



PPO Member Update

SECOND QUARTER 2018

 **PHP Insurance Company**

A health plan
that works for you.

2018 Physicians Health Plan Board of Directors

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To contact the Board of Directors:

Call 517.364.8509

Correspondence can be directed to:

PHP Administration
 PO BOX 30377
 Lansing, MI 48909-7877



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PHP is here to help!

Who can I contact for answers to my questions about benefit decisions?

If you have questions or concerns about benefit decisions, or if you do not understand why a health service was denied or the benefit reduced, contact our Customer Service Department.

CALL

517.364.8456 or 800.203.9519
Monday - Friday, 8:30 a.m. to 5:30 p.m.

VISIT

Monday - Friday, 8 a.m. to 5 p.m.
1400 E. Michigan Avenue
Lansing, Michigan 48912

TTY/TDD Service

You can use the TTY/TDD service if you are deaf, hard of hearing, or have trouble speaking. Simply call 7-1-1 to reach the Relay Center, which will help you call the Customer Service Department.

Translation to English

Physicians Health Plan, as a subsidiary of Sparrow, complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATTENTION: If you speak a language other than English, language assistance services are free of charge and available to you. Call 1.517.360.1544.

ATENCIÓN: Si habla un idioma distinto del inglés, hay servicios gratuitos de asistencia con el idioma, disponibles para usted. Llame al 1.517.360.1544.

انتبه: إن كنت تتحدث لغة بخلاف الانجليزية، فإن خدمات المساعدة اللغوية مجانية ومتاحة لك. اتصل برقم 1.517.360.1544.



What's my cost?

One of the most common questions people have before they see a new Physician, have a procedure, or start a treatment is, "How much is this going to cost me?" Knowing the different types of cost share you may have to pay is the first step in answering this question.

Deductibles

If you have a plan with an annual deductible, charges for covered health services may first apply toward your deductible. Once your deductible is satisfied, you may be charged a coinsurance percentage, a copay, or the service may be covered in full.

Copays

A copay is a fixed amount — \$20 or \$25, for example. Most plans have a copay for services performed in a Physician's office, for prescriptions, for urgent care center visits and for emergency room visits; these are the most common types of services that usually require copays.

Coinsurance

Coinsurance means that the health plan pays a percentage of the allowable costs, which are not subject to a copay, and you pay the remainder.

Out-of-Pocket Maximum

You have an out-of-pocket maximum that is the limit you could pay annually. When you reach your out-of-pocket maximum, most services are covered at 100 percent.

In all cases, the deductible, copay and coinsurance amounts are your responsibility to pay. To get more information about your out-of-pocket maximum and your specific deductibles, copays and coinsurance, log in to MyPHP.

It's time to celebrate – MyPHP is one year old!

MyPHP, PHP's online portal, went live in June 2017. Based on your feedback, we made a number of changes, including making it easier to find information, easier to create an account, and easier to get into other important PHP portals. Some other important changes we made in response to our members' suggestions include:

- » Separated copays, coinsurance, and deductible amounts in the Claim History Report
- » Linked from MyPHP to AmWell, PHP's telehealth partner
- » Changed our online Provider Directory to make it easier to locate network providers
- » Added Coordination of Benefit information and a form you can complete to update other insurance information with PHP
- » Added adjusted claims to the My Claims page
- » Added a Medical Policy tab with current PHP Medical Policies specific to your benefit plan

So that we can continue to improve, take a minute and complete the survey located in MyPHP. Survey results are reviewed monthly. We use the results to make MyPHP your one-stop, online health benefits resource.

Get connected — log into MyPHP today!

Drinking and your health

Alcohol can be a safe and enjoyable part of life. If you choose to drink alcohol, the key is to keep your drinking at low to moderate levels.

People who drink too much are hurting their health. Heavy drinking can cause all kinds of problems, from stomach and sexual problems to stroke and liver disease. It can also lead to problems at work, school, or home, and to drunk driving and violence.

What health problems can drinking cause?

Drinking too much harms your liver, nervous system, heart, and brain. It can cause health problems or make them worse. These problems include:

- » Cirrhosis or pancreatitis
- » High blood pressure
- » Osteoporosis
- » Certain types of cancer, including breast cancer
- » Stroke
- » A brain disorder called Wernicke-Korsakoff syndrome

Alcohol and your heart

Light to moderate drinking may actually help your heart. Research shows that people who have one or two drinks a day are less likely to get heart disease than people who don't drink any alcohol or who drink larger amounts.

