



The Idea Exchange

EBX Newsletter

September 2011

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**Phil Bobadilla,
President**

The President's Corner

Thank you for reading our newsletter! This month's issue features new and exciting articles that could help improve your business and give you more insight into your insurance needs.

Regards,

Phil Bobadilla, President

We go beyond your expectations!

Preventative Services under the Affordable Care Act

Under the Affordable Care Act, you and your family may be eligible for some important preventive services, which can help you avoid illness and improve your health.

If your plan is subject to these new requirements, you may not have to pay a [co-payment](#), [co-insurance](#) or [deductible](#) to receive recommended preventive health services, such as screenings, vaccinations and counseling.

For example, depending on your age and your policy renewal date, you may now have access at no cost to preventive services such as:

- Blood pressure, diabetes, and cholesterol tests
- Many cancer screenings, including mammograms and colonoscopies
- Counseling on such topics as quitting smoking, losing weight, eating healthfully, treating depression and reducing alcohol use
- Routine vaccinations against diseases such as measles, polio or meningitis
- Flu and pneumonia shots
- Counseling, screening, and vaccines to ensure healthy pregnancies
- Regular well-baby and well-child visits, from birth to age 21

(for a complete list go to www.ebxaz.com/health_info.html)

Items to Note:



Constance Lemere,
Vice President



Del Ann Norvelle,
Account Manager



Blanca Mares,
Benefit Admin
Specialist

- This preventive services provision applies to people enrolled in job-related health plans or individual health insurance policies created after **March 23, 2010**. If you are in such a health plan, this provision will affect you as soon as your plan begins its first new "plan year" or "policy year" on or after **September 23, 2010**.
- If your plan is "grandfathered", some of these benefits **may not be available** to you.
- If your health plan uses a network of providers, be aware that health plans are only required to provide these preventive services through an **in-network** provider. Your health plan may allow you to receive these services from an out-of-network provider, such as mammography, foreign travel immunization, nutritional counseling, and routine vision exams for members under age 5, but you **may be charged a fee**.
- Your doctor may provide a preventive service, such as a cholesterol screening test, as part of an office visit, but be sure to be asked at check in time with your physician if this is an preventive "No Charge" exam. Be aware that **your plan can require you to pay some costs** of the office visit, if the preventive service is not the primary purpose of the visit, or if your doctor bills you for the preventive services separately from the office visit.

We have posted a "Glossary of Insurance Terms" on our web site (www.ebxaz.com/health_info.html). We have also posted a "Preventive Services Available" list that was directly from the Healthcare Reform Site.

If you have questions about whether these new provisions apply to your plan, contact your our office at 480-839-6100.

You may also go to www.healthcare.gov

Sincerely,
Phil Bobadilla
President

Tips When Buying Individual Health Insurance

Choosing a health insurance carrier is a big decision you will make for you and your family. Here are some tips to help you make the best personal decision.

1. Affordability.

What can you afford to spend on health insurance? Be realistic-you don't want to lose your insurance because you can't afford to make a few premiums.

2. See what's available.

Review ALL your options. You may have an option to purchase health insurance through your employer. These plans typically are most comprehensive and will most likely include maternity coverage. Your employer may offset some of the costs of these plans, and therefore this may be a more affordable option. Also remember, less expensive is not always the best



**Dionne Pugh,
Benefits/Marketing
Specialist**



way to determine if the plan is the right one.

3. Compare and Consider.

There are several types of health plans available to choose from--HMO (Health Maintenance Organization), PPO (Preferred Provider Organization), POS (Point of Service), HSA (Health Savings Account) and HDHP (High Deductible Health Plan. Carefully compare the pros and cons of each plan, and consider which will be more beneficial to you.

4. Shop around.

Get quotes from various insurance companies in order to make the best decision. By comparing various companies, you may save some money and also find greater benefits. Be sure that you are comparing the same type of plan, however, as prices and coverage of different plans will vary.

5. Kinds of coverage.

What are your needs? Are you planning on starting a family, and therefore in need of both maternity and child coverage, including immunizations? Would you like your office and/or hospital visits included in your coverage? Do you need coverage for prescriptions? Be sure to consider your current and future needs when shopping for insurance.

