONGUE, OR THROAT; TIGHTNESS IN THE CHEST; HIVES; OR FAINTING.**
- You experience a rash, without the symptoms described in the previously bulleted list.

This article is intended to increase awareness of health and medical care issues. None of the information in this text is intended to be a substitute for appropriate physician diagnosis and medical care.

HomeCare

If physician referral is not recommended at this time, try the following:



MEDICATION

- Antihistamines may be used for mild to moderate reactions.



NOTE WELL

- Use tissue or handkerchief to gently blow mucus from nose. Do not blow hard: An ear infection or bloody nose could result.



ACTIVITY

- Reduce your activity when an allergic reaction happens.



REST

- You may need to rest after an allergic reaction.



NUTRITION

- Soybean milk substitute may be tried if infant shows intolerance to cow's milk.
- Avoid foods that may cause a reaction. Track down possible offenders.



PREVENTION

- Breast-feeding may build resistance to some allergies in infants.
- If known, avoid foods that may cause allergic reactions.
- Avoid foods more likely to cause allergies when starting infants on solids.

Y o u r C a r e

Welcome RiverBend Medical Group!

Members have a wider selection of doctors with the addition of RiverBend Medical Group to Health New England's network of independently practicing providers.

The group has five locations:

Agawam

230 Main Street

Chicopee

444 Montgomery Street

Springfield

305 Bicentennial Highway

300 Stafford Street (cardiology only)

Westfield

1029 North Road (Route 202)

Individual doctors may choose not to participate. Doctors who participate must complete the credentialing process.

For more information, search our Provider Directory at www.healthnewengland.com or call Member Services at 413.787.4004 or 800.310.2835.

You also may call RiverBend's New Patient Line at 413.789.8000.

Prior Approval for Radiologic Services Begins Sept. 1

Beginning Sept. 1, HNE will ask your doctor to obtain prior approval before you or your dependents receive certain diagnostic and radiologic services. These services, which are used to diagnose injury or illness, include: MRI, MRA, CT scans, and PET scans.

Key points

- **SERVICES WILL STILL BE COVERED.** Health New England will continue to cover these services when medically necessary. By touching base with your doctor beforehand, we can help ensure we make the best use of medical technology and spend your health care dollars wisely.
- **YOUR DOCTOR WILL CALL FOR AUTHORIZATION.** If you need services, just make sure your doctor makes a quick phone call for authorization. We will work together to help ensure you get the care you need. Even if your doctor refers you to a plan provider, be sure he or she gets authorization first. It should take only a few minutes.
- **WHAT TO DO IF YOU RECEIVE A BILL.** First check to see if the bill lists copayments or charges for non-covered services, which you pay. If you are still unable to determine why you received a bill, call Member Services at 413.787.4004 or 800.310.2835, Monday-Friday, 8 a.m.–5 p.m. A representative will investigate to correct any errors and inform you of the result as soon as possible.

Member News

Health New England
One Monarch Place, Suite 1500
Springfield, MA 01144-1500

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