

The Faces of Member Services

Would you believe that members' most frequently asked question is rarely spoken?

After all, no matter what you need from Member Services, all you want to know is: What have you done for me lately (or, what will you do for me now)? Although most members don't say it that way, every phone call, letter, walk-in, or e-mail presents another opportunity to answer that question and serve your needs.

WE WELCOME THAT OPPORTUNITY. IT'S WHY WE'RE HERE—TO ANSWER YOUR QUESTIONS AND CONCERNS, HELP YOU MAKE THE MOST OF YOUR PLAN, AND MAKE IT EASIER TO GET THE CARE YOU NEED.

In this issue, we'll show you how it's done through our members' eyes. Many of them wrote to share their experiences with Member Services, and the excerpts below provide insight into who we are, what we do, and why we're here.

Through Our Members' Eyes

Finding solutions

"I called to question coverage of travel immunizations for my son. Guylene researched (and) called me back several times to let me know she was still researching. It was a pleasure to speak to someone who was concerned and caring. She was very thorough."



GYULENE "I enjoy interacting with members, and I love feeling appreciated for helping resolve their problems."

Taking care of business

"I had been instructed to submit the enclosed bills/receipts for reimbursement of costs for an emergency office visit while I was on vacation in Florida. I spoke with Kerry, who indicated that she would submit an authorization number. Just a quick note to thank all of the people I have dealt with. Everyone was most courteous and helpful ... a very pleasant experience during a somewhat difficult time."



KERRY

"I enjoy working here because we genuinely care about our members and each other."

Beyond the call

"I had the most wonderful experience and a load of help from one of your Member Services persons. She was so helpful and courteous. Kelly is by far the best customer service person I have ever dealt with, and she went beyond the call to help me. I am very happy with the service."



KELLY

"It's very satisfying when I can resolve issues with members, or at least make them feel better. They may be angry, afraid or scared, but I look forward to and enjoy the opportunity to resolve challenging situations on every phone call."

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- Understanding Fear and Anxiety
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Your Questions Answered

Q. What if I am traveling to a foreign country and need medical services?

A. All plans include coverage for emergency care outside our service area, including foreign countries. If you're traveling outside the U.S. and need immediate medical attention, seek treatment right away. Please follow these guidelines:

- Be sure bills are translated into English.
- Be sure providers convert charges to the U.S. dollar values in effect on the date of service.
- If you are enrolled in an HMO or Point of Service plan and you are treated at a facility other than a hospital emergency room, please call us at 800.310.2835 at your earliest convenience to report the services.

Q. What if my children attend school out of state?

A. All members are covered for emergency care outside our service area, including foreign countries. If your child is seriously ill or injured and needs immediate medical attention, he or she should call 911 or go to the nearest emergency room right away.

If you are enrolled in an HMO or Point of Service plan, please keep in mind:

- Call Member Services at 800.310.2835 to notify us of emergency services that are not received in a hospital emergency room (for example, at a walk-in clinic or doctor's office).
- The Primary Care Physician (PCP) must coordinate follow-up care, which must be performed by plan providers in the service area.
- Your children still have access to routine care—simply schedule doctor visits when they plan on being home.

For answers to more questions, please turn to page 7.

The Faces of Member Services

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Even when you're angry

"I was very rude to a member of your staff, Karla. She handled my rude behavior very professionally. She was effective in diffusing my anger so we could continue with the business at hand. The questions were complex and she carefully went through them with me even after I had been rude. I appreciated her understanding and patience. This is a very hard time for me, and I am sorry that she experienced some of my anger. I apologized to her, and she very graciously accepted my apology. Please note that as a customer who has to use health insurance companies a lot, I have spoken to many people in Member Services. Karla was an excellent example of how to handle an angry customer."



KARLA

"I enjoy my job because it is challenging and allows me to make an impact on members daily. Every day is a unique, positive experience, and I work with wonderful people."

Exceeding expectations

"Having worked in the claim business for many years, I'm all too well aware that good service is taken for granted and unsatisfactory service is quickly called to the attention of management. My son was enrolled as of 12/1/00. He had identified a Primary Care Physician (PCP) who he knew nothing about. When he attempted to make an appointment for what was eventually diagnosed as bronchitis, he was told that they had nothing available until 12/26 and that he should go to an emergency room if he needed medical treatment.

"I called Member Services on 12/22. I spoke with a lady named Rose, who could not have been more cooperative. She allowed my son to change PCPs and assisted in making an appointment with the new PCP for that day. Then he could get the



ROSE

"I enjoy making a difference in our members' lives every day by settling their minds, offering a caring word, and resolving issues so that they can attend to their health rather than their health plan."

treatment he needed without having to incur additional expense of emergency room treatment.

