

For **YOUR** Health

{ WINTER 2016 | FOR MEMBERS OF GUNDERSEN HEALTH PLAN }



Vaping: Know the risks

Chances are you've heard of e-cigarettes—or e-cigs. But did you know they come in kid-friendly flavors—like bubble gum, chocolate and mint? Or that teens are now more likely to use e-cigs than cigarettes?

That's why it's a good idea to talk to your child about e-cigs—and their risks. But before you read about those risks, here's a quick look at e-cigs.

Some e-cigs look like cigarettes. But they work differently. They use a battery to turn a liquid with nicotine into vapor that the user inhales. It's often called vaping.

Some people think that e-cigs are safer than cigarettes because they don't contain tar, which causes lung cancer. E-cigs are also advertised as a way to help smokers quit lighting up.

But e-cigs do contain nicotine. And nicotine is very addictive. As a result, the nicotine in e-cigs may actually get in the way of quitting.

E-cigs may also be a gateway to smoking. This means that kids who use e-cigs may be more likely to start lighting up than kids who don't use them.

And it's not just the nicotine in e-cigs that's harmful. Their vapor may have toxic chemicals that cause cancer.

So do protect your child. Explain that e-cigs aren't as safe as they may seem.

Sources: American Academy of Pediatrics; National Institutes of Health

The *gift of better health*

Counting your blessings, it turns out, can bring you a whole host of blessings.

Studies show that being grateful can not only make you happier and more upbeat, it can strengthen your relationships. And it can also lower your blood pressure and boost your immune system.

And while being thankful may come more naturally to some of us than others, gratitude is something you can cultivate—and in fairly simple ways. Here are four key ones:

1. Keep a gratitude journal.

Regularly write down anything you're

grateful for—big and small, now and in the past. Think of people who love you, something you've accomplished, the roof over your head or the food on your table.

2. Write a gratitude letter. Is there someone who's made a positive difference in your life but you haven't properly thanked? Take the time to craft a thoughtful thank-you letter, and consider delivering it in person. Not only will you lift someone else's spirits, you'll lift yours too.

3. Remind yourself to stop and savor. Notice—and appreciate—the

smile on a friend's face, the sunlight streaming through a window and the other lovely things you might sometimes take for granted.

4. Share good news. Those who tell others about a happy event get extra pleasure from it, research finds.

Realistically, of course, none of us can be grateful all the time, even with steps like these. But making small changes can help you look at your life with more appreciative eyes—and that can boost your happiness and health.

Sources: *Journal of Clinical Psychology*; Mental Health America; Helpguide.org



TAKE YOUR SHOT

Keep healthy this season by taking the flu shot.

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5 SIGNS

Don't ignore these telltale symptoms of heart troubles.

3



CHANGE IT UP

Care for your mind by watching for these 5 signs.

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Protecting your privacy

Gundersen Health Plan, Inc. is committed to protecting the privacy and confidentiality of your protected personal and health information. We comply with all state and federal privacy laws, including the Gramm-Leach-Bliley Act (GLBA), the Health Insurance Portability and Accountability Act (HIPAA), and the Health Information Technology for Economic and Clinical Health Act (HITECH). These laws require that we provide our members with a privacy notice that explains our privacy practices. We must also provide you with access to your records, allow you to request corrections to your information, and allow you to request that access to your information be limited.

In order to provide you with insurance products and services, we must collect healthcare and personal information about you. Access to your information is restricted to only those persons who need to know about that information to provide service or administer Gundersen Health Plan insurance products and services. We maintain physical, electronic and procedural safeguards that comply with state and federal laws to protect your information. Gundersen Health Plan does not use, disclose, sell or make available any protected personal or health information about you to affiliates or nonaffiliated third parties unless required or permitted by law. Furthermore, if any of this information is disclosed without your authorization, we will notify you as required by law.

For a complete copy of our Notice of Privacy Practices, please visit our website at gundersenhealthplan.org/privacy or call Customer Service to request a copy.



Your flu shot could *save a life*

The flu shot is the best protection from the flu—for you and the people around you.

Why is it so important to get your flu shot?

