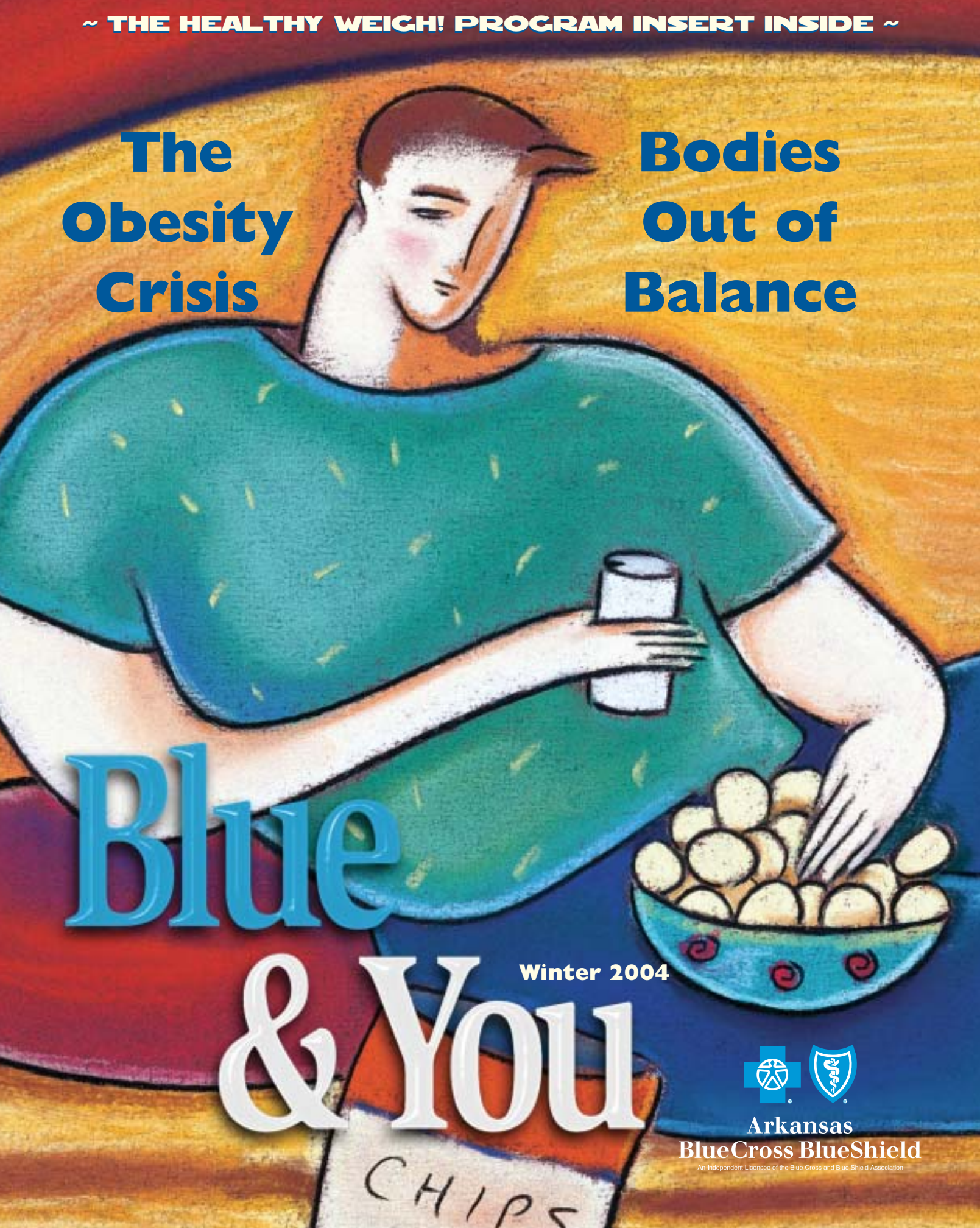


**The  
Obesity  
Crisis**

**Bodies  
Out of  
Balance**



**Blue  
& You**

Winter 2004

CHIPS



**Arkansas  
Blue Cross Blue Shield**

An Independent Licensee of the Blue Cross and Blue Shield Association

## Medi-Pak Members: Tips for comparing your EOB with your MSN

Each time a Medi-Pak claim is filed on your behalf by a physician, hospital or health-care facility, you will receive an Explanation of Benefits (EOB) from Arkansas Blue Cross and Blue Shield. An EOB explains the total amount billed, the amount paid, who was paid and other pertinent information.

On a monthly basis, Medicare will send you a Medicare Summary Notice (MSN). The MSN is a summary of all claims filed with Medicare for the previous month.

You receive an EOB from Arkansas Blue Cross for each individual claim. You receive an MSN from Medicare on a monthly basis showing a list of claims.

Medi-Pak claims are paid against what Medicare pays. You may receive an EOB from Arkansas Blue

Cross, and then a summary form from Medicare that does not show the Medi-Pak claim. Don't worry; simply hold on to your EOB forms, and then match them up to the next MSN when it arrives. You can match up the claims on the forms by checking dates of service, name of provider, amount billed or other specific information.

Do not worry if you receive your MSN but have not received an EOB form with matching information for each claim filed. It may take several months for the MSN to reflect all of the Medi-Pak claim payments. If, after several months, you have not received EOBs for all claims shown on your

MSN, you may want to call the Customer Service telephone number on your Medi-Pak ID card.

# Blue Comes Through.



*We're here to meet your customer service needs*

## HealthConnect Blue now available to Health Advantage members and to public school and state employees

All public school employees and state employees covered by Arkansas Blue Cross and Blue Shield or Health Advantage\* now have access to HealthConnect Blue, a 24-hour health information resource.

**HealthConnect Blue** is a new, value-added telephone and Web-based information program. The confidential telephone line is staffed by Health Coaches (nurses, dietitians and respiratory therapists) who are specially trained to provide tools and information that teach self-management and decision-making skills, enabling you to play a more active role in the management of your health.

**As an automatic member of this program, you can:**

- Speak one-on-one with a Health Coach 24 hours a day, 7 days a week.
- Receive personalized follow-up calls with a Health Coach about a chronic condition or other

health concerns.

- Have educational materials mailed to your home, at no charge.
- Visit the Arkansas Blue Cross Web site ([www.ArkansasBlueCross.com](http://www.ArkansasBlueCross.com)) or the Health Advantage Web site ([www.HealthAdvantage-hmo.com](http://www.HealthAdvantage-hmo.com)) to review a health encyclopedia containing in-depth health information on more than 1,900 clinical topics.

\* Includes all Health Advantage commercial HMO members statewide, BlueChoice PPO, Open Access PPO, Fort Smith Choice members, and public school and state employees.

*HealthConnect Blue offers an interpretation service so you can ask questions in Spanish. HealthConnect Blue ofrece un servicio de interpretación para usted pueda hacer preguntas en español.*

## Hello

Arkansas Blue Cross and Blue Shield, BlueAdvantage Administrators of Arkansas and Health Advantage offer an interpretation service so you can ask questions in Spanish and several other languages. If a representative who speaks that language is not available, an interpreter may be added to the line to help with the call.

## ¡Hola!

Arkansas Blue Cross and Blue Shield, BlueAdvantage Administrators of Arkansas and Health Advantage ofrece un servicio de interpretación para que usted pueda hacer preguntas en español o en otros varios idiomas. Si el representante que habla su idioma no está disponible, un intérprete puede ser conectado a la línea para poder ayudarlo con su pregunta.

## Emergency Services

Emergency-care services are health-care services that are required to evaluate and treat medical conditions of such sudden onset and severity that a prudent lay person would believe (with an average knowledge of medicine and health) that the condition, sickness or injury without

proper treatment, could result in:

- Placing patient's health in serious jeopardy;
- Serious impairment to bodily functions; or
- Serious dysfunction of an organ/body part.

***(Blue Comes Through, continued on Page 17)***

## CUSTOMER SERVICE NUMBERS

Category	Little Rock Number (501)	Toll-free Number
State/Public School Employees	378-2364	1-800-482-8416
Medi-Pak (Medicare supplement)	378-3062	1-800-338-2312
Medicare (for beneficiaries only):		
Part A (hospital benefits)	1-800-MEDICARE (633-4227)	
Part B (physician benefits)	1-800-MEDICARE (633-4227)	
Arkansas Blue Cross and Blue Shield health insurance plans for individuals and families	378-2010	1-800-238-8379
Arkansas Blue Cross Group Services	378-3070	1-800-421-1112
BlueCard®	378-2127	1-800-880-0918
Federal Employee Program (FEP)	312-7931	1-800-482-6655
Health Advantage	378-2363	1-800-843-1329
BlueAdvantage Administrators of Arkansas	378-3600	1-888-872-2531
Pharmacy Customer Service:		
Arkansas Blue Cross		1-800-863-5561
Health Advantage		1-800-863-5567
BlueAdvantage		1-888-293-3748
Specialty Rx		1-866-295-2779

### For information about obtaining coverage, call:

Category	Little Rock Number (501)	Toll-free Number
Medi-Pak (Medicare supplement)	378-2937	1-800-392-2583
Health insurance plans for individuals and families	378-2937	1-800-392-2583

**Regional Office locations are:** Central, Little Rock; Northeast, Jonesboro; Northwest, Fayetteville; South Central, Hot Springs; Southeast, Pine Bluff; Southwest, Texarkana; and West Central, Fort Smith.

Customers who live in these regions may contact the regional offices or call the appropriate toll-free telephone numbers above.

**Web sites:** [www.ArkansasBlueCross.com](http://www.ArkansasBlueCross.com)  
[www.HealthAdvantage-hmo.com](http://www.HealthAdvantage-hmo.com)  
[www.BlueAdvantageArkansas.com](http://www.BlueAdvantageArkansas.com)  
[www.BlueAndYouFoundationArkansas.org](http://www.BlueAndYouFoundationArkansas.org)  
[www.BlueAnnEwe-ark.com](http://www.BlueAnnEwe-ark.com)

Please note: Health Advantage's address has changed to 320 W. Capitol Ave., Little Rock, Ark., 72201. New fax number for Customer Service is (501) 212-8518.

# INSIDE

THIS ISSUE  
~WINTER 2004~

Blue Comes Through .....	2
The Obesity Crisis: Bodies out of balance .....	4-6
Just what is obese? .....	6-7
The BIG three (to prolong your life) .....	7
Estimating daily calorie requirements .....	7
Are fad diets the answer? .....	8-9
What's for dinner? .....	9
Lip-smakin' snackin' .....	9
More than just looking good .....	10
Does menopause make you fat? .....	11
Ease into exercise .....	12
A family affair: Good eating habits .....	13
The Healthy Weigh! education program .....	14
The Healthy Weigh! enrollment form .....	insert
Wellness discounts for our members .....	15
Blue & You Foundation awards grants .....	16-17
Members satisfied with Health Advantage .....	17
Arkansas Fitness Challenge offers Kit .....	18-19
A "lamb-tastic" new year .....	19-20
Arkansas Blue Cross named "Top Innovator" ....	21
Blue~by~design products: Choice, control .....	22
HSA Blue PPO & HSA Blue PPO Plus .....	23
"Get 5!" with BlueAnn, Gov and Radio Disney ...	24
The Pharmacist is in .....	25
Seeking fitness leaders .....	26
Blue & Your Community .....	27
Blue Online .....	28



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# THE OBESITY CRISIS:

The answer to the obesity crisis is easy: eat less and exercise more. The reality is much more difficult for those fighting the battle of the bulge.