"I was very pleasantly surprised with the level of cooperation and professionalism demonstrated by Rose. I feel that she went a step beyond what might have been reasonably expected."

We're listening!

"I just wanted to take a moment to express my gratitude in the quick processing of my complaint. I have to be honest. I had serious doubts that I would hear back from anyone. It is comforting to know that there are actually people out there who do hear members' complaints and act on them."



EILEEN

"I encounter members during their most vulnerable moments—and I feel grateful that I work for a health plan that really listens to its members and responds to their needs."

MEMBER Services

Stretching While You Work

Shoulder/Arm Stretch

- Sit or stand with your back straight.
- Pull your abdominal muscles in tight.
- Place your hands above your head, keeping your arms behind your ears, with fingers interlaced and palms facing the ceiling.
- Press your hands toward the ceiling until you feel a gentle stretch.
- Hold for 15 seconds.
- Repeat several times.



Calf Stretch

- From a standing position, lunge forward keeping your knee over your foot but not in front of your toes.
- Keep your abdominals tight and your head, neck, and back aligned.
- Keeping your back heel on the ground, shift your weight forward over your bent leg until you feel a gentle stretch in your calf.
- Hold for 10–30 seconds.
- Repeat 1–3 times on each leg.



No-Contest Teamwork

It has been argued that in nature, competition is normal and only the strong survive, as the saying goes. Throughout history, however, humans have learned to overcome the forces of nature through cooperation, creativity, and hard work.

Competition often implies power gain and loss. Anyone who has been in any kind of a contest knows how it feels—great if you win and terrible if you lose. Competition within groups sometimes encourages hostility and dominance, often at someone else's expense. If team members are gossiping, arguing, or jockeying for individual recognition, then the group quickly loses focus and becomes a loose band of winners and losers. Morale sags, and the prospect of working with that particular group again becomes a disagreeable notion.

On the other hand, cooperation and teamwork focus on common goals and shared success. The triumphs, failures, and lessons learned along the way belong to everyone. If your team works together toward a shared goal, everyone takes responsibility for the outcome. You form supportive personal bonds, and as a result, the group thrives. With each success, you look forward eagerly to future projects based on positive experiences and relationships.

When you're working on a team, what makes you want to do something well? How do you encourage your co-workers? What gives you energy to keep working when your enthusiasm is flagging? Do you feed off the tension, put yourself first, and work against the others? Or, do you join with team members and enjoy the process along the way to your goals? Consider these ideas to avoid competing with your co-workers:

- **FOCUS ON THE GOALS OF THE WHOLE GROUP** rather than on your own needs. Imagine the success of the group and how that would look and feel.
- **ALWAYS DO YOUR BEST** because you like what you are doing, not because you need to outshine others.
- **ASK FOR HELP** when you need it and accept constructive criticism. Offer suggestions to others as long as it's in the best interest of the project.
- **BE ENTHUSIASTIC!** It's contagious and spurs creativity, energy, and group spirit.

Resource: Don't Sweat the Small Stuff at Work, by Richard Carlson, PhD. New York: Hyperion, 1998.



Avoid the stress caused by underestimating the time a project will take by first viewing the scope of the project realistically. Make a detailed list of all the steps involved. Evaluate your resource needs and confirm your staff's availability for the project. Build in time for possible delays such as equipment failures, staff absences, holidays, or other unexpected interruptions.

"The best doctors in the world are
Dr. Diet, Dr. Quiet, and Dr. Merryman."

—Jonathan Swift

To prevent eyestrain, place your computer monitor at least 20 inches away from your eyes and the center of the monitor about four inches below eye level. Tilt the monitor slightly upward. Use typefaces and zoom levels that are easy to see. Be sure your screen is free of glare, and clean dust and fingerprints off the screen regularly. Blink your eyes frequently to keep them moist.

Do you misuse or confuse these words?
Principal—the chief, or main: "What's the principal reason you called me?"
Principle—rule: "I'd like you to explain these principles of marketing."
Stationary—still, fixed: "I rode for 30 minutes on my stationary bike."
Stationery—letter paper: "He used company stationery for those letters."
Among—use to mean more than two: "She divided the case of pencils evenly among the four departments."
Between—use for two: "He split the money between Joan and Charlie."