You may have less sick time.

The shot isn't perfect. You might still get the flu. But you're likely to be less sick—or for a shorter time—than if you didn't get a shot.

It helps you avoid getting even sicker. The shot can help you avoid illnesses that often travel with the flu. One of these is pneumonia.

It can be deadly.

It's safe. Some people believe the vaccine causes the flu. But it can't.

You will help keep others well.

Some people say, "I never get the flu." In fact, they might be getting the flu but not be sick enough to know they have it. And they can still spread the flu, which leads to one of the best reasons to get the shot: The more people who get the shot, the fewer people get sick.

It can save lives. Thousands of people die every year from the flu and the illnesses it can cause. So getting a shot gives you a shot at saving lives.

FOR MORE INFORMATION about the seasonal flu, talk to your doctor, call the Gundersen flu line at **(608) 775-0364** or visit gundersenhealth.org/flu.

Who needs it?

Everyone 6 months and older should get a shot as soon as the vaccine arrives in your area. That's often in the fall, but flu season lasts for months. A winter shot is OK too.

Sources: American Lung Association; Centers for Disease Control and Prevention

Partnership update

Gundersen Health Plan and Unity Health Plans Insurance Corporation are excited to continue the integration efforts for our newly merged organization. As planned, we are beginning to use both companies' best practices to most efficiently

support our customers. This means some of our customers will begin seeing different ID cards for 2017, while others will likely not notice any changes at all. Exceptional customer service will remain a core value for each organization.

Goals of the partnership include:

- Facilitating a way for patients to access local health systems

- Managing the health of larger populations
- Using the best of each organization's products and practices
- Allowing the organizations to be more competitive at the statewide and regional scale

If you have any questions, please don't hesitate to call.

