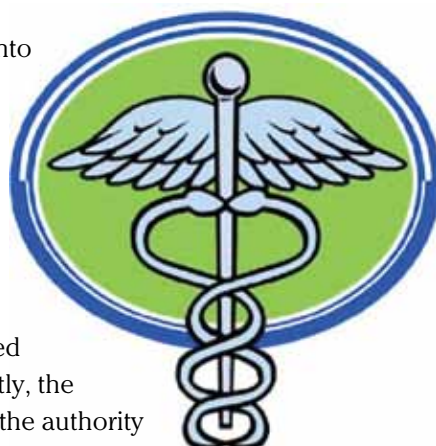


Update on Healthcare Reform

The National Defense Authorization Act (NDAA) of fiscal year 2011 was signed into law and enables TRICARE to extend coverage to eligible adult children up to age 26. While TRICARE already meets and exceeds most of the new health care provisions which took effect Sept 23, 2010 under the Patient Protection and Affordable Care Act (PPACA) it did not include this expanded coverage for adult children. Consequently, the NDAA gives the Department of Defense the authority to offer similar benefits to young adults under TRICARE.



This plan will be a premium based TRICARE Young Adult program (TYA) and is expected to be implemented by later spring 2011. The implementation for the TRICARE Prime option (US Family Health Plan) is anticipated later in 2011, and we will update our membership accordingly. The initial implementation will offer the TRICARE Standard/Extra option. This option under the TYA program will require monthly premiums for those who select it, and must be purchased on a month-to-month basis.

To find out more information about the TRICARE Young Adult program you may visit www.tricare.mil/TYA and view the link "What Does it Mean for Me?"

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Substance Abuse

Substance abuse is overindulgence in any drug or alcohol that may lead to addiction. It is as significant a problem in the military as it is in the civilian community. Substance abuse leads to substance dependency or addiction, resulting in serious medical, behavioral, relationship, legal, and performance problems. Drugs and alcohol may be used to deal with stress, boredom, loneliness, and to numb physical and emotional pain.

Substance abuse can harm both your mental and physical health. Substance abuse can involve any of the following:

- Alcohol, binge drinking
- Tobacco, cigarettes, or smokeless tobacco
- Marijuana
- Inhalants, like glue, or household-aerosol

- Cocaine
- Heroin
- Ecstasy
- Over-the-counter medicines
- Prescription drugs



According to the Centers for Disease Control and Prevention (CDC), excessive alcohol use is linked to more than 79,000 deaths per year and is the 3rd leading lifestyle-related cause of death for people in the United States.

The following are some common warning signs of substance abuse:

- Problems at work including absenteeism, tardiness and poor work performance.
- Moodiness, irritability or nervousness.
- An increase in the amount and frequency

that alcohol and drugs are used.

- Ignoring responsibilities such as caring for children/pets and not paying household bills.
- Difficulty in paying attention, forgetting things and misplacing items.
- Change in personal grooming habits.
- Change in habits at home; loss of interest in family and family activities
- Legal problems related to alcohol and drug use, such as driving while intoxicated.
- Inability to sleep or being sleepy all the time.

If you think you may have a drug or alcohol problem, USFHP wants to help. There are many ways you can get help when you are ready. Talk to your PCP about your use of drugs or alcohol. Tell your PCP how much

alcohol you drink and talk to your PCP about all the medicines you take. Your PCP can help you find the best way to get help based on your needs.

If you prefer, you can call Health Integrated at 1-866-390-0933 to get a list of network providers in your area that can help you with a drug or alcohol problem. Remember, your privacy is always protected. While your PCP is a good resource you do not need a referral for the first eight outpatient visits with a participating behavioral health provider.

Here are some websites for additional information:
<http://www.cdc.gov/alcohol>
<http://www.samhsa.gov/MilitaryFamilies>



IN THIS ISSUE

- *US Family Health Plan Scores!*
- *Urgent Care Services*
- *US Family Health Plan Medical Practice site in Brooklyn*
- *Why did I receive an EOB?*
- *Frequently Asked Questions*
- *Update on Healthcare Reform*
- *Substance Abuse*

US Family Health Plan Scores!