According to a recent report by the Washington, D.C.-based non-profit group Trust for America's Health, no state is on track to meet federal guidelines on reducing the obesity level to 15 percent or less by 2010. According to the study, Arkansas ranked sixth in adult obesity just behind Alabama (1), Mississippi (2), West Virginia (3), Indiana (4), and Kentucky (5).

## What causes obesity?

Whether it is the prevalence of unhealthy packaged foods or fast food (both of which are staples of the American diet), sedentary lifestyles, lack of willpower or genetic disposition, more than 61 percent of Americans are overweight or obese. Researchers fault many things — from the car-happy lifestyles of suburbia to lack of physical education classes in schools — but no matter what the cause, there is plenty of blame to go around.

## The Fat Facts

- Americans spend \$117 billion per year on obesity-related illnesses (see related article on page 10).
- Diet and poor exercise trail only tobacco as a cause of preventable death.
- Half of all obese adults have hypertension.
- Two-thirds of Americans are overweight.
- More than 60 percent of Arkansas adults are at an unhealthy weight, and 37 percent are obese.
- Among overweight Americans, 50 percent are obese, and 4.7 percent are morbidly obese.
- A child with one overweight parent has a 40 percent chance of being overweight; with two overweight parents, it's 80 percent.
- Arkansas has seen a 77 percent increase in obesity from 1991 to 2000.

- Weight reduction of 10 percent can help an overweight adult reduce lifetime medical costs between \$2,200 and \$5,300.

According to the U.S. Surgeon General, if you are overweight or obese,

losing just 10 percent of your body weight can improve your health and reduce your risk for heart disease, certain types of cancer, Type 2 diabetes, stroke, arthritis, breathing problems and psychological disorders such as depression.

## Obesity overload

It's hardly news anymore that Americans are bigger than ever. Obesity is seen as an epidemic in America, already a problem with adults and now spreading to our children. *Newsweek*, *Time* and *U.S. News and World Report* have trumpeted the problem on their front pages.

Americans know obesity is a problem. They also know if they have a weight problem. Most people want to do something about it. In 2000, consumers spent about \$35 billion on weight-loss products ranging from books and videos to drugs and diet shakes.

A study by the Federal Trade Commission (FTC) stated that nearly 40 percent of weight-loss advertisements made at least one false representation. Because approximately 61 percent of Americans are overweight or obese, and more than two-thirds of Americans are trying to lose or keep weight off — Americans are falling hard for the easy fixes promised by weight-loss ads. The ads are helping line the sellers' pocketbooks, but quick or easy weight-loss promises are not helping Americans. We



More than  
60 percent  
of Arkansas  
adults are  
at an  
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weight, and  
37 percent  
are obese.



# BODIES OUT OF BALANCE

5

just keep gaining weight.

The FTC has issued a warning for consumers to look for these common red flags when searching for a weight-loss product:

- Before-and-after photos
- Claims of “rapid” or “permanent” weight loss
- Products that say, “No diet or exercise needed”
- “Clinically proven” or “Doctor-approved”
- “Natural” and “Safe”

So what is the best way to lose those unwanted pounds? There’s no magic pill or secret potion. The answer lies in learning to eat healthier and getting plenty



of exercise. Many fad diets promise quick weight loss, and some may deliver; but restricting certain foods may lead to short-term weight loss but not a long-term solution (see page 8 for a diet comparison).

## What about the children?

Arkansas took a bold step in 2004 by measuring the height and weight of all children in public schools to determine body mass index (BMI). The Arkansas Assessment of Childhood and Adolescent Obesity, conducted through the Arkansas Center for Health Improvement in Little Rock, included more than 94 percent of Arkansas

public school students in pre-kindergarten through the 12<sup>th</sup> grade. Based on BMI assessments, 38 percent of Arkansas school children were classified as overweight or at risk for becoming overweight.

In an unprecedented way, Arkansas now can detail its own obesity epidemic. Approximately one-third of children enter school either overweight or at risk. During the middle school years, 42 percent of students are in one of the two high-risk categories. In high school, the proportion of adolescents decreases largely due to the reduction in the number of females in the heaviest risk group. However, almost 40 percent of graduating males remain in one of the two high-risk groups.

The Centers for Disease Control and Prevention warns of the following consequences of obesity:

- Obesity in children is associated with childhood diabetes, hypertension and lung problems.
- Overweight school-age children have a 50 percent chance of becoming obese adults.
- Overweight adolescents have a 70 to 80 percent chance of becoming obese adults.
- Obesity in a young adult can shorten his or her life span by an average of 5 to 20 years.
- Obese adults have much higher rates of heart disease, cancer, stroke, arthritis, diabetes and hypertension than normal-weight people.

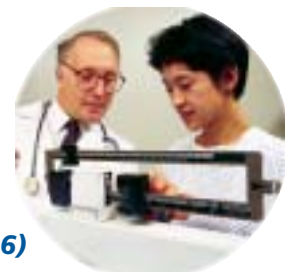
The problem of childhood obesity has two main causes: lack of physical activity and excess intake of calories. Our children are much less active today than they were 20 years ago. To improve your child’s health, the American Academy of Pediatrics encourages the following evidence-based recommendations:

- Encourage healthy eating patterns by offering nutritious snacks.
- Change from soda to water, low-fat milk or low-calorie drinks.
- Limit television and/or computer time to two hours per day.
- Routinely promote physical activity such as family walks or unstructured play.

## Arkansas initiatives

Arkansas Governor Mike Huckabee recently took his health into his own hands and shed 105 pounds in one year through diet and exercise. His

***(Obesity, continued on Page 6)***



**(Obesity, continued from Page 5)**

successful weight-loss effort has been chronicled in the local media and in the national spotlight. His dedication to improving his health also was profiled in *People* magazine. With Gov. Huckabee in the lead, Arkansas has launched a new health initiative, Healthy Arkansas. Healthy Arkansas is a comprehensive effort to clearly define specific areas where behavioral changes can lead to healthier citizens. For more information on the Healthy Arkansas Initiative, visit [www.arkansas.gov](http://www.arkansas.gov).

**Good news for Arkansas**

According to a national obesity report card, based on a study by the University of Baltimore in Maryland, Arkansas was the only state to receive a “B” for its efforts to help prevent and treat obesity. No state received an “A.” Nearly half of all U.S. states received an “F” in their efforts to control obesity.

Additionally, the report by Trust for America’s Health mentioned that Arkansas was “setting a national example” with its efforts.

**What is Arkansas Blue Cross doing to combat obesity?**

Arkansas Blue Cross has numerous initiatives, including the new weight management program, The Healthy Weigh! (see page 14), as well as a discount wellness program (see page 15), to help Arkansans achieve a healthier lifestyle. In addition to these programs, Arkansas Blue Cross and the Department of Health recently launched the Arkansas Fitness Challenge to promote worksite wellness efforts (see page 18); our mascot, BlueAnn Ewe, is out and about every day encouraging healthy lifestyles for the children in Arkansas (see page 19); and our member magazine, *Blue & You*, offers ways to achieve better health in every quarterly issue.

No matter what the causes of obesity, Arkansans must take matters in their own hands to help themselves and their children live longer, healthier lives.

— Sources: Time, Newsweek, U.S. News and World Report, [www.msnbc.com](http://www.msnbc.com), WebMD, Arkansas Department of Health, Centers for Disease Control and Prevention, [Forbes.com](http://Forbes.com) and the Arkansas Center for Health Improvement



## Just what

The simple dictionary definition of “obesity” is a “condition characterized by excessive bodily fat.” It is not a condition determined by weight but, rather by the body mass index (BMI). Obviously, weight alone cannot determine obesity. A weight of 200 pounds would be an acceptable body weight for a 6-foot-5-inch person but would be considered obese for someone less than 5 feet tall. The BMI, therefore, is the appropriate tool used for determining weight status in adults.

The simple formula shown below calculates weight status. An example would be a person who weighs 220 pounds and is 6 feet, 3 inches tall would have a BMI of 27.5.

$$\text{BMI} = \left( \frac{\text{weight in pounds}}{(\text{height in inches}) \times (\text{height in inches})} \right) \times 703$$

It is from this formula that weight status is characterized. The following chart defines the terms commonly used in categorizing weight status.

## is obese?

Weight Status	BMI
Underweight	Below 18.5
Normal	18.5-24.9
Overweight	25.0-29.9
Obese	30.0 and above

While a person’s BMI correlates with their body fat, they are not the same thing. The relation between “fatness” and BMI varies with age and gender. Women tend to have a higher percentage of body fat than men with the same BMI, just as older people tend to have more body fat than younger people with the same BMI. Variations among individuals play a role as well.

In some cases, especially among highly trained athletes, there are people who are overweight according to the BMI but have a very low percentage of body fat. This is due to an unusually large percentage of muscle. Likewise, there are people of a normal weight, according to the BMI scales, who are “over-fat” according to their percentage of body fat.

The following chart, provided by the American Council on Exercise, categorizes different levels of

# The BIG three

Here are the things you can do to live a longer, healthier life

- 1. Eat right.** Remember to eat a variety of foods. Choose a diet low in fat, saturated fat and cholesterol. Eat plenty of vegetables, fruits and grain. Consume sugar, salt and alcoholic beverages in moderation.
- 2. Exercise regularly.** Talk to your doctor about how much exercise is right for you. A good goal for many people is to work up to exercising four to six times per week for 30 to 60 minutes at a time. Remember that exercise has so many benefits that any amount is better than none.
- 3. Don't smoke.** If you do smoke, quit. Smoking causes lung cancer and emphysema. Smoking can kill you. Although it is very difficult

to quit smoking, doing anything worthwhile can be tough. Have a realistic plan in place to prevent setbacks — and reach your goal. You can quit.



## How to estimate your daily calorie requirements

If you are looking for an easy way to estimate your daily calorie requirements, look no further.

**For sedentary people** (couch potatoes) — Multiply your weight by 14 to get your estimated calories needed per day. For example:

$$150 (\text{weight}) \times 14 = 2,100 (\text{calories needed per day})$$

**For moderately active people** — Multiply your weight by 17 to get your estimated calories needed per day. For example:

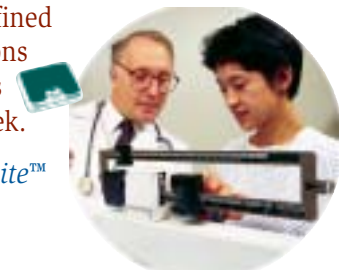
$$150 (\text{weight}) \times 17 = 2,550 (\text{calories needed per day})$$

**For active people** — Multiply your weight by 20 to get your estimated calories needed per day. For example:

$$150 (\text{weight}) \times 20 = 3,000 (\text{calories needed per day})$$

**Note:** Moderately active is defined as three to four aerobic sessions per week. Active is defined as five to seven sessions per week.

— Sources: *The Fitness Jumpsite™* and the American Council on Exercise



body fat:

	Women	Men
Essential fat	10-12 percent	2-4 percent
Athletes	14-20 percent	6-13 percent
Fitness	21-24 percent	14-17 percent
Acceptable	25-31 percent	18-25 percent
Obese	32 percent or more	26 percent or more

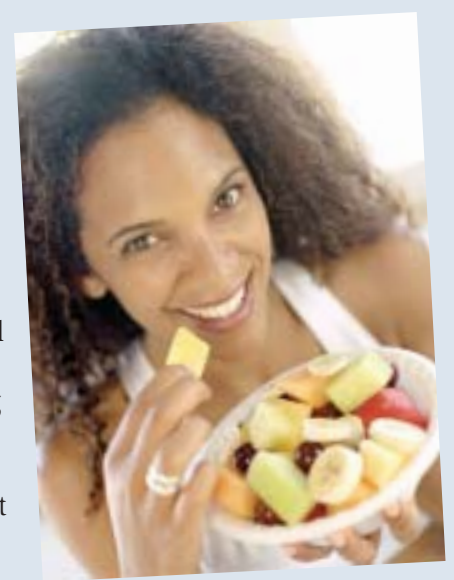
It is important to remember that BMI is used differently for children than it is with adults. In children and teens, BMI is used to assess underweight, overweight and risk for becoming overweight. However, BMI and body fat percentages for children can change dramatically as they mature and are highly age and gender specific.