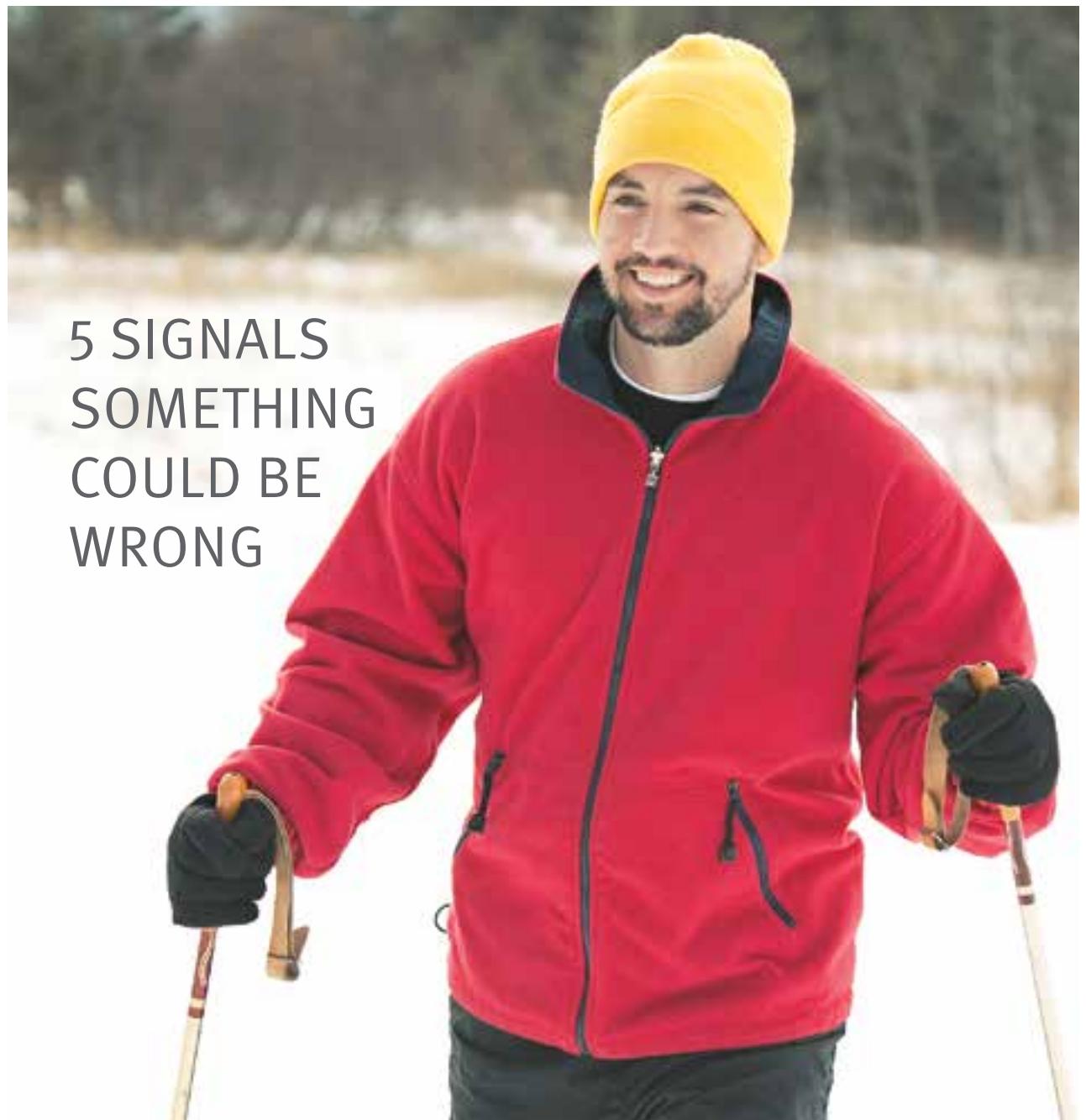
SOS from your heart

Is your heart trying to tell you something, and you don't know it?

You may think that as long as you're not having chest pain, things are just fine with your heart. But chest pain isn't the only sign of a troubled ticker.

Here are five signs and symptoms that your heart might need some repairs.

- 1. Your heart skips a beat.** The sensation that your heart flutters, skips a beat or beats too fast at times is called having palpitations. It's common and usually harmless. From stress and anxiety to too much caffeine, there are many possible causes. On the other hand, palpitations can sometimes be a sign of arrhythmia—an irregular heartbeat that's triggered by a problem with the heart's electrical system.
- 2. You're tired and swollen.** Swollen feet or ankles or extreme tiredness (fatigue) can all be signs of heart failure. If you have this condition, you might also cough and wheeze a lot. Heart failure doesn't mean your heart is on the verge of stopping. However, it does mean that your heart isn't pumping blood to your body as well as it should.
- 3. Exercise makes you ache.** Chest pain triggered by physical exertion, such as climbing stairs, can signal angina, which isn't a disease itself but a common symptom of coronary heart disease (CHD). Angina pain usually goes away after a few minutes of rest. It typically occurs because the heart can't get enough blood and oxygen during increased physical activity, often because of clogged or narrowed arteries due to CHD. Having angina increases the risk of having a heart attack.
- 4. You huff and puff.** Feeling short of breath can be a heart attack warning. But trouble breathing during exercise could suggest a problem with one of the valves in your heart. Another cause of breathlessness is a heart muscle disease called cardiomyopathy, which can weaken the heart and lead to heart failure.



5 SIGNALS SOMETHING COULD BE WRONG

If you're having symptoms of a heart problem, contact your healthcare provider.

- 5. Walking is a pain.** If you feel pain or cramps in your legs or hips when you walk, or if they feel tired, then you may have peripheral arterial disease (PAD). Although PAD involves poor circulation in the legs due to clogged arteries—and that's a serious problem on its own—there's also a heart connection: PAD can significantly increase your risk of having a heart attack or stroke.

Follow your heart

You need to find out what your heart and body may be trying to tell you.

But also keep this in mind: Some of these symptoms, such as chest discomfort or shortness of breath, could mean you're having a heart attack. Play it safe, and call 911 right away.

Sources: American Heart Association; National Heart, Lung, and Blood Institute

Team up with a case manager

Case managers work closely with you and your caregivers to guide you through medical and community services that can be difficult to navigate. They coordinate health services and resources to make sure that you get the best care possible. Case managers can assist you in setting goals and creating a plan that will maximize your health and improve quality of life.