Y o u r W o r k



Staring Into the Face of Fear

by *Stefan G. Hofmann, PhD*

Social phobia (or social anxiety disorder) is third only to depression and alcohol abuse among the world's most common mental health concerns. People with social phobia fear being judged or humiliated when doing something in front of other people. This sounds a lot like simple shyness, but shyness is an inherited personality trait. You are more likely to be shy if other family members are shy. However, social anxiety disorder is chronic, disabling shyness that interferes seriously with people's lives in many ways.

Those with social phobia may have good social skills and may appear to be confident and successful. Yet despite this, they still see themselves as inadequate. To avoid situations that make them feel uncomfortable, they frequently lead very isolated lives. And, even though they really would like to be involved in social activities, they are often too afraid to join in.

In their personal lives, people with social anxiety disorder may have few friends other than their close relatives. They may stay in jobs where they won't have close contact with other people—a limitation that could stifle their careers. They may even turn down a promotion if it meant they would have to have more social contact (e.g., more speeches, presentations, or travel). In addition, they may deal with their ongoing fears in negative or unhealthy ways such as avoiding social situations altogether or by abusing alcohol or drugs.

Social phobia is a disturbing problem that usually does not go away without treatment. More research is being devoted to social anxiety disorder, and experts now offer hope for those who are suffering. Effective treatment may include:

- **Group therapy:** (Cognitive-Behavioral Intervention). The idea of meeting in a group may seem daunting to someone with this problem. In this setting, however, group members work to: identify the things they do to avoid frightening situations; look at how they see themselves; re-evaluate why they feel the way they do; and ultimately, confront the very situations they fear. The goal is to stare right into the face of their fears and realize that they are really just molehills, not mountains.

- **Medication:** The first drug to help with recovery was recently approved and is available by prescription.

If you think social phobia is keeping you, or someone you care about, from participating fully in life, work, or relationships, seek guidance from your doctor, Employee Assistance Program (if available), or mental health care professional.

Dr. Hofmann is an assistant professor of psychology at Boston University. He is the director of the Social Anxiety Program at the Center for Anxiety and Related Disorders in Boston, MA.

Understanding

Fear and anxiety can be normal reactions to a frightening or stressful situation. Most of us share some of the same fears that actually can protect us from danger. For instance, we keep a respectful distance from wild animals, or we look carefully both ways before crossing a busy street—for good reason. And, in small doses, anxiety can be helpful. It may motivate us to rehearse a speech, lock the front door, and file our taxes on time.

But sometimes anxiety can get out of control, causing a sense of fear and dread for no apparent reason. There are several distinct types of anxiety disorders:

- **GENERALIZED ANXIETY DISORDER (GAD)** is a general sense of uneasiness or nervousness that occurs in situations that are harmless, or it can occur for no apparent reason. Signs include worrying excessively about health, money, or work; being easily startled; or feeling edgy and easily exhausted most of the time.
- **PANIC ATTACKS** are repeated, terrifying bouts of anxiety that strike without warning and can cause troubling physical symptoms. They may cause feelings of dizziness; chest pain; racing or pounding heart; sense of unreality; or a sense of impending doom, death, or loss of control.
- **PHOBIAS** are extreme, irrational fears where there is no true physical risk. Specific phobias are an irrational fear of specific things or situations such as a fear of certain animals or a fear of small spaces. Have you known someone who walks to the edge of a balcony and swoons, while you relax and enjoy the view? That person has a fear of heights—a specific phobia called acrophobia. Another common type of phobia involves the fear of certain social situations that seem quite ordinary, such as eating in public or going to a party. These people may want to avoid interacting in social situations because they think they are being judged, that they may humiliate themselves, or that all eyes are on them. (See sidebar, left.)
- **OBSESSIVE-COMPULSIVE DISORDER (OCD)** is characterized by recurring thoughts and rituals that cannot be controlled. It may involve fear of contamination, repeated counting, checking and rechecking, arranging things, excessive washing or cleaning, or repeating actions.



Fear and Anxiety

• **POST-TRAUMATIC STRESS DISORDER (PTSD)** can occur after life-threatening events such as fires, disasters, crimes, car accidents, personal assaults, or military engagements. Signs include disturbing memories of the ordeal; reliving traumatic events; experiencing flashbacks and sleep problems; and aggressive or violent behavior.

If everyone feels afraid or anxious from time to time, then how can you tell when you have a true anxiety disorder? You may have an anxiety disorder if your symptoms keep you from going about your normal



daily activities at work or at home, or if they are getting in the way of your personal relationships. Consider these questions:

• **IN YOUR WORK LIFE ARE YOU:** constantly worrying about things; feeling panicked when challenged by others; avoiding social situations; feeling uncomfortable when criticized; feeling nervous under

pressure; or feeling afraid of being seen as incompetent?