Using the BMI in determining the weight status of an individual is not about appearance but rather is an indication of the effect of weight on health. When an individual's weight status approaches the definition of "obese" that person's risk for developing health problems increases.



# 8

## Are fad diets the answer to permanent



Low carb, low fat, all liquid, grapefruit — what diets really work? The number of fad diets on the market is enough to make your head spin. There has never been a shortage of diets, fad or otherwise. Most fad diets have one thing in common; they offer a “quick” fix to losing weight.

It’s a mistake to believe that a change in our bodies can only come with a radical change in what we eat. The weight didn’t pile on overnight; it usually is a gradual gaining of weight through the years. A good diet plan will help you do the same in reverse — gradual, long-term adjustments to your overall lifestyle to help you lose weight and gain a healthier life.

Many popular diets have the following in common:

1. Most are low-calorie diets.
2. By omitting certain foods, and sometimes even entire food groups, many fad diets do not offer essential nutrients such as dietary fiber and carbohydrates, as well as selected vitamins and minerals.
3. Many fad diets are out of balance, prescribing a daily dietary intake that is high in protein and fat and low in carbohydrates.
4. Most high-protein, high fat, low-carbohydrate diets tend to promote the loss of water weight. If such a diet is maintained, the body soon reverts to a fasting state called ketosis, in which the body begins to metabolize muscle tissue instead of fat.
5. Many fad diets that restrict carbohydrates can lead to a lack of fiber, which can cause constipation and other gastrointestinal difficulties.
6. Many fad diets promote baseless ideas about “food combinations.” The elaborate cases they make for eating specific foods in a specific order and at specific times has no nutritional basis, and amounts to a sort of magical thinking.

When it comes to weight loss, there are no quick fixes. Fad diets come and go. Just think, how many people do you know who have been on a fad diet? Have any of those diets resulted in permanent weight loss?

When choosing a diet or healthy eating plan, the following should be red flags:

1. Does the diet push special products and supplements?
2. Are certain food groups eliminated or avoided?

3. Is the diet so low in calories that you feel a lack of energy?
4. Is the diet promising short-term results without promoting lifestyle changes that include regular physical activity?

### Compare Diets

Here are some tasty tidbits about current popular diets (both the good and the bad).

**Atkins:** Lots of proteins and fats, almost no carbs. Founded in 1972. Provides quick, visible results. Unbalanced diet. You’ll eat red meat, bacon, eggs, cheese, butter, nuts. You won’t eat potatoes, rice, pasta, bread, sweets, alcohol and caffeine.

**The South Beach Diet:** Balancing the “right” fats and carbs. Founded in 2003. Quick, visible results. Lots of rules. You’ll eat lean cuts of meat, poultry, fish, shellfish, eggs, low-fat or fat-free cheese; a later phase includes some fruits, some breads and pastas, and brown rice. You won’t eat refined grains, sweets, potatoes or fruit juices.

**Weight Watchers:** Points assigned to all foods; and eating is done within set limits. Founded in 1964. Teaches healthy, balanced, sensible eating habits. The meetings aren’t for everyone. Everything in moderation. No food is out of bounds.

**Dr. Phil’s Ultimate Weight Loss Solution:** Behavior modification from the TV psychologist. Founded in 2003. Frequent doses of televised encouragement and advice. Expensive supplements. No set list of foods.

**The Zone:** Consume a 40/30/30 percent balance of carbs, protein and fats at every meal. Founded in 1995. Steady weight loss, favored by athletes. Rules and more rules! You’ll eat seafood, poultry, lean meats, fruits, vegetables and nuts. You won’t eat butter, shortening and fatty meats.

Most of the time, fad diets are restrictive. If you go on a diet and feel constrained, you are more likely to drop it. A good diet includes well-balanced meals and promotes exercise.

Here are some diet tips to get you started toward a



# weight loss?

healthier you:

1. Begin by making moderate changes in your diet. Don't take second helpings; leave the cookie in the jar; drink water instead of soda; eat fruit as a snack; etc.
2. Choose quality over quantity. Smaller portions of good foods are more satisfying than larger portions of junk food.
3. Calories count. Eat fewer calories by eating less food.
4. Eat less sugar and white flour. Eat more fruits, vegetables, legumes, whole-wheat flour and brown rice.
5. Eat less red meat. It's loaded with artery-clogging saturated fat and has been linked to an increased risk of cancer.
6. And finally, eat less and exercise more.

— Sources: Time Magazine, Minneapolis – St. Paul Star Tribune, Nutrition Health Action Letter, The American Institute for Cancer Research and THE DIET CHANNEL.com

## Lip-Smackin' Snackin'

Keep healthy snacks on hand for your family.

1. Fruit, fruit and more fruit; whole fruit is better (and more filling) than fruit juice
2. Yogurt
3. Raisins
4. Low-fat cheese and crackers
5. Cereal and granola bars
6. Light microwave popcorn
7. Peanut butter and crackers
8. Oatmeal
9. Cheese sticks
10. Celery or carrot sticks with just a little Ranch dressing
11. Graham crackers and skim milk



## The question of the day ... every day

### What's for dinner?

Three little words that rank right up there with “You're fired!” and “Strike three!” Whether the words come from hungry children or a starving spouse — home managers dread the dinner hour because of them. Gee, after working all day (at home or the office), running errands, doing laundry, paying bills — who has time to think about dinner? And, who wants to? And the bad news is, it is a question that *never* goes away. Seven days a week, 365 days a year, from grocery store to kitchen to table to sink — it's a routine that makes even the strongest home manager want to run and hide.

So, what's the answer to that formidable question? You must accept the inevitable and do what many have done before you ... have a menu plan.

It doesn't have to be complicated. It just takes a small investment in time. A menu plan saves you money (you can avoid expensive take-out and frantic trips to the grocery store), encourages family time, and is healthier for everyone.

#### A Menu Plan

Planning meals ahead helps you: have healthy food in the house, make fewer trips to the grocery store, eat less high-calorie take-out food, and increase the variety of the foods you eat.

Here's how to get started: Take the food flyers from your local newspaper. Use the sales and bargains as a beginning. Chicken on sale? Clearly, this is the week for chicken salad and chicken fajitas.

After you have scanned the ads, map out your menu plan for the week. Supplement your main course with side dishes and salads. Go shopping (with an open mind, of course — you may find some great deals at the store). When you return from shopping, match up your menu plan with the family's schedule (save the more time-consuming dishes for the weekends). Post your menu plan on the refrigerator.

You are done. You have a menu plan. You bought what you needed at the grocery store, and you avoided impulse buying because you had a list. Congratulations!

#### Other Meal Planning Tips

1. Get ideas from family members. Make sure you cook things that they will eat. It's disappointing for everyone when you spend three hours in the kitchen only to have your family turn up their noses at your creative cooking.
2. Keep staples in your pantry (such as spices, brown rice, etc.)
3. Make twice as much as you need and freeze half. Later, all you have to do is thaw, heat and serve the lasagna, chili or tuna casserole that you saved.

The dinner hour doesn't have to be the most agonizing part of the day. In the long run, a little menu planning will save you time and energy.

— Sources: KidsHealth.org, MealMatters.org and OrganizedHome.com



# 10

## It's about more than just looking good

Weight loss is big business in America. Advertisers of diet-related products and services are spending more money and making more impressive claims all in an effort to carve out a portion of this ever-increasing, lucrative market. According to the American Dietetic Association, Americans spend \$33 billion annually on weight loss foods, products and services. This is most closely associated with the desire to “look good.” But weight loss is about more than impressing the gang at the class reunion or fitting into a bathing suit. Being overweight carries with it some potentially serious health problems.

For starters, the Centers for Disease Control and Prevention has found that obesity is responsible for more than 325,000 deaths a year. The terms “obesity” and “overweight” are defined in terms of one’s body mass index (see related article on page 6). As BMI increases, so does

the risk of potential health-related problems. The most common problems include type 2 diabetes, coronary artery disease, higher risk of stroke, sleep apnea, digestive problems, higher risk of some kinds of cancer, and arthritis.

- **Type 2 Diabetes** is a chronic disease that develops when the pancreas cannot produce enough insulin, or the body cannot use it properly. Insulin allows sugar to enter cells where it is used for energy. If not absorbed by cells, the blood-sugar level can get high and be harmful to many body systems.

- **Coronary artery disease** is caused by the buildup of plaque on the inside of the coronary arteries. These are the blood vessels that supply oxygen-

rich blood to the heart. The plaque is made up of excess cholesterol, calcium and other substances that build up over time.

- A **stroke** can occur when a blood vessel that supplies blood to the brain bursts or is blocked by a blood clot. Within minutes, the nerve cells in that portion of the brain become damaged and die. The parts of the body controlled by the damaged portion of the brain do not function properly as a result.
- **Sleep apnea** is a disorder in which a person regularly stops breathing during sleep for 10 seconds or longer. It is categorized in three ways, obstructive sleep apnea, central sleep apnea and mixed sleep apnea. Obstructive sleep apnea is when some obstruction in the nose or mouth prohibits proper airflow. Obesity is a contributing factor to this kind of sleep apnea.
- **Digestive problems** occur more frequently in people who are obese. These problems include the development of gallstones, pancreatitis, the development of an enlarged or fatty liver, cirrhosis and gastroesophageal reflux disease.
- **Cancer:** People who are obese are considered at greater risk for certain kinds of cancer. These cancers include: endometrial, breast, kidney, colorectal, gallbladder and prostate.
- **Arthritis** is a concern for obese people because extra weight puts more stress on the joints than is normal, especially in the legs and lower back. It is estimated that for every 2 pounds of increase in weight, the risk of developing arthritis increases 9 to 13 percent.

In addition to the specific health problems listed here, studies have shown that obesity can take years off of a person’s life expectancy. One study reported that a 40-year-old nonsmoking woman who is obese can expect to lose seven years of life. Men in the same category lose an average of five and a half years of life.

The good news is that a little weight loss goes a long way. Losing just 5 to 10 percent of weight can result in a significant reduction in risk for heart disease, hypertension and diabetes.

— Sources: WebMD, the American Dietetic Association and the Centers for Disease Control and Prevention



# Does menopause make you **FAT?**

# 11



If you have noticed extra pounds around your waist lately — welcome to midlife expansion — the body changes that trouble women between ages 35 and 55. During this time, many women either gain

weight or find that maintaining their weight becomes difficult. The weight gain also tends to accumulate around the stomach, rather than the hips and thighs.

## Causes of middle-age weight gain

For most women, increases and shifts in weight begin during perimenopause — the years leading up to menopause. Changing levels of estrogen along with the inevitable aging both play a part in the midlife expansion.

Other possible causes of weight gain during middle age include:

1. **Reduced physical activity.** Menopausal women tend to exercise less than other women, which can lead to weight gain.
2. **Increased food intake.** Eating more means you'll take in more calories, which are converted to fat if you don't burn them for energy.
3. **Slowing metabolism.** The number of calories you need for energy decreases as your metabolism slows and the amount of muscle you have decreases. Because muscle burns more calories than fat, the less muscle you have, the fewer calories you burn.

4. **Genetics.** Genetic factors may play a role in your weight gain. You might be predisposed to gain weight around your stomach as you age. That means you may have to work harder to maintain your figure.