US Family Health Plan is pleased to announce that we have received the results of your 2010 Member Satisfaction survey. The Myers Group, an independent research firm conducted the survey, on our behalf. The Response rate was approximately 63.4% which included responses received by mail and telephone. During the process a portion of our membership was selected at random and invited to participate in the survey. As a result, members were contacted by The Myers Group either by mail or by phone and invited to answer some questions on their experience with US Family Health Plan. The survey gives us a chance to find out what members think about the care and service we provide at US Family Health Plan, and enables us to make improvements.



The Myers Group reported that our overall Customer Service ratings increased in 2010. Members have continued to express an overall satisfaction with our plan and our participating providers. US Family Health Plan once again exceeded the benchmark for the percentage of members who gets the care they need. The ratings placed US Family Health Plan in the 97th percentile when compared to other commercial adult plans that chose to reports their score publicly in the 2010 Quality Compass Report. These ratings are used to determine which areas of service have the greatest effect on the members' overall satisfaction, which helps US Family Health Plan develop a strategy to focus attention on those key areas.

Thank you for your continued participation with US Family health Plan, and for your service to our country!



1-800-241-4848

Visit us at www.usfhp.net



Urgent Care Services

What is Urgent Care?

Urgent Care is the delivery of health care in a facility or office dedicated to providing medical care outside of a hospital emergency department, usually on an unscheduled, walk-in basis.

Urgent Care centers are primarily used to treat patients who have an injury or illness that requires immediate care but is not serious enough to warrant a visit to an emergency room. Urgent care centers may or may not be open on a continuous basis (24/7), unlike a hospital emergency room, which would be open at all times. Unlike a medical emergency, urgent medical situations can safely wait until a member can call his or her PCP or the USFHP Nurse Advice Line, for instructions as to what action to take. It is hard to predict when or where accidents, injuries, or sudden onset of an illness may occur. For example, a member may encounter a medical situation that requires urgent, but not emergent, medical attention such as spraining your ankle during an afternoon jog.

Advantages of Urgent Care

- Allows patients to avoid the long lines at hospital-based emergency rooms.
- Reserves more room for life-threatening injuries and illnesses at emergency rooms.
- Flexible hours; Urgent Care clinics are typically open early, close late, and are generally open on the weekends. Some are even available 24/7 or on-call.
- Typically, no appointment is necessary.
- Convenient for patients away from home.
- Patients receive care from the same licensed professionals as an emergency room or Primary Care clinic.

How to Access Urgent Care

- Members are encouraged to contact their PCP or the Plan's 24/7 Nurse Advice line (866-390-0933) for determination of level of care required.
- Referral from a PCP is not required.
- The member is responsible to identify an urgent care center or local physician.
- In this limited situation, the member may initiate the utilization review request for urgent care services at a private physician office.
- The member should follow-up with PCP as soon as possible after the urgent episode.
- The Plan cannot assist a member to identify a site for emergent/urgent care out of our service area.

- The member is responsible to provide the name, address, and phone number of the out of service area provider.
- Some members may be responsible for a co-pay



USFHP Nurse Advice Line

- The USFHP Nurse Advice Line is available 24-hours a day 7 days a week at 866-390-0933.
- At any time, you can speak to a medical professional who will evaluate the urgency of your medical needs and instruct you on how to proceed based on nationally accepted standards of care.
- If an authorization is required, they can assist by transferring you to the utilization review staff.

Authorization Requirements

- Hospital based urgent care center – no authorization required
- Free-standing urgent care center – no authorization required

- Private physician office – authorization required

Examples of Common Non-Emergency Conditions That May Be Treated at an Urgent Care Facility or Office

- Twisted or sprained ankle
- Cough, cold, or sore throat
- Minor skin rash
- Ear infection
- Cuts, bumps, & sprains
- Fever or flu symptoms
- General wound care
- Animal bites
- Mild asthma

Flu symptoms Medical Emergency

- In the event of a medical emergency, members should call 911 or go to the nearest hospital and/or medical facility for treatment.
- A medical emergency is a situation that requires immediate intervention to prevent the loss of life, limb, sight, or body tissue, or to prevent undue suffering.
- In a medical emergency, care cannot be safely postponed while the member contacts his or her PCP (or the doctor on call).