But alcohol also can make heart failure, stroke, and high blood pressure more likely. If you don't drink now, don't start drinking for your heart. Regular physical activity and a healthy diet will help your heart without the risks of alcohol.

How much drinking is safe?

Drinking alcohol isn't harmful unless you drink too much — and what is a safe amount for one person may be too much for another. Because of things like age, gender, weight, and health history, alcohol affects people differently. But here's what experts say:

For the best health:¹

- » Women should have no more than one drink a day or seven drinks a week. A standard drink is one can of beer, one glass of wine, or one mixed drink.
- » Men should have no more than two drinks a day or 14 drinks a week.
- » Both men and women age 65 and older should limit themselves to one drink a day.

You are putting your health at risk if you are:²

- » A woman who has more than three drinks at one time or more than seven drinks a week.
- » A man who has more than four drinks at one time or more than 14 drinks a week.

Drinking has a greater effect on women because they typically weigh less, but this isn't the only reason. Women's bodies have less water than men's bodies. Alcohol mixes with body water, so alcohol is more concentrated and more "powerful" in women than in men. Think of putting a drop of red food coloring in both a small and a large cup of water. The water in the smaller cup will be much redder.

It's important to remember that the only way to guarantee that drinking alcohol will not harm you at all is not to drink at all.

Need help cutting back or quitting?

If you're worried about your health and want to stop drinking or cut back on how much you drink, your doctor can help you. For more information about quitting drinking, see your doctor.

When is any drinking unhealthy or unsafe?

There are certain times when drinking any amount of alcohol is unhealthy. You should not drink if:

- » You need to drive a car or operate other machinery.
- » You are pregnant. Drinking during pregnancy makes a miscarriage or fetal alcohol syndrome more likely. A child who was exposed to alcohol in the womb may have physical and emotional problems. These problems can range from mild difficulties to severe birth defects.
- » You take certain medicines. Ask your doctor or pharmacist whether you can safely drink alcohol with any of the medicines you are taking. Common medicines that interact with alcohol include:
 - » Acetaminophen (such as Tylenol)
 - » Antibiotics
 - » Antihistamines
 - » Aspirin and other medicines to prevent clotting of blood (anticoagulants)
 - » Tranquilizers

- » Some medicines to treat depression (antidepressants) or other mental disorders
- » Medicines to treat diabetes (hypoglycemics)
- » Any medicine that can make you drowsy (check the label)
- » You have certain health problems. Ask your doctor whether you can safely drink alcohol if you have any of the following problems:
 - » Liver, stomach, and intestine problems
 - » Heart failure and high blood pressure
 - » Certain blood disorders
 - » Problems with alcohol use
 - » Mental health problems

1. Department of Health and Human Services (2008). Substance abuse among older adults. Treatment Improvement Protocol (TIP), Series 26 (DHHS Publication No. SMA 08-3918). Available online: <http://store.samhsa.gov/product/TIP-26-Substance-Abuse-Among-Older-Adults/SMA08-3918>.

2. National Institute on Alcohol Abuse and Alcoholism (2005). Helping Patients Who Drink Too Much: A Clinician's Guide (NIH Publication No. 07-3769). Washington, DC: National Institutes of Health. Also available online: http://pubs.niaaa.nih.gov/publications/Practitioner/cliniciansGuide2005/clinicians_guide.htm.

Controlling dust, dust mites, and other allergens in your home

Dust builds up throughout your home. The dust may contain substances that trigger asthma symptoms, such as wheezing or coughing, or other allergic reactions, such as the rash of atopic dermatitis or stuffy nose of allergic rhinitis. These substances are called allergens. Dust mites are another example of an allergen.

Although there is no strong evidence that reducing dust and dust mites in your home will reduce symptoms of asthma or allergic reactions, the following steps may be helpful.

Air

- » Do not use window or attic fans, which bring air containing pollen, mold spores, and other allergens into your home.
- » Use air conditioning so you do not have to open windows. This will help reduce the amount of pollen and mold spores that enter your home.
- » Use an air cleaner with a special high-efficiency particulate air (HEPA) filter. This can help remove some allergens (such as pollen or animal dander) and tobacco smoke from the air in your home.