On average, women gain about a pound a year during the years leading up to menopause.

## What you can do to prevent or reverse weight gain

Take steps to eat a varied diet and increase daily exercise. Try to exercise at least 30 minutes three times per week. Carefully choose a varied diet that's heavy on fruits and vegetables. Because metabolism slows during this time, menopausal women need about 200 to 400 fewer calories a day. This shouldn't be a problem if you

eat only when hungry and only enough to satisfy your hunger.

## Accept Yourself

Your body may no longer look like that of a 20- or 30-year-old, but if there was ever a time to accept yourself, menopause is it. Concentrate on being fit and healthy rather than squeezing into your old jeans.



— Sources: *Mayo Foundation for Medical Education and Research, CNN.com and WebMD*



## Ease into exercise

Why let kids have all the fun? Adults need recess and activity breaks, too! With a little creativity and planning, even the person with the busiest schedule can make room for physical activity.

Increased physical activity has been associated with an increased life expectancy and decreased risk of cardiovascular disease. Physical activity produces overall physical, psychological and social benefits and physical activity helps with:

- Controlling weight
- Reducing blood pressure
- Raising HDL (“good”) cholesterol
- Reducing the risk of diabetes and some kinds of cancer
- Improved psychological well-being, including gaining more self-confidence and higher self-esteem



For many folks, before or after work or meals is often a good time to cycle, walk or play. Think about your weekly or daily schedule and look for (or make) opportunities to be more active. Every little bit helps.

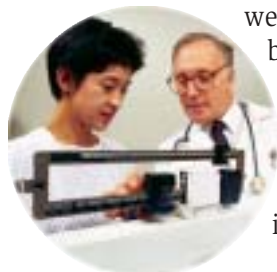
One of the easiest exercises is walking — and it’s so simple to get started; just put one foot in front of the other. Walking 30 minutes a day will make you feel better, boost your

energy level, help you relax, improve your sleep and tone your muscles. This moderate amount of exercise also will decrease chances of:

- Early death by 40 percent
- Heart disease by 45 percent
- Stroke by 40 percent
- Diabetes by 35 percent
- Breast cancer by 25 percent
- Colon cancer by 40 percent

If you are walking to lose weight, consider this — 45 minutes of brisk walking each day burns up about 244 calories — that’s about 25 pounds of weight loss (fat) in one year!\*

There are lots of fun, easy and inexpensive ways to get moving and



keep moving toward better health. Try some of these ideas:

- Cycle, jog, skate, etc., to work, school, the store or place of worship.
- Park the car farther away from your destination.
- Get on or off the bus several blocks away.
- Take the stairs instead of the elevator or escalator.
- Play with children or pets. Everybody wins. If you find it too difficult to be active after work, try it before work.
- Take fitness breaks — walking or doing desk exercises — instead of taking cigarette or coffee breaks.
- Perform gardening or home repair activities.
- Avoid labor-saving devices — turn off the self-propel option on your lawn mower or vacuum cleaner.
- Use leg power — take small trips on foot to get your body moving.
- Exercise while watching television (for example, use hand weights, stationary bicycle/treadmill/stairclimber or stretch).
- Dance to music.
- Keep a pair of comfortable walking or running shoes in your car and office. You’ll be ready for activity wherever you go!
- Make a Saturday morning walk a group habit.
- Walk while doing errands.

You can even begin with five- or 10-minute increments and work up to 30 minutes a day. The important thing is to get moving. And remember, just a little goes a long way toward a healthier new you!

*\*244 calories x 365 days = 89,060 extra calories burned in one year; divide this number by 3,500 to get number of pounds lost in one year. (You have to burn 3,500 calories to lose a pound of fat.)*

— Sources: U.S. Department of Health and Human Services, Centers for Disease Control and Prevention, VERB, CDC Foundation, WebMD, The Nemours Foundation and American Dietetic Association





# Make good eating habits a family affair

Today, more and more teens and pre-teens are unhappy with their present weight but most aren't sure how to change it — and many would be better off staying where they are. Influenced by airbrushed fashion models and rail-thin movie stars, children often don't realize that attaining these body types is not always healthy or realistic.

It's important for parents to teach children that the right amounts of calories, proteins, minerals and vitamins will help them grow properly. The best way to ensure kids get what they need while maintaining or losing weight is to provide a variety of nutritious foods that are low in fat and sugar.

Here are some easy ideas for teaching children about good eating habits:

- Aim for five servings of fruits and vegetables each day. You can gradually build up to this amount. A good goal to try: eat fruit with each meal for a week.
- Reduce fat. Opt for low-fat substitutes:
  - Low-fat dairy — skim or 1 percent milk (after age 2), cheese with 2 to 6 grams of fat per ounce.
  - Lean meats and poultry — 95 percent lean ground beef or turkey; remove visible fat from meat; remove skin from poultry.
  - Low-fat or fat-free salad dressings, mayonnaise and margarine.
  - Desserts — angel food cake, low-fat ice cream or frozen yogurt, animal crackers, vanilla wafers, ginger snaps or graham crackers.
- Eat sugary foods in moderation. If your child eats a healthy diet, one sweet a day is fine.
- Drink water, skim or 1 percent milk (after age 2) instead of high-calorie, sugary drinks.
- Check ingredients on nutrition labels. Foods with sugar listed as one of the first three or four ingredients may be high in sugar and should be eaten in moderation.

## Start small

Small changes are a lot easier to stick with than drastic ones, especially for youngsters. You can start by reducing the size of the portions your family eats and giving up regular soda for a week. (Did you know there are seven teaspoons of sugar in one serving of soda?) Once you have that down, start gradually introducing healthier foods and exercise into your life.

## What's a portion size anyway?

Maintaining a healthy, sensible eating plan all the time is almost impossible, especially when portion sizes

seem to be getting larger and larger. Whether you're eating in or dining out, you can use your hand to help gauge portion sizes.

- Your fist is about 1 cup, 1 medium piece of fruit or 1 baked potato.
- The palm of your hand (minus fingers) is about a cooked serving (3 ounces) of meat, fish or poultry
- Your cupped hand is about 1 or 2 ounces of snack foods. A handful of nuts or small candies equals 1 ounce. A handful of pretzels equals 2 ounces. A half cup of potato chips, crackers or popcorn (about a man's handful) and a third cup of potato chips, crackers or popcorn (about a woman's handful).
- Your fingertip equals about 1 teaspoon of butter, margarine, mayonnaise or peanut butter.
- Your thumb is about the size of 1 ounce of cheese.
- The tip of your thumb equals about 1 tablespoon of catsup, salad dressing, sour cream, fruit spread or reduced-fat mayonnaise.

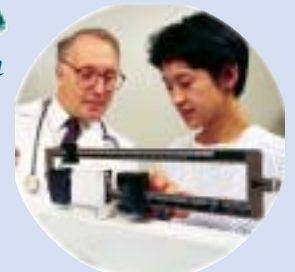
Keep in mind that hand and finger sizes vary from person to person. This is only a guide.

## There's no magic cure

Healthy weight management is about long-term success. People who lose weight quickly by fad dieting or other extreme measures usually gain back all (and often more) of the pounds they lost because they haven't permanently changed their habits. So the best weight management strategies are those that your child can maintain for a lifetime.

Remind your child that losing weight isn't going to make him or her a better person. Also, despite what television would have you believe, it won't magically change his or her life overnight. The best reason to maintain a healthy weight is because it's just that: healthy.

— Sources: Cleveland Clinic Health System 2004, American Dietetic Association, WebMD, The Nemours Foundation, and the Centers for Disease Control and Prevention



# Register Today

for our **FREE** weight management program

As you may have learned from this issue of *Blue & You*, it's no secret that being overweight is bad for your health. People who are overweight or obese are more likely to have heart disease, high blood pressure, diabetes, stroke, liver disease, gallbladder disease and certain cancers. Because of the increased incidence of these illnesses, a person who is 30 or more pounds overweight at age 40 can expect to live 6 1/2 years less than someone the same age who is at a normal weight. These risks can be quickly reversed with weight loss.

Being very overweight also can make some ailments worse. When you take a step, you put twice your body weight on the joints of your back, hips and knees. If you have arthritis, the extra weight can make the pain worse.

Are you ready to make a change in your weight? Arkansas Blue Cross and Blue Shield can help!

Arkansas Blue Cross now is offering a new Health Education Program called *The Healthy Weigh!* The program is **free** to those who complete the enrollment form and return it in the self-addressed postage-paid envelope included in this magazine.

The information available through this program is based on the guidelines set forth by the National Institutes of Health Obesity Education Initiative.

As a participant in this program, you will receive (during a 12-month period) educational information in the mail including:

- "Taking Control of Your Weight — A Self-Care Handbook" to start your weight-loss program. This manual contains information to help you decide what type of weight-loss program fits your needs and lifestyle. It also will give you beginning knowledge of reading food labels, understanding portion sizes, judging commercial weight-management programs and setting realistic goals.
- A Health Resource List of free Web sites, toll-free telephone numbers and support groups regarding weight management.
- A list of commercial fitness and weight management program discounts (see page 15) that are available to you as an Arkansas Blue Cross, Health Advantage or Blue Advantage Administrator of



Arkansas member.

- BMI Chart/Table to help you rate your body mass index.
- Tools to help you understand your triggers for over-eating or eating the wrong kinds of foods, and tips for avoiding those triggers.
- How to start an exercise program slowly and safely.
- Monitoring tools to record your exercise and create a food diary.
- Fun quizzes to help you learn about portion control and other weight management tips.
- Tips for parents of overweight children.
- Small step tips for weight-loss success.
- Registered nurse case managers who can assist with your individual health-plan benefits.
- A Member Satisfaction Survey to keep us informed on

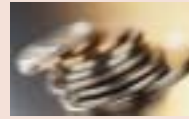
how the program is working for you so that we can evaluate the program to better serve you in the future.

The program starts when you enroll. **To enroll**, simply complete, sign and return *The*

*Healthy Weigh!* Enrollment Form in the self-addressed postage-paid envelope inserted in *Blue & You* next to this article. You will begin to receive information through the mail, which you can read and use in the privacy of your own home and at your own pace. The program is completely voluntary, and you may leave the program at any time. If you have further questions about the program, call the Health Education Program's toll-free telephone number at **1-800-686-2609**.



# Wellness Discounts especially for our members



# 15

Our discount wellness program connects you with resources to make your healthy lifestyle easier. The program offers discounts on weight management plans, at health and fitness clubs and with vendors offering sporting goods and fitness and safety equipment.