Why did I receive an EOB?

An EOB, explanation of benefits, is the statement that is sent to your provider/hospital in response to a claim for services. It provides the TRICARE allowable amount, any co-payments, any amount paid by other insurance, and how much was paid to the provider. If nothing was paid it includes a very short explanation: for example no authorization, not a covered service, timely filing limit exceeded, maximum number of visits met, refile with current codes, refile with Health Integrated, Orthonet, etc.



As a reminder, USFHP sends EOBs to members whose claims have been denied for any reason. We ask you to review these EOBs and contact us if you think there has been a mistake. You may contact us by telephone or via email but in order to keep your TRICARE appeal rights you must send us a signed letter by mail, fax, or email within 90 days of the date on the EOB. This letter should explain the error and include any additional information you may have that would help us resolve the issue.

The most common denial reason is for out of network care without an authorization. This can be avoided by going to a network provider; when in doubt please check our website, www.usfhp.net, or call Customer Service at 800-241-4848. However, it is the provider's responsibility to address any denial reasons that tell the provider to refile with Health Integrated, Orthonet, or MedSolutions.

Frequently Asked Questions

Q: What number should I call to locate a Behavioral Health provider?

A: Please call 1-866-390-0933 and our behavioral health department will assist you in locating a behavioral health provider.

Q: Is US Family Health Plan (USFHP) the same as 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: 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, Member ID#, prescribing doctor name, and name of drug with quantity.

Q: I received a bill what should I do?

A: Many provider offices automatically send out bills within days of being seen. If your bill is dated soon after your visit, just make sure they have USFHP as your insurance. If you get a bill that says insurance declined to pay or that the insurance paid but the provider wants more than the co-pay, please send a copy of the bill to USFHP, 450 West 33rd. Street, 12th Floor, New York, NY 10001, Attn: Appeals Department, with a brief note.



US Family Health Plan Medical Practice site in Brooklyn

Did you know that US Family Health Plan owns and operates 3 Medical Practice sites that service USFHP members? The Medical Practice sites are located in Staten Island, Brooklyn, and Long Island. In this issue, we are highlighting the Bay Ridge Family practice.

The Bay Ridge Family Health Center is located just 2 blocks from Fort Hamilton,



at the foot of the Verrazano-Narrows Bridge, in the beautiful Bay Ridge area of Brooklyn. The Bay Ridge Health Center's goal is to provide you with personalized, patient-centered care that focuses on prevention, in order to help you stay healthy, as well as treatment if you become ill.

The health center is located in the Narrows Medical Building, which also offers radiology and laboratory services, as well as a pharmacy and many participating specialty providers. You will be able to meet many of your healthcare needs at this one location.

The Bay Ridge Family Health Center is staffed by part-time physicians, both pediatrics and internal medicine

and a full time medical assistant/office coordinator who serves as your personal care coordinator. Dr. Herman Rosenberg is board-certified pediatrician who sees children from newborn to adult. Dr. Rosenberg will see patients any day of the week for both acute and well child visits. Dr. Warren Wexelman is a board-certified in internal medicine and cardiology and treats adults with a wide range of health problems. Dr. Wexelman sees patients during his scheduled clinic time and when necessary will see them in his private office. Desiree Malcaus, the Practice Coordinator, works closely with the physicians to coordinate all required services and personally assists with appointments, referrals, authorizations, and all other matters related to your medical care and health plan coverage. The practices also have a full time

social worker who is readily available for care coordination.

The office is open Monday, Wednesday, Thursday and Friday from 8:30AM – 4:30PM, and Tuesdays from 10AM-6PM. Patients are seen by appointment and, when medically indicated, may be seen by the doctor on the same day. It is often possible to schedule patient appointments on the same day for routine health care as well.

If you have any questions, please do not hesitate to call Desiree Malcaus at (718) 748-5091 or visit us at 9920 Fourth Avenue, Suite 305, Brooklyn, NY 11209.

We look forward to meeting you!