A case manager may help:

- Support and reinforce treatments and therapies recommended by your healthcare provider
 - Provide education about your health condition and care
 - Coordinate health services and clarify insurance benefits
 - Connect you to community services or programs
- Who might benefit?**
- Members who have more than one serious health problem such as diabetes, COPD or heart failure

- Members who have experienced a significant event or diagnosis like cancer, stroke or traumatic brain injury
- Members who have had several emergency room visits or hospital stays

Is there a fee to participate?

No. This service is voluntary for health plan members, and materials are provided to you at no cost.

Would you like to learn more?

Call Gundersen Health Plan's complex case manager at (608) 775-9017.



Soothe *back pain* at home

When your back aches, it's good to have a plan in place to help you find relief. And depending on the cause of the pain, there are a number of ways to soothe it.

What a pain

Back pain becomes more common as you age—and if you're not in good physical condition or are overweight.

There are a number of other factors that can play into a problematic back as well, including:

- Spasms
- Ruptured disks
- Tense muscles
- Diseases such as arthritis, fibromyalgia, endometriosis and some types of cancer
- Injury from a fall, sprain or fracture

Home remedies

Depending on the cause, back pain often gets better with no treatment. Taking over-the-counter pain medications can bring relief as the back heals.

For ongoing pain, you may want to try other measures:

- Hot packs to reduce spasms and pain, or cold packs to relieve swelling and pain. In general, use cold packs for the first 2 to 3 days. After that, try heat.
- Bed rest—but just for a day or two. Being inactive for much longer can lead to a loss of muscle strength, and that can translate to a longer recovery time.
- Gentle exercise, such as walking or water aerobics.
- Find a sleep position that keeps the strain off your back. If you sleep on your back, put a pillow under your knees. Or if you sleep on your side, curl up in a fetal position with a pillow between your legs.

When to get help

If back pain doesn't get better or worsens despite your efforts, see your doctor to talk about other options.

And see your doctor right away if you have:

- Numbness or tingling
- Severe pain that doesn't get better with rest
- Pain after a fall or injury
- Pain, along with weakness, numbness in your legs, fever, trouble urinating or unexplained weight loss

Source: National Institute of Arthritis and Musculoskeletal and Skin Diseases

Winter weather workouts

Summer is the time when many of us are especially active. But it's just as cool to keep moving when the weather's not so hot. In fact, it won't just help you get or stay fit. It may help you ward off the winter blues—a common condition that leads some people to feel depressed and fatigued when the seasons change and the days get colder and darker.

So what should you be doing? Whatever you and your family enjoy. There are lots of possibilities, and many don't cost a lot. Here are some ideas to get you thinking.

Indoor options:

- Meet a friend at the mall and walk as you talk.
- Make use of that treadmill or exercise bike that has been gathering dust. Or look into joining a gym.
- Head to a community center and shoot some hoops.

Outdoor options

- Rake the yard, chop some wood or shovel snow.
- Rent snowshoes or cross-country skis and explore a nearby trail or park.
- Take the family sledding. Going down the hill is easy—but the hike back up can be a workout.

Sources: American College of Sports Medicine; American Council on Exercise



Need health information?

CHECK OUT OUR RESOURCES!
Go to gundersenhealthplan.org/healthresources.

Don't have easy access to the Web?

If you would like information mailed to you regarding topics such as healthy weight, smoking cessation, physical activity, healthy eating, stress management, and alcohol use and depression, contact the Quality Management Department.

REFERRAL PRIOR AUTHORIZATIONS

What you need to know

If your Gundersen Health Plan participating provider feels you require specialty care beyond what is available from other Gundersen Health Plan participating providers, he or she may submit a **referral form** to the health plan to request services from the **nonparticipating provider**.

Medical care, treatment, services or supplies that are received through a referral are subject to the exclusions and limitations of your Certificate of Coverage. Referrals must be submitted and approved in writing by a Gundersen Health Plan medical director before any recommended treatment, services or supplies are obtained for a covered expense.

