

# FAMILY MATTERS

## US FAMILY HEALTH PLAN MEMBER NEWSLETTER

Spring 2010

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### From the Executive Director

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The recently enacted health care legislation is a watershed event, and will likely have far – ranging effects on an industry that comprises approximately 1/6th of our economy. We had been closely monitoring the debate to determine if there would be any impact on you, our members, or on our approach to providing and facilitating health care services.

We very much appreciated the statement of Secretary Gates that read, in part, “Our troops and their families can be re-assured that the health care reform legislation being passed by the Congress will not negatively impact the TRICARE medical insurance program.”

We were also pleased that the House, followed by the Senate, passed subsequent legislation that explicitly stated that TRICARE health plans meet all of the health care requirements for individual health insurance. While beneficiaries of these programs will already meet the minimum requirements for individual health insurance and will not be required to purchase additional coverage, the TRICARE Affirmation Act provided clarification by changing the tax code to state it in law.

If you would like further information on TRICARE Impacts of National Health Reform, an excellent resource is provided by the Military Officers Association of America at [www.moaa.org](http://www.moaa.org) under the TRICARE Impacts of National Health Reform section.

We will continue to monitor events as they unfold. While much change is contemplated in the new legislation, we are confident there are some things that won’t change: the commitment of USFHP providers to delivering high quality care and of USFHP staff to achieving high levels of member satisfaction.

As always, thank you for your service to our country.



Paul Goebel  
Executive Director

Our Notice of Privacy Practices is available on our website under Member Information.



**US FAMILY  
HEALTH PLAN**

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Customer Service: (800) 241-4848  
[www.usfhp.net](http://www.usfhp.net)



## **Our Survey is in Progress**

US Family Health Plan is currently in the process of conducting our annual member satisfaction survey. The survey is being conducted on our behalf by The Myers Group, an independent research firm. A portion of our membership is randomly selected and invited to participate in the survey. Our primary goal is to ensure that we are meeting the needs of our members. Over the next several weeks you may be contacted by mail or phone to participate. We would like to thank you for your service to our country, and for being a member of our health plan.



## **Turning 65 This Year?**

Did you know that you can continue to be a member of the US Family Health Plan after your 65th birthday? If you are enrolled or will be enrolling in Medicare Part B you can continue to have the exceptional benefits of US Family Health Plan. In fact, when you are enrolled with US Family Health Plan and have Medicare Part B you have an even greater savings advantage on your healthcare. There are no annual enrollment fees and you no longer have COPAYS (except for prescription medicines) with US Family Health Plan! If you decide to enroll in Medicare Part B, please mail a copy of your Medicare ID card to our Enrollment Department.

Members with Medicare Part B enjoy the comprehensive coverage provided by US Family Health Plan along with the advantages of Medicare. You may use Medicare for services not covered by US Family Health Plan such as chiropractic services. There is NO break in coverage while transitioning to Medicare Part B.

We know that changes in healthcare coverage can be confusing so please do not hesitate to call Customer Service at (800) 241-4848 with any questions.



## **Coordination of Benefits (COB)**

It is important to identify yourself as a USFHP member before receiving care from any provider or facility. If you are Medicare eligible, please remind your providers that USFHP is primary to Medicare (with very few exceptions). US Family Health Plan is primary to Federal Employee Health Benefits Program (FEHBP). If you have FEHBP make sure to use your USFHP benefit as primary.

USFHP requires that you report any other health insurance you carry when enrolling. TRICARE policy and Federal Law require than any medical claims be filed with your

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primary insurance plan first, before using USFHP to pay your medical bills. After your health insurance pays, USFHP will pay any eligible balance up to the allowable TRICARE charge.

Under COB, the commercial insurance is the primary payer, and only those expenses not covered by the primary payer are the responsibility of the Plan if covered benefit. You are only responsible for the USFHP co-payment even when the commercial insurance co-payment is higher.

## **Frequently Asked Questions Corner**

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Many of you brought up great questions that we thought would benefit all of our members.

**Q: I was admitted to the Emergency Room should I inform USFHP?**

**A:** Emergency care, provided in a hospital emergency department does not require preauthorization from our utilization review department or a referral from your PCP. The patient should follow-up with their PCP as soon as possible after the ER visit or admission. There is no need for you to call USFHP.

**Q: Is USFHP TRICARE?**

**A:** USFHP is a specially legislated TRICARE option within the military health system. US Family Health Plan offers TRICARE Prime, a managed care program that provides comprehensive coverage at the lowest cost to members of the three TRICARE options.

**Q: Can my doctor refer me to a the referred specialist with a script vs. referral?**

**A:** Yes. The physician can write a prescription or any other form issued by the referring physician. Referrals can also be written on a USFHP referral form located on our website [www.usfhp.net](http://www.usfhp.net). It is important that all members contact the plan to verify that the referred specialist is a participating specialist with the plan.