• **IN YOUR DAILY LIFE ARE YOU:** finding it difficult to leave your home; finding it harder to relax at home; becoming cynical about the future; feeling more nervous and irritable; avoiding certain everyday situations; or constantly worrying about things?

IN GENERAL: Do your fears and anxieties occur frequently and repeatedly? Do you fear things or situations that do not bother most other people? Do you feel depressed as well?

The good news is that treatments for anxiety disorders are usually successful. Medication and counseling often are combined with behavioral therapy that helps change the way of thinking about, and responding to, the situations that arouse fears and anxieties.

If you feel your work life, personal life, or home life is limited by your fears and anxiety, or if you are feeling depressed by these worries, talk with a counselor or seek the advice of your doctor.

Resource: American Psychiatric Association, www.psych.org/public_info/index.cfm

Reference DESK

Facing Fears: The Sourcebook for Phobias, Fears, and Anxieties, by Ada P. Kahn, PhD, and Ronald M. Doctor, PhD. New York: Checkmark Books, 2000.

Diagonally Parked in a Parallel Universe: Working Through Social Anxiety, by Signe A. Dayhoff, PhD. Placitas, NM: Effectiveness-Plus Publications, 2000.

In the Spotlight: Overcoming Your Fear of Public Speaking and Performing, by Janet E. Esposito, MSW. Kansas City: Midpoint Books, 2000.

Getting Control: Overcoming Your Obsessions and Compulsions, by Lee Baer, PhD, and Judith L. Rapaport, MD. New York: Penguin Putnam, 2000.

Homework

Do you know someone at work who seems shy and has difficulty joining in or contributing? He or she probably has a lot to say and wants to participate, but may be holding back. These ideas and icebreakers may help:

• **Learn to be an active listener.** Be attentive, maintain eye contact, and smile.

• **Try to create a safe environment.** Start conversations at the other person's desk, work area, or "home turf" where he or she will feel more comfortable and less threatened.

• **When you have made a connection with this person, gradually draw others in to help increase the social circle.**

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.

Monday, June 3; Wednesdays, Sept. 11 and Nov. 20; from 6:30–8:30 p.m. at the Best Western Sovereign Hotel, 1080 Riverdale St., West Springfield. To register, call 413.787.4000 or 800.842.4464, ext. 3553.

Pediatric Asthma Education. Two, one-hour sessions to teach kids ages 8–12 how to control their asthma. During the first session, parents/guardians will have the opportunity to review asthma control, common medications, action plans, and peak-flow charting. In the second week, adults are invited to meet on their own while children attend the session. (Parents must remain on the premises during class.)

Tuesdays, June 4 and 11, and Sept. 10 and 17; Wednesdays, Dec. 4 and 11; from 6:30–7:30 p.m. at the Best Western Sovereign Hotel, 1080 Riverdale St., West Springfield. For more information or to enroll, please call 413.787.4000 or 800.842.4464, ext. 3391.

Teen Asthma. Geared for members 13–17 years old. Focuses on what asthma is and how to keep it under control. Participants are encouraged to talk to each other about how asthma affects them and how they deal with it every day. Adults invited to meet on their own while children attend the session. (Parents must remain on the premises during class.)

Tuesdays June 18, Sept. 24, Dec. 10 from 6:30–7:30 p.m. at the Best Western Sovereign Hotel, 1080 Riverdale St., West Springfield. For more information or to enroll, please call 413.787.4000 or 800.842.4464, ext. 3391.

Celebrating Women Seminars. Open to members and the general public. Addresses important women's health issues such as osteoporosis, menopause and hormone replacement therapy, cardiovascular health and fitness, and alternative therapies. Seminars will be conducted by expert guest speakers, known both locally and nationally. Celebrating Women 2002! will culminate in the fall with a *Women's Night Out!*

Health Fair to include screenings for bone density, skin analysis, cholesterol, blood pressure, and body fat analysis; expert panelists on women's health, relaxation techniques, nutrition; alternative therapies; beauty tips; massages; yoga; raffles; and much more! For more information or to register, call 413.787.4000 or 800.842.4464, ext. 3300.

Diabetes Management. Two different types of *free* classes offered for members with diabetes: *Diabetes Education* and *Nutrition/Meal Planning Class*. We encourage all members with diabetes to participate and bring a support person.

Diabetes Nutrition/Meal Planning
Tuesdays, Sept. 24 and Oct. 22.

Diabetes Education

Wednesdays, Sept. 18 and Oct. 23.