You will be notified in writing of the decision. Referrals for out-of-network services will not be granted/approved when capability exists for a particular expertise or service within our participating provider network. If approved, the referral form will state the provider and type or extent of treatment being authorized, the number of visits and the period of time during which the referral is valid. **Be sure to take a copy of the approved, written referral with you when you receive the services.**



? What is a referral form?

A **referral form** is the form prepared in writing for you by a Gundersen Health Plan participating provider in order for you to receive coverage for medical treatment, services, or supplies from a nonparticipating provider.

What is a nonparticipating provider?

A **nonparticipating provider** is a physician or other healthcare provider who has not signed a participating provider contract with us to provide medical treatment, services or supplies to our members.

INDEPENDENT EXTERNAL REVIEW RIGHTS

When you don't agree with our decision

In addition to your right to file a complaint, grievance or appeal concerning your claim or benefit denial, you or someone you name to act for you (your authorized representative) may be entitled to an independent external review by medical professionals who have no connection to Gundersen Health Plan to address your concerns.

Covered persons enrolled in a self-funded health plan should check their plan documents or contact Gundersen Health Plan's member advocate at **(608) 775-8052** or toll-free at **(800) 897-1923, ext. 58052**, to find out if any external review process is available to them.

What is the external review program?

The external review process offers you the opportunity to have certain coverage denials reviewed by

independent physician reviewers. Once the applicable grievance/appeal process has been exhausted, eligible members may request an independent external review if Gundersen Health Plan denied your request for payment, healthcare services or course of treatment, or you did not receive a decision within 30 days following the date you or your authorized representative filed a grievance/appeal of an adverse benefit determination.

What if I have more questions on the independent external review process?

You may learn more about the independent external review process applicable to your state by reviewing the fact sheet on "Important Information About Your Rights to Independent External Review" found on Gundersen Health Plan's website at gundersenhealthplan.org. To request a paper copy about independent external

review rights in your state, please contact Gundersen Health Plan's member advocate at **(608) 775-8052** or toll-free at **(800) 897-1923, ext. 58052**. You may also reference section 7 of your Certificate of Coverage as this section contains valuable information regarding the independent external review process in your state.

For further details regarding the independent external review program for a specific state, you may call the member advocate at **(608) 775-8052** or toll-free at **(800) 897-1923, ext. 58052**. If you have questions and require language assistance, please call Customer Service at **(608) 881-8271** or toll-free **(800) 897-1923**. For people who are deaf, hard of hearing or speech-impaired, please call TTY **711** or **(800) 877-8973** or you may call through a video relay service company of your choice. Interpreter services are provided free of charge.

Shedding light on seasonal sadness

You feel like yourself for most of the year. But as the seasons change—and the days grow darker—your mood changes too. You feel gloomy and out of sorts. Does this sound familiar?

If it does, you might have seasonal affective disorder—or SAD for short. It's a form of depression that often starts in the fall or winter. Then it fades in the spring or summer.

SAD is more than just a mild case of winter blues. It can make you feel irritable, drained and even hopeless. You may also overeat and sleep too much. It could be hard to concentrate.