**Q: What is the process I must take in order to receive pharmacy reimbursement for co-payments which I paid while using my commercial insurance?**

**A:** Submit all information to Maxor Plus, 320 South Polk, Amarillo, TX 79101 Attn: Mona Cargin. The receipt must contain the following information: Patient name, prescribing doctor name, and name of drug with quantity.

**Q: I received a bill what should I do?**

**A:** Contact your provider to verify that they have correct billing information on file. Also, confirm that your provider has submitted all claims to the USFHP address on the back of your ID Card.

**Q: How can I get my maintenance medication at a participating pharmacy?**

**A:** For maintenance medications used to treat on going and chronic illnesses the plan requires that they be filled by Maxor mail order, or at our Maxor pharmacies located at Mitchel Field



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and Fort Wadsworth. Using Maxor Mail Order saves you over 66% of the cost as well as the time of going to the pharmacy and waiting for a prescription to be filled. You will receive a 90-day supply of medication by mail for the same cost as a 30-day supply. When obtaining an initial prescription for maintenance medication from your provider please have him/her write 2 prescriptions. One for 30 day supply which will be filled at a local participating pharmacy, and one for a 90 day supply which will be used to send to Maxor Mail Order Pharmacy. You may visit our website at [www.usfhp.net](http://www.usfhp.net) for further information or call Customer Service at (800) 241-4848.



## Announcement

Customer Service will be closed for the upcoming holidays:

Monday, May 31, 2010 – Memorial Day

Monday, July 5, 2010 – Independence Day

## Eliminate The Need to Call Customer Service

As a reminder, for your convenience, USFHP has a Member Portal on our website and an Automated/Fax Recall System. The Member Portal uses E Power that is a web-based application designed to facilitate the use of the Internet to access member eligibility, claim status and authorization information. This application provides immediate real time access and eliminates the need to place a phone call to customer service. E Power can be accessed from our website at [www.usfhp.net](http://www.usfhp.net) by clicking on the Member Portal link.

In order to access the Member Portal, you will be required to have a USFHP Member ID Number and Password. To request an E Power ID Number and Password, please visit our website and click on the Member Portal link. You will be emailed an ID Number and Password within 48 hours.

In addition, our Automated Voice Response System (AVR)/Fax Recall provides the same functionality as our Member Portal for those members do not have Internet access. AVR/Fax Recall can be accessed by dialing our Customer Service line at (800) 241-4848 and choosing the Automated System option. The AVR/Fax Recall system automatically faxes eligibility, benefits and claim status information to you.



## Plan Benefits

Ever wonder whether a particular service or item is covered by US Family Health Plan? Our web feature can help you gain quick access to that information. This feature can be located on our

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website (www.usfhp.net) by clicking on the Plan Information tab and looking at the Plan Benefits page. You can type the name of the service or item, or click on the letter that applies to the first initial of the service or item. Once you click on search, a list will appear with the following information: service covered or not or any special limitations, authorization requirements, and co-payment information. If you are not able to access the website you may contact our Customer Service at (800) 241-4848 and someone will gladly assist you. Your input is also greatly appreciated as we are looking for ways to improve the way our members gain access to their individual benefit information.

## **Radiology**

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### **Diagnostic Radiology (Diagnostic Imaging)**

The following outpatient diagnostic radiology (diagnostic imaging) tests **DO NOT REQUIRE AUTHORIZATION**:

- Bone Density Studies
- CT Scan or CAT Scan
- Doppler Scan
- Echocardiogram
- Mammography
- Sonogram
- Ultrasound
- X-rays - including portable X-rays

These tests may be obtained at any outpatient hospital radiology department, physician office, free-standing or radiology facility regardless of participation status without authorization.

The following outpatient diagnostic radiology (diagnostic imaging) tests **ALWAYS REQUIRE PRE- AUTHORIZATION**:

- CT Angiography
- MRA (magnetic resonance angiography)
- MRI (magnetic resonance imaging)
- PET (positron emission tomography)

If your provider prescribes one of these tests, the provider's office will initiate the authorization request on your behalf.

All diagnostic radiology tests require a prescription. While US Family Health Plan does not require a referral for diagnostic radiology tests, some radiology site may require one. If your provider gives you a referral form you will still need a prescription from the provider as to comply with local department of health regulations.

There is no co-payment for outpatient diagnostic radiology.

This list is not all-inclusive and is subject to change.



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**Reminder:**

Information on this and other US Family Health Plan benefits can also be accessed at anytime by accessing the USFHP Website - [www.usfhp.net](http://www.usfhp.net) or call the Plan's Customer Service line (800) 241-4848 .

**EASY ACCESS INSTRUCTIONS:**

Log on to the website at [www.usfhp.net](http://www.usfhp.net)

Click "Plan Information", Click "Plan Benefits"

Type in the Keyword you are looking for information on i.e., Ultrasound / MRI / CAT Scan or click the first letter of the service desired, then click "Search".

## **Spring has Sprung: 5 Health Tips for a New Season**



Spring is a great time to take stock of your healthy (and not so healthy) habits. Read below for some Spring-themed health tips. Just remember to talk with your primary care provider (PCP) before starting new medications or exercise programs.