Classes are held from 6:30–8:30 p.m. at the Best Western Sovereign Hotel, 1080 Riverdale St., 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!
Monday, June 10 from 6–8 p.m., Stop & Shop Supermarket, Main Street,

Westfield. Space is limited! To register, call 413.787.4000 or 800.842.4464, ext. 3300.

Diabetes Care Day. All day event 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, 1080 Riverdale St., 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 once a week for six weeks.

Thursdays Sept. 12, 19, 26 and Oct. 3, 10, 17, from 6–8:30 p.m.; or Mondays Oct. 21, 28 and Nov. 4, 11, 18, 25, from 6–8 p.m. Daytime and additional evening programs may become available as needed. Fee is \$35 for materials. 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 with asthma, diabetes, and/or who are pregnant. For more information, please 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 413.528.6328
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
(call 413.582.2649)

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 CARE

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

Cooley Dickinson Hospital
413.582.2736
Becoming a Family
Breastfeeding Clinic (call 413.582.2096)

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 (call 413.582.2400)

Fairview Hospital 413.528.8600
ext. 3140
Better Breathers Pulmonary Rehab Program

Massachusetts Smokers Quit Line:
800.TRY-TO-STOP or 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
(call 413.794.5432)

Berkshire Medical Center 413.447.2000
Diabetes Support Group

Cooley Dickinson Hospital
413.582.2000

Breast Cancer Support Group
Chronic Illness Support
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
(call 413.773.2331)
Cancer Support Group

Mary Lane Hospital 413.967.6211
Better Breathers Support Group
Cancer Support Group
Stop Smoking Support
(call 413.967.2305 or 413.967.9077)

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:

Internal Medicine

Ibijoke A. Alade, M.D.
Springfield Southwest
Community Health Center
532 Sumner Avenue
Springfield, MA 01108
413.787.1877

Roberto Salva-Otero, M.D.

Hampden County
Physician Associates
46 Daggett Drive
West Springfield, MA 01089
413.739.9001

Hyung M. Paek, M.D.

Northern Berkshire
Family Practice
820 State Road
North Adams, MA 01247
413.664.4088

Michael Rothberg, M.D.

140 High Street
Springfield, MA 01199
413.794.2511

Helen H. Yu, M.D.

Meadows Medical Associates
294 North Main Street
East Longmeadow, MA 01028
413.525.4555

Pediatrics

Samina Ahmed, M.D.
Meadows Pediatrics
734 Bliss Road
Longmeadow, MA 01106
413.567.4500

Hyung M. Paek, M.D.

Northern Berkshire
Family Practice
820 State Road
North Adams, MA 01247
413.664.4088

The following providers no longer participate with HNE:

Sarah L. Goff, M.D.

Dorothea S. VanGoeler, M.D.

The following Primary Care Physicians changed addresses:

Margaret E. Ferry, M.D.

One Burnham Street
Turners Falls, MA 01376
413.773.7400

Carolyn S. Tolley, M.D.

8 Isabella Street
Holyoke, MA 01040
413.536.3800

The following Primary Care Physician changed telephone number:

David A. Ballan, M.D.

299 Carew Street
Springfield, MA 01104
413.781.7294

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.

Amendment to Early Intervention Benefit

The early intervention services benefit for HMO and POS plans has been amended, effective Feb. 17, as follows: "Covered services consist of medically necessary early intervention services delivered by certified early intervention specialists who are working in early intervention programs certified by the Department of Public Health. Coverage is provided for members from birth until age 3. Benefits are limited to \$3,200 per child per calendar year, with a lifetime maximum of \$9,600 per child."

If you have any questions, please call Member Services at 413.787.4004 or 800.310.2835.

Your Questions Answered—Continued from page 1

Q. Is my doctor allowed to bill me for a missed appointment?

A. Yes, if that is your doctor's normal policy. It is important to keep appointments because most doctors are heavily scheduled. If you cancel an appointment a few days in advance, the office staff can fill the opening to help someone else. If there are extenuating circumstances (for example, car trouble) most doctors will understand and be flexible.

Q. I received a bill that I didn't expect. What should I do?

A. 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, 8 a.m.–5 p.m., Monday–Friday. A representative will investigate

to correct any errors and inform you of the result as soon as possible.

Q. How can I get a referral to receive services from a provider who does not participate with Health New England?

A. If you belong to the HMO or HNE Select Exclusive Plan: We normally do not cover services from non-plan providers. You may visit an out-of-plan specialist only if HNE approves in advance. If plan providers offer the services, we usually will deny the request. When you use plan providers, you know they meet Health New England's quality standards and that they will work with our medical staff to help ensure you get the care you need. If you seek medical care from an out-of-plan specialist:

- Before scheduling an appointment, ask your Primary Care Physician (PCP) or treating physician to submit an authorization request form to HNE.