Furniture, carpets, drapes, and bedding

- » Avoid carpet, upholstered furniture, and heavy drapes that collect dust. Avoid furniture covered with fabrics. Use pillow and mattress covers made from a tight-weave fabric that keeps out dust and mites.
- » Use furniture made of wood, plastic, leather, or vinyl (including vinyl mattress covers) that you can wipe clean. Note: Vinyl mattress covers can be uncomfortable to sleep on.
- » Remove rugs and wall-to-wall carpeting. Talk with your family about this and about how this will affect family life. If you cannot or do not want to remove carpeting throughout the home, consider removing it only in the bedroom.
- » Use smaller rugs (throw rugs, area rugs) that you can wash.
- » Replace drapes and blinds with roll-down shades or washable curtains.
- » Remove "dust collectors" from bedrooms, such as stuffed toys, wall hangings, books, knickknacks, and artificial flowers.
- » Avoid wool blankets and down quilts.

Cleaning

- » Damp-mop hard floors (tile or hardwood, for example) once a day.
- » Dust and vacuum once or twice a week to remove the buildup of allergens. Use a dry cloth to wipe hard surfaces such as countertops, tables, and other furniture.
- » Vacuum the carpets and cloth-covered furniture to get rid of as much dust as you can.
- » Use a vacuum cleaner with a HEPA filter or a special double-thickness bag, which collects dust-mite particles and pollen. Standard paper bag filters may allow the stirred-up allergens to escape back into the room.
- » Dusting and vacuuming stir up dust, making the air worse until the dust settles. Wear a mask if you do the cleaning yourself. If possible, try to have someone without allergies do the cleaning.
- » Consider wet-vacuum cleaning when possible. This can help remove allergens from carpeting because it actually washes the carpet. Also, consider steam cleaning carpets when possible. In addition to cleaning the carpet, the heat of the steam kills dust mites.

Controlling dust mites

Dust mites are visible only through a microscope. People are allergic to dust mite droppings, not the dust mites themselves. An allergy to dust mites is a year-round problem.

- » Keep the house aired out and dry. Dust mites do well where humidity is greater than 50 percent but do not do well in dry conditions. Try to keep the moisture level (humidity) below 50 percent. This may be difficult in some seasons and some climates. Plants and fish tanks add to humidity, so keep these out of the bedroom.
- » Dry vacuuming doesn't pick up dust mites. Consider steam cleaning carpets when possible. In addition to cleaning the carpet, the heat of the steam kills dust mites.
- » You can buy chemicals (ascaricides) that kill dust mites and that you can use on carpeting and furniture. But many experts do not consider them effective enough to be worth the trouble and expense of using them.
- » Wash bedding, including pillowcases and mattress covers, in hot water [130°F (54.5°C)] every one to two weeks. You can also dry bedding at high temperatures.
- » You can limit your contact with dust mites by using allergen-proof covers on your mattress, box spring, and pillows, and washing them regularly. This works well as part of an overall plan to reduce allergens in your home. It is not enough to use mattress and pillow covers without some of the other methods mentioned above.

Adults spend one-third of their time and children spend half of their time in their bedrooms, so it is important that you take steps to prevent allergens in this room.



Exercising to prevent a stroke

Exercise helps lower high blood pressure, which is an important risk factor for stroke. Exercise can help you control other things that put you at risk, such as obesity, high cholesterol and diabetes.

Exercise to lower your risk of stroke

It is important to exercise regularly. Do activities that raise your heart rate. Try to do at least 2½ hours a week of moderate exercise. One way to do this is to be active 30 minutes a day, at least five days a week, or try to do vigorous activity at least 1¼ hours a week. Start slowly and gradually build up your exercise program.

Moderate activity is safe for most people, but it's always a good idea to talk with your doctor before you start an exercise program. You can use your target heart rate to figure out how hard to exercise.