**Allergies.** Seasonal allergy medications such as Claratin and Zyrtec are now offered over-the-counter. Sometimes it's hard to know the difference between seasonal allergies and the common cold. Allergies can last more than 14 days along with itchy eyes, runny nose, sore throat, and a cough. People are less likely to experience aches, fatigue, or mild fever—all signs of the common cold. Don't let allergies get in the way of outdoor activities or enjoying Spring flowers. Check with your PCP if you have any questions.

**Fitness.** Step into the Spring season with new fitness tools. With pleasant weather and more sunlight during the day, there are great outdoor activities to stay physically fit. You may want to start with a new pair of sneakers to absorb the impact of fun Spring activities. If you are looking for guidance in starting a fitness routine, the American Heart Association has a program called "Start Walking Now" with helpful resources. Visit the website at [www.startwalkingnow.org](http://www.startwalkingnow.org). You may also want to consider the GlobalFit Program, available under the US Family Health Plan benefit. GlobalFit is a leading provider of healthy living benefits including discounted fitness club memberships and customized wellness programs. Please visit the Healthy Living Section on our USFHP website for more information.



**Wear sunscreen.** It's good to think about sun protection year-round, but as warmer months approach, people typically spend more time outdoors. According to the Centers for Disease

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## **Spring has Sprung : 5 Health Tips for a New Season** *continued from p.6*

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Control and Prevention (CDC), UV rays are greatest during the late Spring and early Summer in North America. CDC suggests using sun protective factor (SPF) of 15 or higher on a daily basis. Use a product that protects against both UVA and UVB rays. Wearing a daily moisturizer with SPF is a good way to meet this requirement. Wear sunglasses and seek shade during midday hours. For more information visit [www.cdc.gov](http://www.cdc.gov).

**Fresh produce is around the corner.** Starting in early May, Spring crops such as radishes, asparagus and spinach will begin showing up at local farmer's markets. Produce from the farmer's market is often fresher since it's coming directly from the farmer. Start thinking about new ways to incorporate fruits and veggies into your diet—find some new recipes! If you are not near a farmer's market, consider planting a garden or becoming a member of Community Supported Agriculture or a CSA. CSA's enable consumers to buy local, seasonal food directly from a farmer by purchasing "shares." Shares usually consist of weekly boxes of fruits and vegetables. To find a local CSA, visit the following website: [www.localharvest.org](http://www.localharvest.org).

**Pillow Talk.** Start your Spring-cleaning by changing your pillows! Studies recommend changing your bed pillows once a year to avoid bacteria, dust mites and allergens. Also consider using pillow covers that create an additional barrier between the pillow and the pillowcase. Wash the cover every couple of weeks in hot water. On to the mattress, flipping and rotating can help the life of the mattress as well as improve quality of sleep.



## **How to Use the Outpatient Physical and Occupational Therapy Benefit**

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Outpatient Physical and Occupational Therapy services are managed in partnership with OrthoNet. USFHP members must use OrthoNet participating providers for all outpatient PT/OT services. No authorization is required for initial evaluation as long as the member obtains a prescription from his or her PCP or approved specialists and is seen by an Orthonet provider. Orthonet's participating provider is responsible for obtaining authorization for any services after the initial evaluation.

Once your PCP or approved specialist recommends that you obtain outpatient Physical Therapy or Occupational Therapy please follow the listed steps below:

- Obtain a prescription and/or referral from your PCP or approved specialist
- Locate an OrthoNet participating provider on the Plan's Provider Locator ([www.usfhp.net](http://www.usfhp.net)),



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**How to use the Outpatient Physical and Occupational Therapy Benefit** *continued from p. 7*

call OrthoNet at (800) 401-0062 or call the Plan's customer service line (800) 241-4848

- Call the provider and schedule an appointment.

OrthoNet's Customer Service Representatives are also available to assist you in the event a participating provider does not have an available appointment within our standards or if there is any other problem with the OrthoNet participating provider.

Special note for our members residing in our Connecticut service area: At this time, please contact the Plan's customer service department for assistance to locate an outpatient PT/OT provider in Connecticut.

## **Attention USFHP Parents of Children Pursuing Higher Education**



We at US Family Health Plan would like to remind you of your ability to extend your child's healthcare coverage! As you may be aware, your child's membership will expire upon reaching their 21st birthday. However, we are able to continue providing your child healthcare coverage up until they turn 23 as long as they are enrolled full-time in college.

If you meet this qualification, you must inform DEERS (Defense Enrollment Eligibility Reporting System) by contacting a uniformed services personnel office (ID card facility) to extend your eligibility. Uniformed services personnel office locator is available at: <http://www.dmdc.osd.mil/rsl/> or you can call: (800) 538-9552.

You must present proof of full-time registration, with a projected date of graduation, in an accredited institution of higher learning. Be prepared with two forms of ID as you will need to renew your Military Identification card.

Once you have updated your eligibility status, contact our office immediately by calling Customer Service at (800) 241-4848 (available Monday through Friday, 8:00 am - 6:00 pm).