If your insurance card displays a logo of Arkansas Blue Cross and Blue Shield, Health Advantage, BlueAdvantage Administrators of Arkansas or USABLE Administrators, you are eligible to use the program. *Discounts are obtained by showing your individual or family health insurance card at the time of club enrollment, purchase of services or retail sales.*

Check out the list:

<b>Atlanta, TX</b>	The Gym & Café
New Attitudes Wellness Center	Westside YMCA Family Center
<b>Beebe</b>	YWCA Bess Chisum Stephens
Beebe Fitness Center	<b>Magnolia</b>
<b>Benton</b>	Physiques Health & Fitness
Fitness Unlimited	<b>Maumelle</b>
<b>Bryant</b>	Maumelle Fitness Club
Bryant Fitness Zone	Ultimate Fitness
<b>Cabot</b>	<b>Morrilton</b>
Ultimate Fitness	Conway County Community Center
<b>Conway</b>	<b>North Little Rock</b>
Cedar Rock Yoga Studio	Heflin YMCA Family Center
Jazzercise of Conway	<b>Rogers</b>
The Nautilus Center	Fitness Zone
Xtreme Fitness	Northwest Athletic Club
<b>Fayetteville</b>	<b>Russellville</b>
Arkansas Yoga Center	Carr's Chain Reaction Bicycle
<b>Harrison</b>	Russellville Yoga Center
QuailTree Health & Racquet	Upper Room Yoga
TNT Fitness	<b>Searcy</b>
<b>Hot Springs</b>	Wellspring Studio – Yoga & Pilates
Hot Springs Athletic & Racquet Club	<b>Sheridan</b>
<b>Jacksonville</b>	Sheridan Water & Wellness Inc.
Jacksonville Community Center	<b>Sherwood</b>
Jacksonville Fitness Center	Xtreme Fitness
Ultimate Fitness	<b>Springdale</b>
<b>Little Rock</b>	Northwest Athletic Club
Bowman Fitness	Total Fitness
Club Fitness For Women	<b>Texarkana</b>
Elite Physique	CHRISTUS St. Michael Health &
Fitness Concepts	Fitness Center
Fitness FX	Minton's SportsPlex
JP Fitness	<b>West Memphis</b>
Lady of America Fitness	Country Squire Sports
Powerhouse Gym	

Watch our Web sites for additions to the list of wellness participants in your area and to find out specific information about participating vendors, such as location, telephone numbers and discounts offered. Also, if you don't see your work-out site or favorite sporting goods store on the list but would like Arkansas Blue Cross to contact them about offering a discount to our members, just send their name and location to [WellnessDiscounts@arkbluecross.com](mailto:WellnessDiscounts@arkbluecross.com).

## Statewide & Internet Discounts

**Weight Watchers** — All Arkansas centers & meetings (1-800-651-6000 or [www.weightwatchers.com](http://www.weightwatchers.com) for specific locations)

**Safe Beginnings** — Discounted online shopping for child and family safety products

**Curves for Women** — Most Arkansas locations

## New Just For You

**Jenny Craig, Inc.** — Personalized weight-loss facilities now are offering our Arkansas members a discount for services at Jenny Craig centers and through the at-home program.

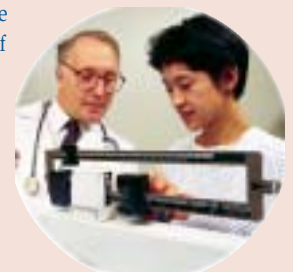
## Good News — Yoga studios join discount program

A number of Yoga studios have recently joined the wellness program, offering discounted prices in several locations. Cedar Rock Yoga in Conway, Arkansas Yoga Center in Fayetteville and Wellspring Studio in Searcy are the newest participants. This is in addition to our long-standing Yoga participants in Russellville: Upper Room Yoga and Russellville Yoga Center.



**Disclaimer Notice:** This discount program is not an endorsement of any services, products or businesses. You are responsible for selecting your own fitness or wellness vendors and products, and should not rely on this discount program to select or recommend any vendor or product for you. You always should consult your own physician before engaging in any exercise or fitness routine, or before using any fitness products, dietary supplements or other products or services offered by fitness vendors.

We have not inspected or evaluated the facilities, products or services of any of the businesses participating in this discount program for safety, quality or appropriateness; you will need to inspect, evaluate and make your own independent judgment in each case before selecting a fitness vendor or product.



## Blue & You Foundation awards more than \$1 million in grants to support health

The Blue & You Foundation for a Healthier Arkansas recently announced its third annual grant awards to 21 recipients in an amount totaling \$1,357,453. The grant awards were given in December for funding of 2005 programs that seek to improve the health of Arkansans.

Arkansas Blue Cross and Blue Shield established the Blue & You Foundation in December 2001 as a charitable foundation to promote better health in Arkansas.

“Working together for better health is part of our mission at Arkansas Blue Cross and Blue Shield. By working with other organizations and agencies through the Blue & You Foundation, we believe we can have an even bigger impact on the health of Arkansans,” said Robert L. Shoptaw, chief executive officer of Arkansas Blue Cross and chairman of the foundation’s board of directors. “For the third year, we are supporting organizations and agencies who share this commitment to better health. And this year, we devoted a portion of grant funding to programs that effectively address maternal and child health issues, as well as childhood obesity.”

Blue & You Foundation grants awarded for 2005 are:

**Arkansas Center for Birth Defects Research and Prevention** (\$85,341) — to support the *Folic Acid Education Program*.

**Arkansas Children’s Hospital Foundation** (\$24,051) — to support the *Injury Free Coalition for Kids of Little Rock* child safety restraint program.

**Arkansas Educational Telecommunications Network Foundation** (\$70,522) — to underwrite the AETN “Fighting Fat” program, a monthly, hour-long program.

**Arkansas Human Development Corporation** (\$73,304) — to support *Promotoras De Salud Project*, a program that uses community “health promoters” to address health concerns for Hispanics/Latinos.

**Arkansas Rice Depot** (\$75,000) — to support the *Food for Kids* program.

**BAPTIST HEALTH Foundation** (\$66,401) — to support the *Here’s to Your Health: Childhood Obesity* program.

**Community Clinic at St. Francis House** (\$94,673) — to support a *Prenatal Access Program* in Washington County.

**Blue & You Foundation**

**For a Healthier Arkansas** 

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**Crittenden Memorial Hospital** (\$30,890) — to support its *Children’s Health Initiative*.

**Crowley’s Ridge Rural Health Coalition** (\$44,438) — to support *March into Fitness*, a Greene County walking program.

**Daughters of Charity Services of Arkansas** (\$48,158) — to support its pharmacy assistance program in Dumas.

**Easter Seals of Arkansas** (\$73,483) — to establish the Grand Prairie Child Health and Development Outreach Project.

**Focus, Inc.** (\$10,000) — to support the 2005 Northeast Arkansas Health Education Conference in Jonesboro.

**Greater Texarkana People’s Clinic, Inc.** (\$50,000) — to provide free medical treatment, prevention and educational services to uninsured residents of Miller County, Arkansas, and Bowie County, Texas.

**Kiwanis Activities, Inc.** (\$75,000) — to expand the *Physically Fit for Life* wellness program through the Joseph Pfeifer Kiwanis Camp for students in the Little Rock School District.

**North Arkansas Partnership for Health Education** (\$112,418) — to support the *North Arkansas Wellness Initiative* in Harrison.

**Pine Bluff Chapter of Links, Inc.** (\$39,200) — to support the *Healthy Outcomes Promoted through Education* (Plan H.O.P.E., Phase II) program.

**Southeast Arkansas Education Service Cooperative** (\$117,633) — to support *Wellness Academics and You* (WAY) in Monticello.


**St. Bernards Foundation** (\$68,739) — to support its *Kids Camp* to target childhood obesity in the Jonesboro area.

**University of Arkansas for Medical Sciences (UAMS)/College of Public Health/University of Arkansas at Little Rock/W. Bowen School of Law** (\$30,000) — to support legal and policy issues related to obesity by holding a major symposium entitled “Legal and Policy Issues Related to Obesity: the Uses of Law to Address the Epidemic.”

**UAMS/Delta Arkansas Health Education Center** (\$69,154) — to support *A Healthy Beginning*, a prenatal program that focuses its interventions on expectant mothers in Phillips County and their newborns.

## programs

**UAMS Department of Pediatrics/ KIDS FIRST** (\$99,048) — to support the statewide *Childhood Obesity: Impacting the Arkansas Epidemic* program, which is designed to improve kids' health through early education and intervention.

The *Blue & You Foundation* received 105 grant applications (up from 77 applications in 2003) requesting more than \$8.3 million in support (up from \$6.9 million requested in 2003). The *Blue & You Foundation* will accept proposals for its 2006 funding cycle any time between Jan. 1 and July 15, 2005. Grants then will be reviewed and approved in the fall and awarded before the end of 2005 for 2006 programs. For more information or to receive a grant application, write to *Blue & You Foundation*, 601 S. Gaines Street, Little Rock, AR 72201 – or visit the foundation Web site at [www.BlueAndYouFoundationArkansas.org](http://www.BlueAndYouFoundationArkansas.org). 

*Blue & You* Winter 2004

# Members satisfied with Health Advantage

# 17

**H**ealth Advantage participates in an annual Membership Satisfaction Survey that meets the requirements of the National Committee of Quality Assurance (NCQA). This survey includes information on administrative services such as Customer Service claims timeliness and accuracy, and gathers information on how members feel about their physicians.

The 2004 survey indicates that Health Advantage members are highly satisfied with Health Advantage and their personal physician and specialists. Details of the results, with comparisons for the past five years, are on the Health Advantage Web site at [www.HealthAdvantage-hmo.com](http://www.HealthAdvantage-hmo.com).


Highlights from this year's survey include:

- 96 percent of survey respondents indicated they thought their claims were handled correctly by Health Advantage.
- 94 percent of those surveyed felt they were treated with courtesy and respect by office staff; and 92 percent felt that the office staff was as helpful as they thought they should be.
- More than nine out of 10 doctors or other health-care providers are perceived *usually or always* to listen carefully to their patients, explain things in a way that the patient could understand and show respect for what the patient had to say.
- Almost nine out of 10 doctors or other health-care providers are reported usually or always to spend enough time with their patients.
- Overall, on a scale of 0 to 10, where 10 is the best possible health care, 95 percent of respondents gave their health care a 6 or higher.
- On a scale of 0 to 10, where 10 is the best possible health plan, 88 percent of respondents gave their health plan a rating of 6 or higher.
- On a scale of 0 to 10, where 10 is the best personal doctor or nurse, 94 percent gave their personal doctor or nurse a 6 or higher.
- On a scale of 0 to 10, where 10 is the best specialist doctor or nurse, 91 percent gave their specialist doctor or nurse a 6 or higher.

### What Counts Most to Members

Based upon additional analysis of the survey results, the following service factors were determined to be the biggest predictors and drivers of members' overall satisfaction with the health plan:

- Physicians and other health care professionals that listen carefully;
- Claims handled correctly; and
- Self-service availability anytime either through a Web site or by calling Customer Service.

**Note:** Both of these services are available to Health Advantage members; go to *My Blueprint* on our Web site or call Health Advantage at **1-800-843-1329** for *MyBlueLine* access. 




## Health Advantage



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### *(Blue Comes Through, continued from Page 2)*

The above explanation of what constitutes an emergency (and, therefore, emergency health-care services) also determines eligibility of an emergency-care services claim for insurance payment.

For a condition, sickness or injury to qualify as Emergency Care, health-care services must be sought within 48 hours of the onset of the illness or accidental injury. Emergency claims are processed based on the primary diagnosis submitted by the provider. 

# Arkansas Fitness Challenge offers <sup>free</sup> Kit to help employees get moving toward better health

Who knew that when Fay Boozman, M.D., and Sharon Allen squared off on the front steps of the State Capitol, the outcome of the first Arkansas Fitness Challenge would be so compelling?

But when the final numbers were tallied, the employee populations had finished miles ahead of their previous levels of physical activity and were well on their way to overall better health. These outstanding achievements are captured in an Employee Fitness Contest Kit now available for employers across the state to use in hopes of experiencing the same kinds of results in their workplaces.

The Kit is a gift to the Honorable Mike Huckabee, governor of Arkansas, in support of the Healthy Arkansas initiative and to Arkansas companies/organizations to encourage worksite wellness initiatives — all in an effort to improve the health of Arkansans.

Boozman, director of the Arkansas Department of Health, and Allen, president and chief operating officer of Arkansas Blue Cross and Blue Shield, served as corporate champions for their respective camps as their employees vied for the 2004 Arkansas Fitness Challenge trophy.

What was at stake? Bragging rights ... but, most importantly, better health.