Lift your spirits

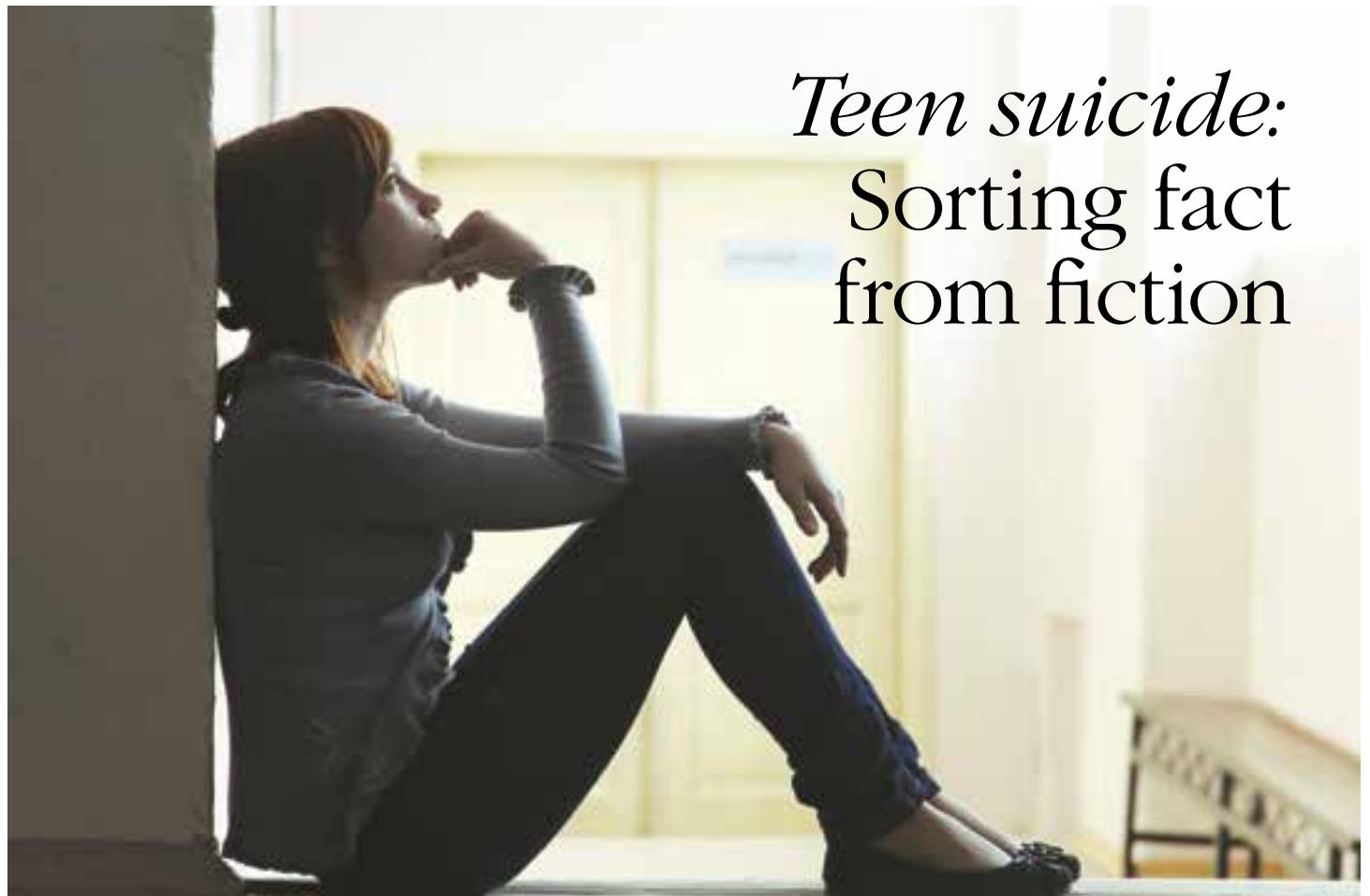
The good news: You can take steps to feel better. Try to:

- **Soak up the sun.** Get out in the sunlight, especially early in the day. Sit by windows too, if you can.
- **Move more.** Exercise can brighten your mood and help you sleep better.
- **Reach out.** Try to spend time with family and friends rather than letting yourself grow isolated.

Don't just tough it out, though. If these steps don't help—or your sadness makes it hard to function—tell your doctor. He or she may suggest:

- Talk therapy
- Antidepressants
- Daily treatments with a bright light

Sources: American Psychological Association; National Institutes of Health



Teen suicide: Sorting fact from fiction

Could a teen you care about be considering suicide? Knowing the warning signs—and other facts about teen suicide—could save a life.

So don't be fooled by these myths:

MYTH: Teens who kill themselves always act sad beforehand.

FACT: Depression isn't always obvious in teens. Plus, teens are often very good at hiding their problems. So watch out for warning signs besides sadness. Troubled teens might withdraw or have angry outbursts. Their grades might drop. Or they might sleep a lot more or less than usual.

MYTH: People who talk about suicide don't go through with it.

FACT: Teens who talk about suicide are much more likely to kill themselves than those who don't. Always take this talk seriously. Tell the teen's doctor or a mental health professional right away.