6. Doctors and Hospitals.

Another thing to consider when looking for health insurance is which doctors and hospitals are part of your provider network. Is your doctor included? Where is the nearest included hospital located? These are major considerations when choosing insurance coverage.

7. Pre-existing Conditions.

What are the limitations on pre-existing conditions, if any? Be familiar with the limitations of each plan. There are many insurance plans that place restrictions on accepting applicants with pre-existing conditions, including waiting periods before coverage begins. If you have a pre-existing condition there may be other options for you.

8. Take your time.

Don't feel pressured to make an instant decision because you need coverage-and don't let anyone pressure you into buying the wrong plan. You don't want to sign and pay for something that is essentially useless to you.

9. Read before signing.

Be sure to carefully read the contract of the plan, and don't be afraid or ashamed to have someone explain it to you. This is an important decision, and you need to know that it will provide the benefits to cover your needs.

10. Never pay cash.

Always use a check or money order when buying a policy so that you have a record of your purchase.

If you are interested in obtaining a quote for Individual coverage please give EBX a call so we can assist you.

Sincerely,

Vice President
Constance Lemere

2011 Crisis Pregnancy Centers Annual "Walk for LIFE" Event



Join with Crisis Pregnancy Centers and take a stand for LIFE at the ASU Gammage Lawn in Tempe, Arizona on October 22nd! We would love to have **you** join our annual Walk for LIFE and 5K Fun Run.

The goal of the **Walk for LIFE** is to make a strong life-affirming statement to our neighbors and to educate the community about our services. (Did **you** know we see over 10,000 people each year in our three centers?) The **Walk for LIFE** is one of our major fundraisers, enabling us to provide most of our services at no cost!

This is your chance to tell your friends and family about what we do and to give them an opportunity to sponsor you as **you Walk for LIFE**. The walk is a simple way for everyone to help us *Save Lives & Protect Futures*. You will be surprised at how many people will donate to you when you ask them to support you as you **Walk for LIFE**.

Your enthusiastic participation will save lives! Crisis Pregnancy Centers of Greater Phoenix depends on the funds you raise to continue offering free services. We do not receive federal or state assistance - our impact is solely because of the many people that support us.

Please go to www.cpcphoenix.org to learn more about what we do and how to register for this year's **Walk for LIFE**.

What does the money go toward?

CPC provides:

- Free pregnancy testing
- Free ultrasounds for viability and dating
- Free parenting classes with the ability to earn baby items
- Free adoption assistance placement
- Resources & referrals throughout the valley for all needs,

- including doctors
- Resources & referrals for low cost & free baby items
- AHCCCS enrollment support
- Low cost STD/STI testing

Where and when is it?

The **Walk for LIFE** will be held on Saturday, October 22, 2011. Check-in starts at 8 A.M. on the Gammage Lawn at Arizona State University. This is the first time we have held this family event on the college campus, so come join us and be part of this historic day!

5K Run Registration at ASU: 8:00 a.m.

5K Run Begins: 9:00 a.m.

Walk Registration at ASU: 8:30 a.m.

Walk Begins: 9:20 a.m.

After the walk there will be food, drinks, Kid-zone, prizes & much more!

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Sincerely,

Ted and Janie Northrop
LegalShield
Independent Associates/Directors
Small Business Specialists
480-329-8312 Ted
480-406-2674 Janie

Who Should get the Seasonal Influenza (Flu) Vaccine?



Flu Vaccine: For Everyone, Every Year

Per the Centers of Disease Control and Prevention (CDC):

Everyone 6 months and older should get a flu vaccine each year. This recommendation has been in place since February 24, 2010 when [CDC's Advisory Committee on Immunization Practices \(ACIP\)](#) voted for "universal" flu vaccination in the U.S. to expand protection against the flu to more people. While everyone should get a flu vaccine each flu season, it's especially important that certain people get vaccinated either because they are at high risk of having serious flu-related complications or because they live with or care for people at high risk for developing flu-related complications.

1. Pregnant Women
2. Children younger than 5, but especially children younger than 2 years old
3. People 50 years of age and older
4. People of any age with certain chronic medical conditions
5. People who live in nursing homes and other long-term care facilities
6. People who live with or care for those at high risk for complications from flu, including:
 1. Health care workers
 2. Household contacts of people at high risk for complications of the flu
 3. Household contacts and out of home caregivers of children less than 6 months of age (these children are too young to be vaccinated)

Where can a Health Net member get vaccinated?