## History

The Arkansas Department of Health established the Cardiovascular Task Force to develop a state plan to improve cardiovascular health in Arkansas. Arkansas Blue Cross was asked to be one of the collaborators on the task force.

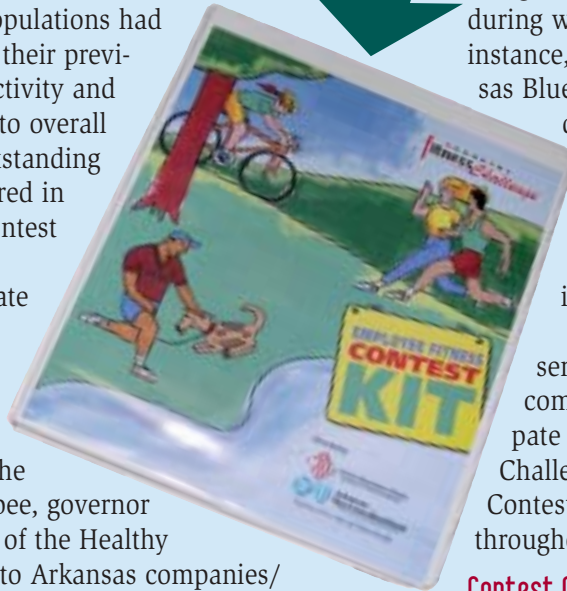
The idea for the Arkansas Fitness Challenge began during that collaboration. Four factors affecting heart disease — obesity, nutrition, smoking and physical inactivity — are among the biggest health threats faced by people (including Arkansans) in the 21<sup>st</sup> Century. These factors — factors within a person's control — are being addressed in detail by the Cardiovascular Task Force's long-term plan.

In the interim, the two entities began working

together to create a fun program for helping their employees increase their physical activity, and subsequently, begin to address weight loss and weight management.

Thus, the first Arkansas Fitness Challenge came into being. The Arkansas Fitness Challenge is a contest during which employees from opposing teams — in this instance, the Arkansas Department of Health and Arkansas Blue Cross — participate in eligible exercises (cardiovascular focused) for a three-month time period. Measurements are established and given a point value at the beginning of the contest, then recorded throughout the competition. At the end of the contest, a winning team is named, based on accumulated points.

The first Arkansas Fitness Challenge also served as a pilot program to encourage other companies and organizations statewide to participate in future observances of the Arkansas Fitness Challenge and/or create their own Employee Fitness Contests ... and practice worksite wellness activities throughout the year.



## Contest Goals

- The goals of the Arkansas Fitness Challenge were to:
- Increase physical activity among employees by:
    - ❑ Engaging non-exercising employees in consistent exercise in eligible categories for 30 minutes at least three times per week, and
    - ❑ Engaging already exercising employees to exercise in eligible categories 30 minutes daily.
  - Begin to reduce incidence of obesity among employees.
  - Encourage other employers and Arkansans to join in the effort by profiling the contest in the media and in a Kit for employer groups.

## Evaluation

All participants of the first Arkansas Fitness Challenge contest were asked to complete an evaluation of the program. Of the 2,690 participants in the contest, 841 responded (a 31 percent sample). The complete results are found in the Kit, but some of the highlights include:

- 80 percent of respondents indicated that their health had somewhat or greatly improved during the contest.
- Highest motivating factors to begin and continue the contest: company leadership and peer encouragement.
- Number of days respondents exercised per week increased from 0-1 day per week at the beginning of the

**ARKANSAS**  
*fitnessChallenge*

- contest to 3-5 days per week at the end of the contest.
- Many respondents reported they lowered blood pressure, cholesterol, weight or blood sugar during the contest.
  - 98 percent of respondents indicated they would participate in future programs like the Arkansas Fitness Challenge.

The Arkansas Fitness Challenge was a great success, with many employees continuing to exercise and track progress at both entities after the official end of the contest.

### Invitation

The Arkansas Fitness Challenge will be held on an annual basis (March through May), with other companies and organizations in the state invited to join the contest each year by challenging others in their communities or within their own entities.

This Employee Fitness Contest Kit is designed to be a tool to help in that pursuit.

All the contest details are outlined in the Contest Kit.

Not every tool in the Kit is expected (or even appropriate) to be used by all companies conducting an Employee Fitness Contest, but is provided as example of how a contest can be planned and executed.

The Arkansas Fitness Challenge Employee Fitness Contest Kit may be viewed, copied or downloaded free by visiting any of the following Web sites:

- [www.ArkansasBlueCross.com](http://www.ArkansasBlueCross.com)
  - [www.HealthAdvantage-hmo.com](http://www.HealthAdvantage-hmo.com)
  - [www.BlueAdvantageArkansas.com](http://www.BlueAdvantageArkansas.com)
- and click on the "Employers" tab, or go to
- [www.HealthyArkansas.com](http://www.HealthyArkansas.com)
- and click on the Kit logo.

A Contest Kit notebook and/or CD also can be obtained from any Arkansas Blue Cross regional office or Arkansas Department of Health clinic. Contact Becky Fortenbury of Arkansas Blue Cross at (501) 378-3154, or the Arkansas Department of Health's Healthy Arkansas Worksite Wellness program at 1-800-235-0002.



## Get your kids off to a "lamb-tastic" new year



As the calendar rolls over to a new year, many people are thinking about turning over a new leaf regarding their lifestyles ... especially when it comes to health.

Why not get your kids involved and help them learn important health lessons from Arkansas Blue Cross and Blue Shield's health ambassador, BlueAnn Ewe, a big, blue sheep?

Arkansas Blue Cross' *Blue & Youth Health Program*, a health education effort designed to improve the well-being of Arkansas citizens (beginning with the young people of the state) is one way to help your kids develop good health habits. BlueAnn uses a variety of tools to help kids learn about good nutrition, exercise, avoiding tobacco and other harmful substances, brushing their teeth, getting good sleep, and a host of other health and safety topics.

BlueAnn reaches kids through:

**The BlueAnn Health Club** — a free health club with a two-year membership, designed to provide individual

children ages 5 to 10 with opportunities to learn about healthy lifestyles and participate in activities, with the goal of encouraging overall healthy behaviors and involving parents in the process. The Club includes incentives and rewards for participating in activities. Members get an ID card and membership certificate, as well as a poster and two birthday cards. Following the initial Membership packet, Health Club members receive quarterly packets, which include a newsletter, activity sheet, special gift and a business-reply envelope. Packets contain information and activities on health topics including: nutrition, exercise, safety, hygiene, dental health, emotions, and drug/tobacco prevention.

**The BlueAnn Class Club** — the classroom equivalent of the Health Club, this free club is designed for kindergarten, first- and second-grade classrooms. Teachers enroll their classes and utilize Club materials at their discretion. Membership is for one school year and also

**(Clubs, continued on Page 20)**



**(Clubs, continued from Page 19)**

provides incentives and rewards for practicing healthy behaviors. Class Clubs get three packets of information and activities during the school year.

**BlueAnn's Wild & Woolly Web site** — a fun Web site for kids [[www.BlueAnnEwe-ark.com](http://www.BlueAnnEwe-ark.com)], which contains health information and activities. Visitors can

vote in a weekly poll, play games, watch BlueAnn's music videos, join the health club, print out activity and color sheets, read about healthy goodies, look through BlueAnn's



scrapbook, read her fan mail, view a schedule of BlueAnn's appearances and more. This Web site is visited by children all over the world and included by many schools as a site visit in computer lab.

**"BlueAnn Rocks"** — Ten animated, musical health messages featuring BlueAnn, kids and some colorful characters who sing health messages about nutrition, exercise, good hygiene, peer pressure, dental care, sleep, safety, thinking, avoiding tobacco, and emotions. The spots are shown on children's programming on network television and cable channels including Nickelodeon. In addition, these health features have been compiled on videotape and are made available to schools for use in teaching health units and/or shown on closed circuit television in the schools as part of morning announcements.

**Museum of Discovery Kiosk and Interactive CD** — a multi-dimensional, colorful kiosk located at the Museum of Discovery in Little Rock that lets kids play an interactive computer game about health called "Who Wants to Feel Like a Million Bucks?" BlueAnn hosts the game wearing a Regis-like monochromatic suit and asks kids for their "final" answers. The Museum is visited by thousands of students each year during field trips. The CD also can be made available for school.

**BlueAnn Ewe's Healthy ClassAct** — a high-energy and interactive, fun approach to health, wellness and safety taught in first-grade classrooms across the state featuring BlueAnn Ewe. The coloring book serves as the guide for the lesson, and the presenter uses it and

colorful props (papier maché fruits and vegetables, jump rope, stethoscope, bicycle horn, oversized toothbrush). The 30-minute presentation quizzes students and allows them to participate in the presentation by brushing BlueAnn's teeth, jumping rope with her, listening to her heart, etc. Each student gets a coloring book at the end of the lesson, and a talking BlueAnn doll stays behind to become the class health mascot.

BlueAnn's health activities are fun ways for kids to learn about healthy habits and put their knowledge into practice. In a little more than eight years, the *Blue & Youth Health Program* has reached more than 625,000 kids with a positive health message.

Help get your kids off on the right hoof for 2005! If you are a parent or teacher and would like to enroll your kids or students in one of the Clubs, please call toll-free 1-800-515-BLUE (2583). Visit BlueAnn's Web site each month to get information and play at learning ... or stop by the Museum of Discovery when you are in Little Rock to listen to the "BlueAnn Rocks" spots and have your kids take a turn at BlueAnn's health quiz. Or if you'd like to know more about any of these activities, contact Damona Fisher at **(501) 378-2998**.

It's all fun. It's all free. And you can help your kids be their healthy best with the help of a woolly blue friend!



# Arkansas Blue Cross Named a “Top Innovator”

Arkansas Blue Cross and Blue Shield has been named by *Information Week* magazine as one of the 500 “Top Innovators” in Information Technology (IT) in the country. Arkansas Blue Cross ranked 317th overall and 26th in the health-care industry. Only two other Arkansas companies were named to the list: Acxiom and Wal-Mart.

Publishing the list in its September 20 issue, *Information Week* said that companies named to its list demonstrate a pattern of technological and organizational innovation, striking a favorable balance between investment and cost effectiveness.

“This is a significant achievement for Arkansas Blue Cross to be listed among such national giants of technology as Verizon, Xerox, Dell, Marriott, FedEx, Panasonic, General Motors, Acxiom and Wal-Mart,” said Robert L. Shoptaw, chief executive officer of Arkansas Blue Cross. “It’s also a tribute to the technology investments we’ve made that directly benefit our policyholders and providers,” Shoptaw said.

Shoptaw attributed the national recognition to several strategic innovations made by Arkansas Blue Cross in recent years:

- **The Advanced Health Information Network (AHIN)** provides doctors and hospitals with free, secure, online access to patient eligibility and claims information, helping to speed up the delivery of care. By connecting electronically to all 41 Blue Cross and



Blue Shield Plans across the country, Arkansas Blue Cross can deliver electronic eligibility verification to Arkansas physicians for any person insured

by a Blue Cross plan anywhere in the United States, in as little as eight to 10 seconds. AHIN also allows direct claims submission and real-time correction of claims. As a result, more than 80 percent of all claims are submitted electronically, speeding up the process of claims payment. By combining AHIN with an innovative electronic “reading” of paper claims, all claims are paid in an average of six days after receipt. “Clean” claims, where all information is correct and complete, are paid in as little as two days after receipt.