MYTH: Suicide among teens is rare.

FACT: Thousands of teens take their lives every year in this

country. And many more survive suicide attempts.

MYTH: Teens who try to kill themselves but don't succeed aren't serious.

FACT: Any attempt is very serious. And that's true even if an attempt might seem minor—for example, if a teen just took a few pills.

MYTH: Asking teens if they're thinking about suicide makes them more likely to do it.

FACT: You're showing a teen you care. And you're not putting suicidal thoughts in his or her head.

MYTH: Girls and boys are equally likely to kill themselves.

FACT: Boys are four times more likely than girls to end their lives. Also at high risk for suicide are:

- Teens with drug or alcohol problems
- Teens who have attempted suicide in the past
- Teens who have lost a friend or relative to suicide
- Teens who are gay, lesbian, bisexual or transgender

Source: American Academy of Pediatrics

It's time to 'change the direction' of mental health

The campaign Change Direction encourages Americans to care for their mental well-being just as they do their physical well-being. Learn the five signs of mental suffering so you can identify and help yourself or a loved one who may be in emotional pain:



1. **Withdrawal** or isolating themselves from other people
2. Uncharacteristically angry, anxious or **agitated**
3. Overcome with **hopelessness** and overwhelmed by their circumstances
4. Decline in **personal care** or engaging in risky behavior
5. **Personality** changes

FOR MORE INFORMATION or to seek help, contact Great Rivers 2-1-1 by simply dialing **2-1-1**. For more information on the national campaign, go to changedirection.org.

4 medication mistakes to avoid

Are you doing the right things to make your medicines work for you?

The medicines your doctor prescribes are meant to improve your health. But you could be making risky mistakes without even realizing it.

Here are four potential pitfalls you want to avoid:

1. You fail to speak up. Did your doctor say to take your medicine before or after meals? Don't guess when it comes to your medicine. A wrong choice could make a drug less effective or cause serious problems.

Always ask your doctor or pharmacist questions if you don't understand something about your medications. You can also request that he or she write information down for you.

2. You use multiple pharmacies. Getting all of your prescriptions filled at just one pharmacy helps protect your health. Your medication records will be in a single place. This can help the pharmacist spot any possible dangerous interactions between your medications.

3. You overlook instructions. When a medicine isn't taken exactly as directed, it may do more harm than good. Always read the information that comes with a

medicine—and follow your doctor's or pharmacist's advice for taking it.

If you have a hard time remembering when to take your medicine, keep a written or computerized schedule. There are also smartphone apps that can help with this. Or link taking the medicines with daily activities, such as eating a meal, brushing your teeth or going to bed.

4. You don't stay the course. It's important to stick with a medication unless your doctor tells you it's OK to stop. Don't stop taking a drug just because:

- You feel better and think you don't need it anymore. Let your doctor make that decision.
- You're having bothersome side effects. Call your doctor. He or she may be able to prescribe a different drug with fewer side effects.
- You're struggling to pay for it. If you can't afford a medication, ask your doctor or pharmacist about generic drugs or other lower-cost options. If a brand-name drug is necessary, many have copay assistance programs that you can take advantage of. Go to the website for the drug, and look for information on savings offers.

Sources: National Library of Medicine; U.S. Food and Drug Administration



Did you know? In the state of Wisconsin, pharmacists have the ability to switch your prescription from 30 days to 90 days. Studies have shown that those who fill their maintenance medications for 90 days' supply are better able to consistently take their medications because they only have to make four trips to the pharmacy per year instead of 12.

Have leftover prescription pain medication? Seventy percent of nonmedical prescription pain reliever users obtain medication from family or friends—often without their knowledge. Help prevent narcotic addiction and abuse; safely dispose of your leftover and expired medications in the medication disposal bins at the Gundersen Clinic Pharmacy locations in La Crosse and Onalaska, Wisconsin.