- After evaluating the request, we will notify you and your doctor of our decision in writing.

If you belong to the HNE Advantage or HNE Preferred Plan:

- You're covered for care from non-plan providers once you pay your annual deductible (please refer to your plan materials for specific amount).
- After you meet the deductible, we pay 80 percent of our maximum allowable fee for the service provided (please see plan materials). You may be responsible for any difference.
- If you seek services from specialty affiliated hospitals, please call HNE at 800.310.2835 to get approval. The Provider Directory includes a list of these hospitals.

Certain plans may have additional requirements. Please check your plan materials for further information.

We are here for you—Call us!

Provider Directory

2002 Adult Preventive Care Recommendations

19-29

30-39

50-64

65+

Health Maintenance visit • Ht., wt. measurement • Clinical breast/testicular exam and self-exam instruction	Annual visit at age 19, 20, and 21 years and then every 1-3 years depending on risk factors.	Annually.
Cancer Screening		
Breast Cancer: Mammography	Not routine except for patients at high risk.	Annually at discretion of physician/patient.
Cervical Cancer (Pap Smear)	Every 1-3 yrs. depending on risk factors.	Annually through age 69 years. Age 70 yrs. and over, annually at physician/patient discretion.
Colorectal Cancer	Not routine except for patients at high risk.	Annual FOBT and/or sigmoidoscopy every 5 yrs. or colonoscopy every 10 yrs. or double-contrast barium enema every 10 yrs.
Prostate Cancer	Not routine.	At M.D./patient discretion after discussion of risks and benefits of available screening strategies (PSA, DRE).
Skin Cancer	Consider periodic total cutaneous examinations for populations at high risk for malignant melanoma.	Periodicity at M.D. discretion. See General Counseling & Guidance.
Other Recommended Screening		
Hypertension	At least once every 2 yrs. and at every acute/non-acute medical encounter.	
Cholesterol	5 yr. intervals or physician discretion. Non-fasting TC and HDL recommended as initial screening.	Physician discretion.
Diabetes (Type II)	Consider Fasting Plasma Glucose screen for high-risk individuals	Consider Fasting Plasma Glucose screen for an asymptomatic individual over 45. Repeat every 3 yrs.
Infectious Disease Screening		
Chlamydia and other STDs	For all sexually active male and female patients: <25: Annually. Screen pregnant women in 1st and 3rd trimesters. >25: Annually if at risk.	Annually if at risk.
HIV	Periodic testing of all individuals at increased risk & testing of pregnant women at increased risk. Universal counseling of all pregnant women on HIV testing.	
Hepatitis C	Periodic testing should be performed on all individuals at high risk.	
Tuberculosis	Tuberculin skin testing for all individuals at high risk. Repeat testing determined by the likelihood of continuing exposure to infectious TB.	
Sensory Screening		
Eye Exam for Glaucoma	Every 3-5 yrs. in high-risk patients. At least once in patients with no risk factors.	Every 2-4 yrs.
Hearing and Vision Assessment	Clinicians should question about hearing and vision impairment and counsel about the availability of treatment when appropriate.	

Immunization Guidelines for Healthy Children

Remember: All children should receive these recommended screenings by age 2.

IMMUNIZATION SCHEDULE <small>Birth through 18 mos.</small>	Hepatitis B Vaccine Hep B	Diphtheria Tetanus Pertussis (Whooping Cough) DTaP or DTP	Polio	Hemophilus Influenzae Hib	Measles, Mumps, Rubella MMR	Varicella	Pneumococcal Conjugate PCV7-1
	Birth	1st dose					
1-2 mos.	2nd dose						
2 mos.		1st dose	1st dose	1st dose			1st dose
4 mos.		2nd dose	2nd dose	2nd dose			2nd dose
6 mos.		3rd dose		3rd dose			3rd dose
6-18 mos.	3rd dose	4th dose (15-18 mos.)	3rd dose (6-18 mos.)	4th dose (12-15 mos.)	1st dose (12-15 mos.)	1st dose (12-18 mos.)	4th dose (12-15 mos.)

Please call your child's doctor or Health New England at 800.310.2835 with questions or comments.