- **Consumer-driven health-care tools** give greater control over health-care spending to policyholders

who want to take advantage of health savings accounts (HSAs), health reimbursement arrangements (HRAs) or flexible spending accounts (FSAs). Arkansas Blue Cross has developed a unique “one-to-many” integrated settlement engine that facilitates the automatic transfer of health-care related payments between the policyholder, Arkansas Blue Cross, medical providers and any recognized financial services company that policyholders may choose to administer their HSAs, HRAs or FSAs. This simplifies and speeds the payment process for all parties involved.



- **The HIPAA compliance strategy** developed by Arkansas Blue Cross was particularly innovative in meeting the wide array of electronic data interchange (EDI), privacy and security requirements of the Health Insurance Portability and Accountability Act (HIPAA):
  - ❑ Arkansas Blue Cross was one of the few “Covered Entities” in the country to be ready on time, achieving HIPAA compliance with EDI transactions (claims, eligibility and claims status) at the original required date of Oct. 16, 2002.
  - ❑ Arkansas Blue Cross was able to hold its overall cost of HIPAA compliance to 40 percent less than the national average of Health Plan compliance costs reported by the Gartner Group, a national advisory group. Arkansas Blue Cross was able to hold down costs because of its long-term strategic IT investments and advanced involvement in national standards-setting organizations.
  - ❑ By positioning AHIN as an independent “single-source clearinghouse,” Arkansas Blue Cross was able to make the total claims-filing process easier for medical providers. This clearinghouse concept allows providers to send all of their claims for payment, regardless of which health insurance company they should go to. AHIN sorts the claims electronically, performs several editing functions and forwards them on to the appropriate insurance company for payment.
  - ❑ If a provider’s claims billing system, typically

**(Top Innovators, continued on Page 26)**

## Blue~by~design HSA and HRA products offer choice, control

In a continuing effort to meet the changing health-insurance needs of its customers, Arkansas Blue Cross and Blue Shield and its family of companies are introducing Blue ~ by ~ design, a new suite of products for small and large employers.

Blue ~ by ~ design HSA is a group health plan designed to accommodate a health savings account (HSA). Blue ~ by ~ design HRA is a group health plan designed to accommodate a health reimbursement arrangement (HRA).

Blue ~ by ~ design products are a response to a growing trend in the insurance industry known as consumer-driven health care, which puts more



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decision-making ability in the hands of employees in regard to who

provides their care and how it is paid for.

“Blue ~ by ~ design products were created to provide more choice for employees and more predictable costs for employers,” said Mike Brown, senior vice president for Enterprise Networks. “For some employers, consumer-driven health care holds the promise of creating more responsible, empowered employees who have incentives to spend their health-care dollars wisely, while allowing employers the ability to decide up front how much they want to spend on health care.”

Consumer-driven health care consists of four components:

1. **Personal Health Account (PHA)** — money set aside by an employer, employees or both to cover initial health-care expenses.
2. **Remaining Deductible** — the amount the employee is responsible for after spending all PHA funds and before traditional coverage begins.
3. **Health Plan** — traditional health insurance that protects employees from catastrophic expenses. It also may include coverage for preventive care at 100 percent.



4. **Decision Tools** — support resources that help employees make good decisions about managing their health care.

Personal Health Accounts normally are funded by HSAs and HRAs — both of which may be accommodated by Blue ~ by ~ design.

An HSA is tax-advantaged account held by a bank or custodian. HSAs were enacted as part of the Medicare Modernization Act.

Contributions to HSAs are deductible from taxable income and distributions for qualified medical expenses are not counted in taxable income. In order to make tax-free contributions to an HSA, an individual must be covered by a health plan that has an annual deductible of not less than \$1,000 for self-only coverage and \$2,000 for family coverage.

Employees and/or employers may contribute on a tax-exempt basis if the employee is covered by a qualified health plan. With an HSA, employees can “fund” out-of-pocket expenses such as deductibles, coinsurance and unreimbursed medical bills with tax-free money. Unused balances roll over for use in subsequent years. An HSA is like having an Individual Retirement Account (IRA), except the money placed in the savings account is to be used for paying medical expenses.

An HRA is a notational account funded by an employer for the benefit of an employee. Funds contributed to the HRA are deductible by the employer and tax exempt to the employee. Unused funds can be rolled over by the employee for use in subsequent years.

The Blue ~ by ~ design HSA health plan product that will qualify for HSA funding will be effective Jan. 1, 2005; the Blue ~ by ~ design HRA health plan product is available now. Both of the health plans have exclusions and limitations of benefits. Both of the products will be offered by



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*(Blue~by~design, continued on Page 24)*

# HSA Blue PPO and HSA Blue PPO PLUS available for individuals

# 23

Arkansas Blue Cross and Blue Shield offers two new comprehensive, major medical health insurance plans for individuals — HSA Blue PPO and HSA Blue PPO PLUS — that provide policyholders with the opportunity to take advantage of the tax savings associated with a Health Savings Account (HSA).



An HSA is a tax-exempt investment vehicle that works with a qualified, high-deductible health insurance plan to save policyholders money. With an HSA, policyholders can “self fund” out-of-pocket expenses such as deductibles, coinsurance and unreimbursed medical bills with tax-free money. Arkansas Blue Cross’ HSA Blue PPO and HSA Blue PPO PLUS meet all requirements for a qualified plan.

“An HSA is like having an Individual Retirement Account (IRA), except the money placed in the savings account may be used for paying qualified medical expenses and you don’t have to wait until retirement to make withdrawals,” said Ron DeBerry, vice president of Statewide Business. “The insurance then covers against the risk of catastrophic medical bills. The new HSA Blue PPO and HSA Blue PPO PLUS plans are another way in which Arkansas Blue Cross is meeting the changing insurance needs of our customers.”

Those eligible to open an HSA are people under age 65; not eligible for Medicare; not claimed as a dependent on someone else’s tax return; covered by a qualified, high-deductible health insurance plan; and not covered by another non-qualified health insurance plan.

With an HSA, taxable income is reduced by the amount contributed to an HSA each year, up to the annual maximum allowed by law. Contribution maximums are based on individual or family coverage and the qualified insurance plan deductible. The government adjusts contribution maximums annually for cost-of-living increases. Balances roll over year after year.

Like an IRA, investment earnings on an HSA account accrue tax-free at a competitive rate. Tax-free withdrawals may be made for qualified medical expenses, including:

- Health insurance deductible and coinsurance amounts;
- Payments for the diagnosis, cure, mitigation, treatment, or prevention of disease not reimbursed by a qualified health plan;
- Dental and vision care;
- Long-term care services and long-term care insurance;
- Retiree health insurance premiums — including Medicare but not Medicare supplement (Medigap) premiums. (Medicare beneficiaries are ineligible to open an HSA. However, HSA contributions may be used to pay Medicare premiums in the future.)

Individual and family health insurance coverage is available from Arkansas Blue Cross with HSA Blue PPO and HSA Blue PPO PLUS with a choice of deductibles that meet HSA laws for qualified plans — individual plan deductibles of \$1,000, \$2,650, and \$5,100, and family plan deductibles of \$2,000, \$5,250, and \$10,200. Covered services offered through HSA Blue PPO and HSA Blue PPO PLUS include: doctor visits, inpatient and outpatient procedures, hospitalization, optional maternity benefits, and \$2 million of lifetime benefits per covered person.

When choosing HSA Blue PPO PLUS with a \$1,000 deductible (\$2,000 family) or \$2,650 deductible (\$5,250 family), prescription medications are covered at 80

## HSA Blue PPO

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percent in-network once the annual deductible is satisfied. When choosing HSA Blue PPO PLUS with a

\$5,100 deductible (\$10,200 family), prescription medications are covered at 100 percent in-network once the annual deductible is satisfied. Participating pharmacies must be used or there is no coverage. There is no prescription drug coverage with HSA Blue PPO.

Covered wellness care services — including physicals, routine gynecological exams and more — are paid at 100 percent in-network, up to \$500 per year per person with no deductible to satisfy.

The HSA Blue PPO and HSA Blue PPO PLUS plans utilize the Arkansas’ FirstSource network of more than 5,100 health providers and 91 hospitals.

For more information about HSA Blue PPO and HSA Blue PPO PLUS coverage, potential applicants should call toll-free **1-800-392-2583** or contact their local insurance agent.





## "Get 5!" with BlueAnn, the Gov and Radio Disney

Arkansas Blue Cross and Blue Shield has been encouraging kids in the Central Arkansas area to "Get 5!"

"Get 5" is a Radio Disney national program that airs in Arkansas on FM 99.5 to encourage kids to eat five fruits and vegetables, and accomplish five five-minute bursts of physical activity a day. Five fruits and veggies + five bursts of energy = a perfect 10!

Gov. Mike Huckabee and BlueAnn Ewe have been serving as the "front folks" for "Get 5," which has reached out to elementary-aged school kids to challenge them to be personally responsible for their healthy lifestyles and give them fun, creative tools to get fit.

At Fulbright Elementary School in Little Rock recently, the governor, Sharon Allen, president and chief operating officer of Arkansas Blue Cross, and BlueAnn made special appearances at a Radio Disney "Rockin'



Gov. Huckabee and BlueAnn.

Recess" featuring Radio Disney's Scooter, Jogging Jill, and a lovely assortment of fruits and vegetables. More than 450 students learned about good nutrition and worked in at least three energy bursts during the event. They also got to sample a new healthy frozen treat created by Yarnell's Ice Cream.

The objectives of "Get 5" include: educating kids and families on the importance of healthy eating and exercise; providing educational programs in schools and at retail levels that will encourage healthy living by all participants; and raising awareness of the "Get 5" approach to fitness and the fight against obesity.

Arkansas Blue Cross is a sponsor of "Get 5" which is a great fit with BlueAnn's health messages to kids and Gov. Huckabee's Healthy Arkansas initiative. So, tune into Radio Disney 99.5 FM and "Get 5" today!



### (Blue~by~design, continued from Page 22)

Arkansas Blue Cross when sold to fully insured groups, and both will be offered by BlueAdvantage Administrators of Arkansas when sold to self-insured groups.

There are many contrasts between HSAs and HRAs, but Blue ~ by ~ design offers employees useful tools to manage their health and money regardless of product, including:

- **Healthwise Knowledgebase** — health information on a wide range of topics to help employees faced with significant health decisions.
- **Health Coaches** — medical professionals available 24/7 to answer employee health questions and address concerns. A shared decision-making model is used to help employees evaluate treatment options. Health risk assessments help employees understand health risks. Symptom and medication diaries help the employee and physician assess his/her condition over time.
- **Hospital Quality Guide** — resource for viewing a hospital's performance across a wide range of services including the number of procedures performed, mortality and complications rates, and cost of care comparisons for each selected procedure.
- **Pharmacy Web site** — allows employees to check drug interactions, drug prices, generic availability and

preferred drugs.

- **Provider Selection Tool** — allows employees to check online for doctors, hospitals and pharmacies in their network.

"The Blue ~ by ~ design HSA and HRA group health insurance policies and employer funded health plans are two great additions to our portfolio of products designed to meet consumer demands," said Brown. "We are seeing growth in this kind of product line in the insurance industry nationwide, and we want to be sure we keep pace with the marketplace. We feel the Blue ~ by ~ design HSA and HRA products offer tremendous benefits to both employers and employees in the way of choice and control as well as helping understand health-care expenditures and making responsible health and financial decisions. Ultimately, we hope these innovative products lead to increased awareness of benefits and cost, which may promote positive behavior changes, and greater personal investment in health-care decisions."



**Blue**  
-by-design HSA

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**Blue**  
-by-design HRA

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# The Pharmacist is **in**

do you have any questions?

# 25

## Drug Recalls

Vioxx®, a widely used prescription medicine produced by drug manufacturing giant, Merck & Co., was voluntarily withdrawn on Sept. 30, 2004, due to mounting evidence linking it to increased risk of cardiovascular problems.