In addition to a physician's office, Health Net members can obtain a flu vaccination at multiple locations. There is no co-pay for Health Net members (must present insurance card for coverage) when the flu vaccination is obtained at one of these contracted vendors:

Pharmacy Vaccine Network

Availability: Differs by location, contact pharmacy directly for vaccine availability, but earliest is September 1, 2011. Includes most retail chain pharmacies such as Albertson's, Apothecary, Costco, CVS, Fry's, Kmart, Osco, Safeway, Smith's, Target, and Walgreens, as well as most independent pharmacies.

Maxim Health Services

Availability: Differs by location, but earliest is September 1, 2011.

Mollen Immunization Clinics

Eligibility: Open to the public

Availability: Differs by location, but earliest is September 1, 2011

Check clinic flu locator at <http://www.flushotsusa.com>





According to researchers, more than one-third of all cancers are attributable to poor diet, unhealthy body weight and physical inactivity. The implications couldn't be clearer for the millions of Americans living with cancer and the millions more that face increased risk of developing cancer in the future. Exercise and good nutrition save lives.

An ongoing program of moderate exercise confers a wealth of cancer-fighting benefits by:

- Boosting your immune system and helping your body eliminate toxins
- Normalizing body weight, enabling you to shed excess fat, a known risk factor in breast cancer
- Inhibiting the aberrations in cell-growth metabolism that lead to cancer
- Possibly slowing down the progress of the disease

Although cancer patients were once advised to avoid exertion, they are now encouraged to exercise before, during and after treatment. Exercise reduces the fatigue associated with cancer therapy. And physical activity has been shown to boost cancer patients' moods, sometimes offering drug-free relief from depression when the mind and body are exhausted. The feeling of vitality brought about by exercise can also help survivors maintain their healthy habits throughout the difficult process of treatment and recovery.

According to The Centers for Disease Control and Prevention (CDC), adults should engage in "moderate-intensity physical activity for at least 30 minutes on five or more days of the week" or "vigorous-intensity physical activity for at least 20 minutes on three or more days of the week." Yet studies show that more than half of Americans don't exercise as frequently as they should.

Fortunately, it's never too late to begin experiencing the benefits of a well-designed exercise program. The Wellness Community-Arizona invites cancer survivors and their caregivers to attend one of our free fitness classes held every Friday from 12:30 to 1:30 p.m. at our one-acre campus at 360 E. Palm Lane near downtown Phoenix. Ryan Goldman, NASM, Certified Personal Trainer, will provide personalized exercise plans for individuals at all stages of treatment, along with instruction on proper exercise techniques, cardiovascular training and stability. Everyone is invited to participate, regardless of your current level of fitness. For more information, call (602) 712-1006 or visit www.twccaz.org.

Providing free emotional, educational and psychosocial support to people with cancer and those who love them.

360 East Palm Lane, Phoenix AZ 85004 - Telephone 602-712-1006

Fax 602-712-1009 - Website: www.twccaz.org

Exercise Tips for Cancer Survivors



- Try to exercise for 30 minutes each day - or at least every other day.
- Explore forms of exercise that help energy flow in the body, such as hatha yoga, t'ai chi and gi gong. Find a teacher to design a program that's appropriate to your health condition and level of fitness.
- If you're undergoing therapy, be sure to discuss physical activity with your physician to ensure that the level of intensity is attuned to your stage of treatment.
- Find ways to include more physical activity in your daily routine. Take the stairs, park at the other end of the parking lot, see if there's a swimming pool near your hospital.
- Adapt the program to your needs and abilities, especially during treatment. You probably won't be able to jog or run during chemo, but you can still walk or do simple yoga or stretching exercises.
- For several weeks after surgery, help your body heal by avoiding biking, lifting heavy weights and swimming.
- Find a friend or group of friends to exercise with - you'll have more fun and stay more motivated.

BCBS of AZ: MinuteClinic and Take Care Clinic Announcement

BCBSAZ is pleased to announce that, as of Sept. 1, MinuteClinic and Take Care Clinic are now available as in-network providers for all members (including PPO *and* HMO members).