Source for guidelines: American Academy of Pediatrics

Pediatric Preventive Care Recommendations

Note: This table represents a core set of clinical guidelines for an asymptomatic patient from the general population. Guidelines should not supplant clinical judgment or the needs of individual patients. [If you are interested in a complete listing of Preventive Care Recommendations, please contact Member Services.](#)

	0-1 Infancy	1-4 Early Childhood	5-10 Middle Childhood	11-18 Adolescence
Growth & development				
Health Maintenance visit • Initial/Interval history & physical exam • Developmental Assessment: –Physical –Cognitive –Language –Psychosocial/Behavioral • Nutritional Assessment • Dental Assessment/Referral	1-2 wks., and 1,2,4,6,9, and 12 mos. • Breastfeeding check between age 3 days and 2 wks. • Check immunization status and administer any needed immunizations.	15, 18, 24 mos., and 3, 4 yrs. • Check immunization status and administer any needed immunizations. • Dental Assessment/Referral: Initiate referral by age 3 yrs. and encourage visits every 6 mos.	Age 5, 6,7, 8, 9, and 10 yrs. • Check immunization status and administer any needed immunizations.	Yearly • Check immunization status and administer any needed immunizations.
Routine Labs				
Anemia: Hb/Hct	Once during age 9-12 mos. visit or at physician discretion.	As needed at physician discretion.	As needed at physician discretion.	Once in menstruating adolescents at physician discretion.
Blood Pressure		At every routine visit starting at age 3 yrs.		
Cholesterol		Children older than age 2 with family history of premature CVD2 or parent w/ blood cholesterol level ≥ 240 .		
Lead (MDPH)	Initial screen between age 9-12 mos. and then annually at age 2 and 3 yrs. Refer to MDPH lead screening criteria for screening children at high risk for lead poisoning.		If never screened, children must be screened at entry to kindergarten. Refer to MDPH lead screening criteria for screening children at high risk for lead poisoning.	
Urinalysis			Once at age 5 yrs. or at physician discretion.	
Sensory Screening				
Hearing	Newborn prior to discharge or at least by age 1 mo. Subjective assessment at all other routine checkups.	Pure-tone audiometry at age 4, 5, 6, 8, 10, 12, 15, and 18 yrs. Subjective assessment at all other routine checkups.		
Vision/Eye Care	Newborn prior to discharge: corneal light reflex, and red reflex. Evaluate fixation pref., alignment, and eye disease by age 6 mos.	Re-evaluate fixation pref., alignment, and eye disease between age 3-4 yrs. Visual acuity test at age 3 and 4 yrs.	Visual acuity test at age 5, 6, 8, 10, 12, 15, and 18 yrs.	
Infectious Disease Screening				
Chlamydia, Gonorrhea, & HPV				Screen sexually active females at annual pelvic exam. Screen sexually active males annually at checkup. Screen if at risk.
Syphilis				
Hepatitis C		Anti-HCV test after age 12 mos. in children with HCV infected mothers.		
HIV	Screening of individuals with risk factors and pregnant women at increased risk. Universal counseling of all pregnant women on HIV testing.			
Tuberculosis	Test only infants and children at risk of exposure.			
Cancer Screening				
Pelvic Exam/Pap smear				Screen annually if sexually active. Offer at age 18 yrs. regardless of sexual activity.
Testicular Exam and Self Exam Instruction				Self exam instruction annually beginning at age 15 yrs.
Clinical Breast Exam and Self Exam Instruction				Self exam instruction beginning at age 16 yrs. Earlier at physician discretion.

References: All guidelines are based on recommendations from state and national agencies including USPSTF, AAFP, AAP, MDPH

about Prevention

Celebrating Women 2002!

Demystifying Menopause: A Town Meeting

Celebrate women with us as we offer seminars on women's health, open to HNE members and the general public. The next Celebrating Women 2002! seminar will be the Menopause Town Meeting on Wednesday, Sept. 25, from 6:30-8:30 p.m.

This seminar will be conducted by nationally known authors Carol Landau, PhD, Michelle G. Cyr, MD, and Anne W. Moulton, MD, of Brown University School of Medicine, authors of the number one-rated book *The Complete Book of Menopause: Every Woman's Guide to Good Health*. The discussion will focus on demystifying menopause and learning the facts about "hot flashes," hormone replacement therapy options, stress and depression, cardiac health, and much more.

In this town meeting format, you'll be able to ask the experts and get on-the-spot answers. Dr. Landau is a clinical psychologist and Drs. Moulton and Cyr are internists who specialize in women's health. If you are interested in attending, complete and send in the registration below.

Seminars Well Attended

In April, Dr. Mary Pat Roy and Nurse Practitioner Jessica Tropp gave a dynamic presentation about osteoporosis prevention and treatment. Several hundred attended the seminar, titled "Bones of Steel."

In May, cardiologist Dr. Reed Shnider presented "Take Care of Your Heart"—again to a full house—discussing the importance of lifestyle changes in preventing and managing heart disease.

