



HIRSP Introduces First Dollar Coverage for Preventive Services

As of January 1, 2010, your HIRSP plan provides first dollar coverage for preventive services. In other words, your policy pays 100% of your preventive service charges up to \$150 without the normally required deductible. Once you reach the \$150 maximum, preventive services will once again be payable subject to your applicable deductible and coinsurance.

What are considered preventive services?

- Select immunizations
- Annual physical exams
- Routine diagnostic procedures including x-rays, blood tests, and other diagnostic tests
- Mammograms
- Blood lead tests for policyholders age five and under
- Depression and alcohol misuse screenings

This list is not complete and restrictions do apply. See your policy for full details.

New Premium Rates Coming in April

The HIRSP Authority is happy to announce that your premium rates are either staying the same or going down effective April 1, 2010. Watch for your March billing statement for more information.

Why are preventive services important?

A little prevention can go a long way when it comes to your health. You can add years to your life and improve your overall well being simply by keeping up on recommended screenings and immunizations. Talk to your doctor or health care provider to find out how preventive medicine can benefit you.



HIRSP Member Guides now Available Online

Last year, the HIRSP Member Guide went paperless, reducing waste and granting you convenient access to the most up-to-date information about your coverage. The online Member Guide is your best resource when you need to look up policy or benefits information, unlike a paper Member Guide that may become obsolete soon after it's printed. The online version is always current and incorporates all recent plan changes and endorsements. We have an easy-to-use search function, that enables you to look up important information quickly and easily.

How do I Access My Online Member Guide?

Simply go to www.hirsp.org, click on "for Members" then select "Go to Your Account." Existing users can choose "login" or "Go to Your Account." First time users should select "register." You will leave the HIRSP Web site and enter the Administrative Service Provider's Web site (WPS Health Insurance). Enter your username and password and then click on "Request an ID Card or Member Guide" just like you may have done in the past. This user-friendly tool hasn't changed—the only difference is that, now, you can use it to request electronic PDF Member Guides instead of paper Member Guides.

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Member Guides Online Cont.

If a new Member Guide has been issued recently, it will appear as a PDF at the top of the “Request” page, which you can download to view or print.

If a Member Guide has not been issued recently (and there is no PDF at the top of the “Request” page), you can use the tool to request a new one. Our system will generate a PDF based on all the most current information about your policy. It will be available to download from the “Request” page in just one or two business days—a great improvement over snail mail!

How will I Know When a New Member Guide is Available?

Whenever we issue a new Member Guide, we will automatically issue you a new ID card. The “carrier letter” attached to the card will include a special message inviting you to view your new Member Guide online.

We are excited to offer you the convenience of online issue and we’re confident that this enhancement to our services will benefit everyone involved. If, at any time, a paper Member Guide is needed, you can request one by calling the phone number listed on the back of your ID card. We also invite you to contact us if you have any questions about accessing online Member Guides.

MRA studies or PET scans

Have you been told you need an MRA or PET scan? If it is not an emergency, you are required to get **Prior Approval** or it will not be covered under your policy. When prior approval is submitted, it is recommended to wait for a letter of determination before you schedule the service. Please view your policy for other prior approval requirements. For questions about prior approval, call 1-866-841-6572.

How to Dispose of Unused Medicines

When disposing of unused or expired medications, it’s important not to rush to flush! Unless the information that comes with medicines or the product labels instructs you to do so, most unwanted medicines should be thrown in the trash. The Food and Drug Administration (FDA) has guidance for consumers as to how to get rid of medicines appropriately.

Some medicines come with instructions about how to get rid of them. These medicines are safe and effective when used as prescribed, but they could be harmful to others if taken accidentally. For these reasons, the FDA advises that flushing these medicines or pouring them down drains is the best way to immediately remove the risk of harm to others. A list of these medicines can be found at the FDA’s Web page (www.fda.gov) on Disposal by Flushing of Certain Unused Medicines or by calling the FDA at 1-888-463-6332.

To properly dispose of medicines not labeled to be flushed:

1. Take your medicine out of the container.

2. Mix medicine with an undesirable substance, such as cat litter or used coffee grounds. Do not put unused medicines in food products because they could mistakenly be ingested.
3. Put this mixture in a disposable container with a lid (like a margarine tub) or into a sealable bag to keep the medicine from leaking or breaking out in the garbage.
4. Remove names, Rx numbers, labels, or any identifying information from the prescription bottles to protect your identity and personal health information.
5. Place the sealed container with the mixture and the empty drug containers in the trash.

Many communities have take-back programs that allow consumers to bring unused medicines to a location for disposal. To determine if there is a program nearby, call the city or county government’s household trash service and ask if there is a program in your area. Pharmacists are also good resources to help answer questions about proper medicine disposal.