Gundersen Health Plan formulary updates

New additions to tier 1	<ul style="list-style-type: none"> • Diclofenac sodium 1% gel (QL) • Oxycodone HCl ER 15 mg, 30 mg, 60 mg (QL)
New additions to tier 2	<ul style="list-style-type: none"> • Descovy • Odefsey (QL) • Carbamazepine ER 100 mg • Cyclopentolate 0.5% eye drops • Darifenacin ER 7.5 mg and 15 mg (QL) • Emverm 100 mg tablet chew • Restasis 0.05% eye emulsion (QL)
New additions to tier 3	<ul style="list-style-type: none"> • Vraylar (ST, QL)

New additions to tier 4	<ul style="list-style-type: none"> • Impavido (PA, QL) • Venclexta (PA, QL) • Xeljanz® XR (PA, QL) • Xuriden (PA, QL)
New additions to tier 5	<ul style="list-style-type: none"> • None
New additions to tier 6	<ul style="list-style-type: none"> • Alprolix • Cinqair (PA) • Pantoprazole sodium 40 mg vial

PA: Requires prior authorization
ST: Requires use of a first line drug under step therapy program
QL: Quantity limits are in place

Injectable and intravenous drugs may not be added to the formulary due to possible coverage under the medical benefit. These drugs may require an ap-

proved prior authorization to be in place for coverage under your medical benefit.
Please note: Nonformulary medications have alternatives, formulary equivalents,

or over-the-counter or generic equivalents. Please talk to your healthcare provider or call Customer Service for more detail.

Make mealtime family time



Family meals have a lot of competition from soccer games, piano lessons, homework and the schedules of working parents. Still, if you're a mom or dad, it's important not to let those commitments crowd out meals together.

Research shows that kids who regularly eat family meals are more likely to have healthy diets than those who don't. Shared meals also give families the chance to talk and grow closer. And that may explain why they help protect kids from depression and even substance abuse.

So do your best to eat as a family at least a few times a week. Here's how to fit in time together—and put healthy food on the table, even when you're rushed:

Plan ahead. Pick times when everybody's available, and be sure everyone knows to be home at a certain time. If conflicts rule out dinner, try breakfast, especially on weekends.

Let everybody pitch in. For example, young kids can wash the veggies and older kids can do the chopping.

Serve no-fuss meals with nutritious foods. Try frozen ravioli with store-bought tomato sauce and a salad. Or rotisserie chicken and frozen peas and potatoes. A sandwich—even at dinner—is OK too. Just use whole-wheat bread, stuff it with veggies and lean meat, and serve it with a piece of fruit.

Source: Academy of Nutrition and Dietetics

Is there a new adult in the house?

Do you have a dependent who will be turning 18 soon? If so, here are a couple of things to remember:

- Don't forget to order a new ID card for them, if needed.
- If he or she is currently seeing a pediatrician, now is a good time to transition them to family practice. Check out our Provider Directory online to find a physician. Or you can call Customer Service, and they will help you find someone to care for your new adult.

GUNDERSEN HEALTH PLAN

Visit us

Our offices are located at 3190 Gunderson Drive, Onalaska, WI, and at the Resource Center located in the Gunderson Lutheran Medical Center – La Crosse Clinic at 1836 South Ave., La Crosse, WI.



Contact us

Employer Group Plans:

(608) 881-8271

(800) 897-1923

Marketplace Plans:

• GundersonOne:

(608) 881-8278

(855) 685-6404

• Employer Group Plans:

(608) 881-8272

(855) 459-8076

If you are deaf, hard of hearing or speech-impaired, please call TTY 711 or (800) 877-8973. Or you may call through a video relay service company of your choice. Interpreter services are provided free of charge to you. Our office hours are 8 a.m. to 5 p.m., Monday through Friday.

Visit our website
gundersenhealthplan.org

Email us
hpcustomerservice@gundersenhealth.org

Talk to a nurse 24/7
Do you have a health question or concern? Do you think you may need to go to the doctor, but you aren't sure? You have free access to a Nurse Advisor, 24 hours a day, 7 days a week. Call (800) 858-1050 or (608) 775-4454.

Our network of providers
To learn if a healthcare provider is in the Gunderson Health Plan network:

- Check our Provider Directory online at gundersenhealthplan.org/providerdirectory.
- Call Customer Service.

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