Grand Finale

The grand finale event for **CELEBRATING WOMEN 2002!** is the *Women's Night Out Health Fair* on Wednesday, Oct. 16 from 5-9 p.m. Join us for:

- Health screenings such as bone density, skin analysis, cholesterol, blood pressure, and body fat analysis
- Expert panelists on women's health topics
 - Relaxation techniques
 - Nutrition information
 - Alternative therapies
 - Beauty tips
 - Massages
 - Yoga
- Raffle prizes



And much more! Look for information in future mailings!

Space is limited—register today!

Return your registration and payment (check or money order) to: Health New England, One Monarch Place, Suite 1500, Springfield, MA 01144-1500, Attn: Health Programs Dept. For information call 800.842.4464, ext. 3300.

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

Seminar Registration Form

MENOPAUSE TOWN MEETING!

Wednesday, Sept. 25, 6:30-8:30 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 \$ _____

The **Y E A R** of the **W o m a n**

Eye Injury

Injury to the eyes is a major risk in certain jobs such as manufacturing, carpentry, yard maintenance, and mining. Work around the house and recreational activities can increase the risk of dirt and other small objects getting into the eye. The use of shatterproof glasses or goggles is your first line of defense.

When your eye is affected by a foreign object, it's wise to take the problem seriously. First, try to locate the object in your eye. If the object is located in the corner or close to the lower lid, moisten the twisted tip of a tissue and gently dab the object. This should lift the object from your eye.

Wash out your eye gently with water, saline solution used for contact lenses, or a commercial eye wash solution. Using your thumb and forefinger, carefully grasp the upper eyelid above the eyelash and lift it gently and repeatedly away from your eye. This allows the natural fluids to wash the eye or help move an object toward the edges.

You should never rub your eye. This may scratch the cornea and increase the chances of infection. If you have difficulty locating or removing the object, see your doctor immediately.

Symptoms/Signs

- An object that penetrates your eye such as a sharp object
- A “floating” object such as dirt, an insect, or sawdust that irritates your eye
- Pain and irritation, redness

Consult Your Doctor If:

- Your eye is bloody or torn.
- The object appears to be stuck in your eye.
- HomeCare procedures have failed to remove the object.
- You have vision problems or pain and discomfort 24 hours after removing the object.

HOME CARE

If physician referral is not recommended at this time, try the following self-care procedures:



NOTE WELL

- Use a moistened, twisted tip of a tissue to remove object in the corner of your eye or close to lower lid. Dab gently and lift object from the eye.



CLEAN

- Wash your eye gently with water, contact lens saline solution, or a commercial eye wash solution. Repeat lifting the eyelid from your eye to stimulate eye fluids. Keep eye wash in your medicine cabinet.



COVER

- Don't cover your eye unless instructed to do so by your doctor.



PREVENTION

- Wear shatterproof safety glasses or goggles in jobs or activities that expose you to dirt, wood splinters, sawdust, glass, or metal particles.

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.

Y o u r C a r e

Where do we get our health resources?

With a few clicks of a mouse, you can get an enormous amount of health information—but is it reliable and valid? In the April *Member Matters*, we discussed how to “navigate the Net” to find credible information. In this issue, we would like to share some of the health resources that we use:

[United States Preventive Health Task Force \(www.ahcpr.gov\)](http://www.ahcpr.gov)

[American Academy of Pediatrics \(www.aap.org\)](http://www.aap.org)

[American Academy of Family Physicians \(www.aafp.org\)](http://www.aafp.org)

[American College of Obstetrics and Gynecology \(www.acog.org\)](http://www.acog.org)

[American Medical Association \(www.ama-assn.org\)](http://www.ama-assn.org)

[Centers for Disease Control and Prevention \(www.cdc.gov\)](http://www.cdc.gov)

[American Heart Association \(www.americanheart.org\)](http://www.americanheart.org)

[American Cancer Society \(www.cancer.org\)](http://www.cancer.org)

[American Lung Association \(www.lungusa.org\)](http://www.lungusa.org)

[American Diabetes Association \(www.diabetes.org\)](http://www.diabetes.org)

[National Heart, Lung, and Blood Institute \(www.nhlbi.nih.gov\)](http://www.nhlbi.nih.gov)

[Massachusetts Department of Public Health \(www.state.ma.us/dph/\)](http://www.state.ma.us/dph/)

[Harvard Medical School \(www.med.harvard.edu\)](http://www.med.harvard.edu)

[Stanford University Medical Center Patient Education Research Center \(www.stanford.edu/group/perc\)](http://www.stanford.edu/group/perc)

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