This recall of Vioxx raises a number of valid points.

First, pharmaceutical manufacturers are required to produce extensive clinical trials and observational studies to the U.S. Food and Drug Administration (FDA). The trials and studies involving investigational drugs must be conducted over a sustained period of time if the pharmaceutical companies wish to market the drug to physicians for use in treating certain diseases. The drugs involved in these studies (which involve human patients) must first demonstrate early evidence of safety through experimental use in animal testing stages. Protection from bodily harm is the first concern of the FDA before the initiation of human trials. Human trials must demonstrate some level of therapeutic value but, more importantly, present evidence and information regarding safety, side effects and other risks. The FDA is the only regulatory and screening body that protects the American public from potentially harmful or ineffective drugs, and impure or adulterated food products.

Secondly, the FDA has done an excellent service, overall, of safeguarding the health interests of the American public. This task is immense, challenging and complicated. There have been drugs that have produced blood disorders, congenital birth defects, cancer and other problems after being approved for use. These incidences are relatively low, but it has happened. Many people regard medications too lightly and do not give the proper respect to the ingestion of chemicals into their body. These drugs or chemicals sometimes interact in unintended ways producing unwanted events after prolonged use. Physicians and consumers are drenched by advertising and marketing influences to prescribe and

ingest more medication. We MUST all be careful and respectful with our use of pharmaceuticals.

Thirdly, post-marketing trials or studies and factual occurrences sometimes reveal medications that should have high-risk warnings attached or even be removed from the market. Several published articles, in recent years, have raised questions regarding cardiovascular complications associated with the long-term use of Vioxx and other similar agents. Merck was conducting a three-year, post-approval clinical study involving the use of Vioxx and concluded that there was an increased risk for cardiovascular events, such as heart attack and stroke, in patients taking Vioxx 25mg compared to those taking a placebo (sugar pill). While the incidence of these events was low, Merck decided to withdraw the medication from the market. The entire contents of the study have not been made public at the time of this writing, but this writer commends Merck for voluntarily withdrawing the drug from the market rather than trying to defend a questionable health issue. True, there was earlier information, including FDA-published statements, that called attention to this awakening dilemma, but the company moved boldly to remove their product from use rather than fight the issue. This will create a massive financial predicament for Merck.

Finally, does this same finding also apply to the other two similar non-steroidal anti-inflammatory drugs (NSAIDs), Celebrex® and Bextra®, in this Cox-2 class? This is being debated, but fortunately there are a large number of conventional generic NSAIDs in the Cox 1 class that appear to offer less risk of cardiovascular events for those who need this therapy. Medications do provide major relief from the pain and suffering of disease, but because they are not natural components of our body but are rather foreign chemicals introduced into our system, we should treat them with a great level of respect and caution.



**(Blue Online, continued from Page 28)**

### BlueAdvantage only:

- **Check deductible and out-of-pocket information:** You can keep tabs on your out-of-pocket expenses for the year.
- **View benefits and services information:** You can see

a summary of your plan benefits.

- **Download forms for members:** You can save and print forms applicable to your health plan.

Additional functions are in the works for *My Blue-print*. Watch *Blue & You* for updates.



**(Top Innovators, continued from Page 21)**

referred to as a Practice Management System (PMS), does not generate claims in the HIPAA-required format, AHIN also offers the service of translating those claims into the required format. This enables providers to add situational data elements where needed and forward claims on to any insurance company. This service is offered free of charge for any claim involving Arkansas Blue Cross, Health Advantage, BlueAdvantage Administrators of Arkansas, Medicare or Medicaid. For any other commercial insurance company, the small fee charged is far less than any other available.

- Many providers were faced with substantial new fees being imposed by their PMS vendors to generate HIPAA-complaint transactions before passing them on to insurance companies for payment. Many providers were troubled with those major new fees, and approached Arkansas Blue Cross for assistance to find alternative IT approaches. In addition to the AHIN solutions, Arkansas Blue Cross found three other HIPAA-compliant billing options that were far less expensive than what the PMS vendor required,



demonstrated their effectiveness with some pilot locations, and communicated these options to all providers across Arkansas. Working with other Blue Cross and Blue Shield Plans nationwide to find lower-cost and more effective options, Arkansas Blue Cross shared these options and its own unique design concept with providers and medical societies across the country, so that additional options also could be built.

“Being named among the 500 best IT innovators in Corporate America is a preeminent achievement,” said Joseph S. Smith, Arkansas Blue Cross vice president and chief information officer. “Without question, this is a major corporate milestone delivered by a vast array of dedicated IT professionals, enabled by a supportive board of directors and senior leadership team,” Smith said.

To compile its list of top innovators, *Information Week* magazine reviewed thousands of companies spanning 21 industries, evaluating them on their IT strategies, innovative programs, staffing, training and investment in technology.



## Seeking fitness leaders for state recognition

The Arkansas Governor’s Council on Fitness currently is looking for fitness leaders for the Governor’s Leadership in Fitness awards. Gov. Mike Huckabee will present the awards at a press conference at the Capitol in March 2005.

The Awards will recognize individuals and corporations whose efforts have affected the health and fitness of Arkansans. Those interested may nominate themselves, a co-worker, an agency or an organization. Awards will be given in the following categories: Corporate, Government Agency, Legislative, Media, Outstanding Individual Leadership, Health and Fitness Club, Senior



Individual, and School and Physical Educator.

Nominations must include a completed application; the applicant’s resume listing achievements or, if the applicant is an organization, a summary of corporate activities and health; a one-page summary of why you or your organization should be recognized; and a minimum of three recommendation letters. Nominations must be submitted by Jan. 21, 2005.

For more information or an application form, go to [www.arkansasfitness.com](http://www.arkansasfitness.com), or call Nancy Green at (501) 412-6467.



# Blue & Your Community

# 27

Arkansas Blue Cross and Blue Shield strives to be a good corporate citizen. Our employees raise money and spend many hours helping those causes near and dear to the hearts of Arkansans.

## WILD ABOUT WELLNESS IN TEXARKANA

The Seventh Annual “Wild About Wellness” Back-to-School Health Fair for kids was held July 24 at the Four State’s Fairgrounds in Texarkana. Arkansas Blue Cross and Blue Shield’s Southwest Regional Office again served as a title sponsor of the event. BlueAnn Ewe and Arkansas Blue Cross employees were on hand to greet more than 2,000 kids (and their parents) from Arkansas, Louisiana, Oklahoma and Texas as they came prepared to go back to school on a healthy note. Arkansas Blue Cross employees distributed health-and-wellness information and coloring books, and signed up kids in the BlueAnn Health Club. Kids could take advantage of free health screenings such as vision, hearing, speech, glucose and blood pressure from local health-care providers at the Fair and could get their immunizations onsite. There was a diaper derby, tricycle race, bubble-blowing contest, hula hoop and Oreo cookie stacking contests, magic show, cow milking demonstration and Taekwondo demos, and bicycle helmet fittings to educate and entertain the crowd.

## NORTH LITTLE ROCK CELEBRATES

Hundreds of kids and kids-at-heart welcomed BlueAnn Ewe to Dixie Days on August 14 in North Little Rock. The annual community event began with a parade around the neighborhood in which BlueAnn rode in a classic 1955 Capri convertible with other local beauties. Then, North Little Rock Mayor Patrick Henry Hays joined event organizer Doris Allen and other dignitaries for



BlueAnn and other local beauties pose for a pic after the Dixie Days parade.

formal ceremonies to salute the community residents and get other activities under way. Families enjoyed a picnic in the neighborhood park, health screenings conducted by BAPTIST HEALTH, music performed by local talent, games and other recreation for the kids, and information booths provided by numerous organizations.

## BACK TO SCHOOL IN BATESVILLE

The first day back to school, August 19, for elementary students at Eagle Mountain School in Batesville got the year off to a healthy

start. This was the first year for the school to open as a Health and International Studies Magnet School, and students were greeted at the door

by BlueAnn Ewe and the new Stamp Out Smoking Dalmatian dog who encouraged kids to have fun and stay healthy this school year. All of the students got to see BlueAnn up close and personal as they got their first health lesson of the year — BlueAnn’s Healthy ClassAct. Each student received a “Wild & Woolly Health Tips for Kids” coloring book and each class got a talking BlueAnn doll to serve as their class health mascot for the year. Eagle Mountain will be using the BlueAnn Class Club materials as part of their school health curriculum this year! Students also were invited to participate in the “Name That Dog” contest through the Stamp Out Smoking program. The winner will be announced ... and the dog named ... later this semester.



BlueAnn greets kids returning to Eagle Mountain Health and International Studies Magnet School in Batesville.



# BLUE



[www.ArkansasBlueCross.com](http://www.ArkansasBlueCross.com)  
[www.HealthAdvantage-hmo.com](http://www.HealthAdvantage-hmo.com)  
[www.BlueAdvantageArkansas.com](http://www.BlueAdvantageArkansas.com)  
[www.BlueAndYouFoundationArkansas.org](http://www.BlueAndYouFoundationArkansas.org)  
[www.BlueAnnEwe-ark.com](http://www.BlueAnnEwe-ark.com)

## Access Claims, Benefits Information Online Anytime

Although more than 16,000 Arkansas Blue Cross and Blue Shield, Health Advantage and BlueAdvantage Administrators of Arkansas members have registered to access their medical and pharmacy claims and benefit information online through *My Blueprint*, that's only a small fraction of the number eligible to register. If you haven't registered yet, this is a good time, especially if you need access to claims information to wrap up 2004 tax- and claims-filing tasks.

To register, click the *My Blueprint* button on the home page of the appropriate company's Web site and then on the *First-time User?* link on the log-in page. All you need to register is the information on your health plan ID card. When you submit the registration form, you will receive a log-in ID. Your password will be mailed to your home within a few days. You must log in one time using this log-in ID and password to activate your account, so be sure to save your log-in ID. You will be asked to change your password to something easier to remember the first time you log in. These steps are necessary to protect the privacy of your personal information.

After you log in, you will see a menu page. This page varies somewhat, displaying those options applicable to your health plan. Menu items include:

- **Access HealthConnect Blue:** HealthConnect Blue gives eligible members access to health information and health coaches trained to answer questions by telephone or secure e-mail. This link will not appear if HealthConnect Blue is not part of your health plan.
- **Check member eligibility:** The policyholder or contract holder will see eligibility dates for all covered members. Members who are not policyholders or contract holders will see only their eligibility information.
- **Check claims status or history:** Claims data, including date of service, service provider, total charges and status, can be displayed for a selected time period or for all claims stored in our system. To view details of a particular claim, click on "complete" under "status" for a copy of your explanation of benefits (EOB) form.

*My Blueprint*

- **View pharmacy benefits:** Members may view claims history and details; search the pharmacy network; and obtain information about medications, including their use, side effects and interactions.
- **Order replacement ID card:** You can order an ID card quickly and easily. If you are the policyholder, you may order one for any covered dependent.
- **Register for Special Delivery:** Members may register for this prenatal health education program. It's free to Arkansas Blue Cross and Health Advantage members and to some BlueAdvantage members.
- **Update *My Blueprint* registration information:** You can change your password, secret question or e-mail address.

## Health Advantage only:

- **Check primary care physician (PCP) history:** Members may see their PCP history, including the name of the physician you selected, the physician's network provider number, and the effective and termination date of your selection. At this time, members cannot change their PCP online.
- **Order Certificate of Coverage Letter:** This letter proves that you have been covered by a Health Advantage group plan. You may need this letter when you change jobs.

*(Blue Online, continued on Page 25)*

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