MinuteClinics and Take Care Clinics offer a convenient, no-appointment-needed option for treatment by a licensed physician's assistant or nurse practitioner for non-emergency medical conditions such as:

- Flu shots and vaccines
- Minor cuts and scrapes
- Examination of certain skin conditions
- Minor illnesses

These retail clinic visits fall under your primary care physician office visit benefit. An in-network copay, deductible and/or coinsurance may apply.

Finding a retail clinic is easy

There are more than 40 CVS MinuteClinic and Walgreens locations in Tucson metro and Phoenix metro areas (though, not all Walgreens and CVS locations feature a clinic). You can find clinic locations by viewing these [Pima](#) and [Maricopa](#) County maps.

Still don't know which option is right for you?

When in doubt, call the BCBSAZ Nurseline at (866) 4BCBSAZ (866-422-2729) for health information and advice. Our highly trained nurses can help you determine whether you should see your family doctor, visit a retail clinic or urgent care center, or go right to the emergency room. And remember-in a true emergency-always dial 911 first.

More Information

Learn more about [MinuteClinic](#), or call a MinuteClinic representative at (866) 389-2727.

Learn more about [Take Care](#), or call a Take Care representative at 866-Take-Care (866-825-3227).



Ovarian Cancer Awareness Month

September is Ovarian Cancer Awareness Month



Cancer of the ovary is the seventh most common cancer and the fifth leading cause of cancer death among women in the United States.

Risk factors Age- most women are over age 55 Family history of cancer- Women who have a mother, daughter, or sister with ovarian cancer will have an increased risk. However, only about 10% of ovarian cancers can be linked to a family history Personal history-women who have had cancer of the breast, uterus, colon, or rectum have a higher risk of ovarian cancer. Never pregnant-older women who have never been pregnant have an increased risk Hormonal replacement therapy- some studies have suggested that women who still have ovaries and take estrogen by itself for 10 or more years may have an increased risk of ovarian cancer

Does anything protect against ovarian cancer?

Women who have had at least one child, and breast fed are less likely to get ovarian cancer. Using oral contraceptives (birth control pills) also lowers risk.

What are the symptoms of ovarian cancer?

Ovarian cancer used to be called "the silent killer" because it caused no symptoms until it had advanced too far for successful treatment. Experts now say that some symptoms of ovarian cancer occur even early in the disease process. They are: Feeling bloated Pelvic or abdominal pain Trouble eating or feeling full quickly Gas or indigestion that can't otherwise be explained Urinary symptoms, such as urgent or frequent feelings of needing to go.

These problems may be caused by other health problems, but if they occur on most days and last for more than a few weeks, you should see your doctor promptly.

Other symptoms of ovarian cancer (which can be caused by other conditions) include: Nausea or loss of appetite Shortness of breath or difficulty breathing Pain during sexual intercourse Change in menstrual flow Feeling tired Slight fever Frequent constipation and weight change

Is there a screening test for ovarian cancer?

There is currently no recommended method of screening for ovarian cancer in the general population. If you have ovarian cancer in your family history, or if you are having symptoms, your doctor may perform a combination of tests. They include: A recto-vaginal pelvic exam. The doctor can feel if there is any mass or growth in the abdomen. The doctor will insert one finger into your vagina and one finger into your rectum and press down on your abdomen with the other hand. A CA-125 blood test- CA-125 is a substance often found in the blood and urine of women with ovarian cancer. However,

other, non-cancerous conditions can also cause an increase in CA-125, so a cancer diagnosis cannot be made from this test alone. A trans-vaginal sonogram (also called an ultrasound). This painless test uses sound waves to check for growths inside the pelvic area. A biopsy- A biopsy is the removal of tissue or fluid to look for cancer cells. Based on the results of the blood tests and ultrasound, your doctor may suggest surgery to remove tissue and fluid from the pelvis and abdomen. Surgery is usually needed to diagnose ovarian cancer.

Sincerely,

Dionne Pugh
Benefits/Marketing Specialist

Article from: <http://www.connecticutplus.com/cplus/information/news/health/September-is-Ovarian-Cancer-Awareness-Month1450814508.shtml>

Don't forget to check out our facebook and twitter pages!

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facebook: <http://tinyurl.com/ebxfacebook>

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