Identifying Fraud and Abuse

Insurance fraud costs Americans billions of dollars each year. It's not just insurance providers that are affected. You, your co-workers, family, and friends are all victims of insurance fraud because it causes higher premiums, higher taxes, and inflated prices for medical services. But there is another price to pay. If a claim is filed for a service you didn't receive, it would affect your recorded medical history and the next time you see a provider, they may have the wrong information about you and your health. This could lead to misdiagnosis, incorrect prescriptions, or other serious problems.

As a HIRSP member, you are the key to preventing fraud. Each time you receive medical services, you receive an EOB that shows what was charged for those services, medical supplies, or equipment and how much HIRSP paid.

Review each EOB you get to make sure HIRSP wasn't billed for services or items you didn't receive. If you see a charge on your EOB that may be wrong, call the doctor, health care provider, or supplier to ask about it. The person you speak to may give you information that helps you better understand the charges. Or, they may realize a billing error was made that needs to be corrected.

The following are examples of possible fraud:

- A health care provider bills HIRSP for services you never received.
- A supplier bills HIRSP for equipment you never received.
- Someone uses another person's HIRSP card to get medical care, supplies, or equipment.
- Someone bills HIRSP for home medical equipment after it has been returned.

Tips to help prevent fraud:

- Protect your HIRSP member number. Don't give it out except to your medical provider, pharmacy or when making an inquiry to HIRSP. Never give your HIRSP member number in exchange for free medical equipment or any other free offer.

- Use a calendar to record all of your health care appointments and what tests or services you received. Then check your EOB to make sure it matches your records.
- Ask questions. You have the right to know everything about your medical care.

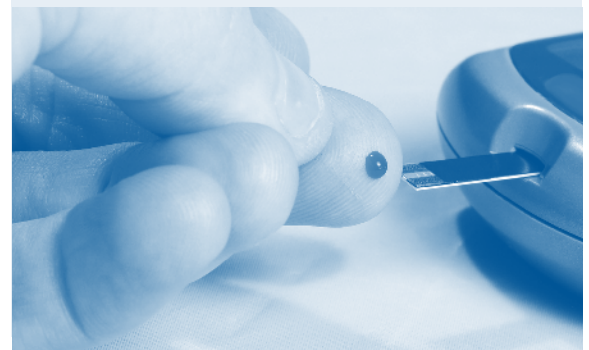
Together, we can help prevent fraud and abuse and keep health care coverage affordable and accessible for everyone.

Updated Notice of Privacy Practices

An updated Notice of Privacy Practices is now available. You can access the notice on the HIRSP Web site at www.hirsp.org. Click on the "For Members" tab and then the "Documents and Forms" link. Scroll down and click on the "HIRSP Notice of Privacy Practices" to view or download the form. Or contact Customer Service at 1-800-828-4777.

Request Your Free Blood Glucose Meter!

Accu-Chek products are the formulary diabetic testing supplies covered by HIRSP. As a HIRSP member you can obtain one free Accu-Chek Aviva or Accu-Chek Compact Plus blood glucose meter. For more details, please call the HIRSP Dedicated Pharmacy Unit at 1-800-757-5576.





News from the HIRSP Authority provides information about the Health Insurance Risk-Sharing Plan (HIRSP) for HIRSP members and the public. This newsletter is published by the HIRSP Authority Board of Directors and is posted on the HIRSP Web site at www.hirsp.org. Other information, forms, notifications, and documents are also available on the HIRSP Web site.

Write to HIRSP at:
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Call HIRSP at:
1-800-828-4777 (toll-free)
221-4551 (Madison area)

If you have suggestions for topics you'd like to see covered in future issues of this newsletter, please contact us at info@hirsp.org.

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The Stress Factor

We all experience stress at some point in our lives. It could be brought on by a big project at work, unruly children, or even traffic. Some stress is normal and even useful, but if stress happens too often or lasts too long, it can have negative effects. It can be linked to headaches, an upset stomach, back pain, and trouble sleeping. It can weaken your immune system, making it harder to fight off disease. If you already have a health problem, stress may make it worse.

Stress is a fact of life. You may not be able to get rid of stress, but you can look for ways to lower it. The best ways to relieve stress are different for each person. Try some of these ideas to see which ones work for you:

- **Exercise.** Regular exercise is one of the best ways to manage stress. Walking is a great way to get started.
- **Write.** It can help to write about the things that are bothering you.
- **Let your feelings out.** Talk, laugh, cry, and express anger when you need to with someone you trust.
- **Do something you enjoy.** A hobby can help you relax.
- **Learn ways to relax your body.** This can include breathing exercises, muscle relaxation exercises, massage, aromatherapy, or yoga.

For more information about stress and how to handle it, talk to your doctor or visit www.stress.org.

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