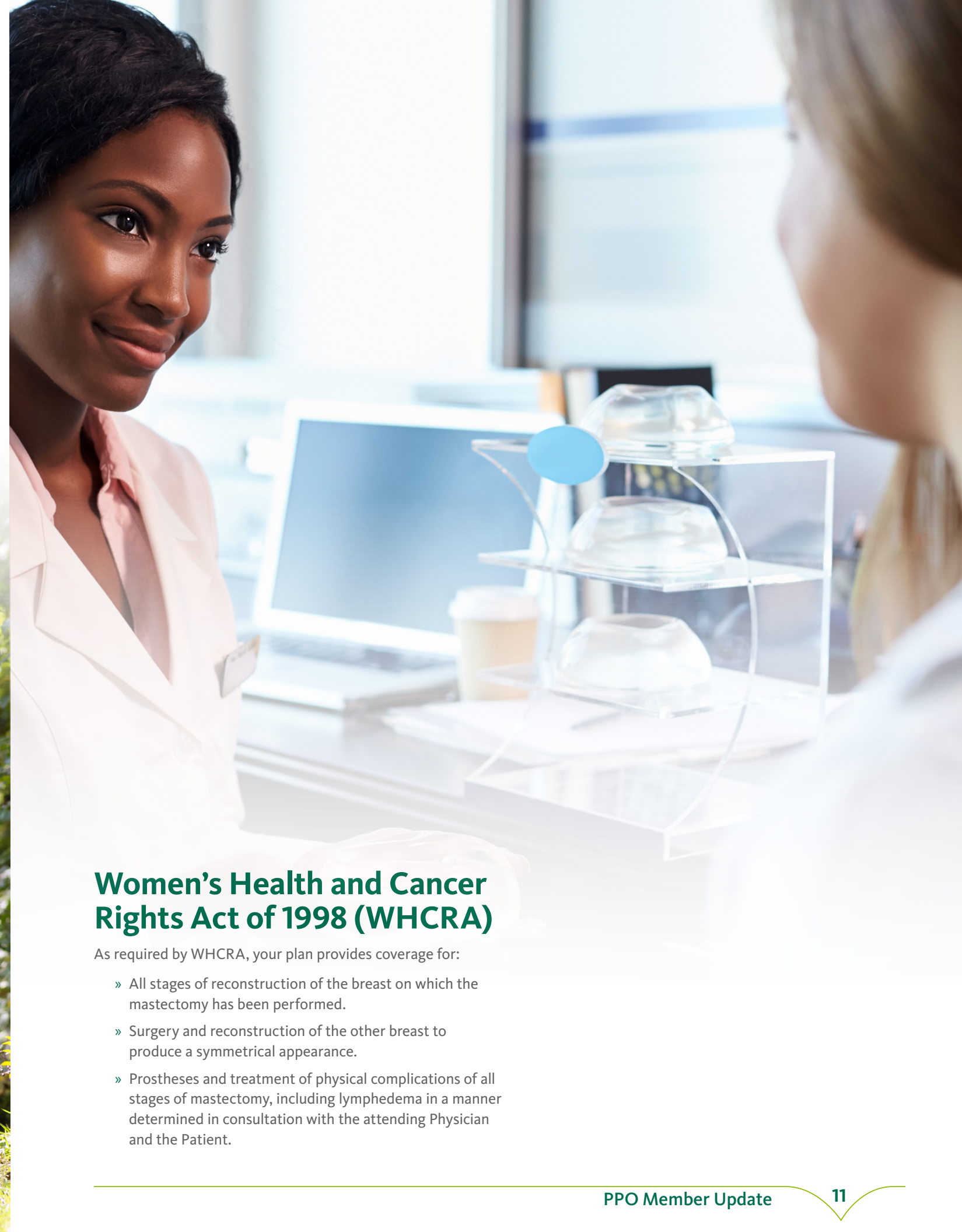
Low-intensity exercise, if done daily, also can have some long-term health benefits and lower the risk for heart problems that may lead to stroke. Low-intensity exercises have a lower risk of injury and are recommended for people with other health problems. Some low-intensity activities are:

- » Walking
- » Gardening and other yard work
- » Housework
- » Dancing

Exercise to prevent another stroke

If you have already had a stroke, ask your doctor what type and level of activity is safe for you. Your doctor may recommend 30 minutes to 1½ hours a week of moderate exercise. One way to do this is to be active 30 minutes a day, one to three days a week.

If you are in a stroke rehab program, your rehab team can make an exercise program that is right for you.



Women's Health and Cancer Rights Act of 1998 (WHCRA)

As required by WHCRA, your plan provides coverage for:

- » All stages of reconstruction of the breast on which the mastectomy has been performed.
- » Surgery and reconstruction of the other breast to produce a symmetrical appearance.
- » Prostheses and treatment of physical complications of all stages of mastectomy, including lymphedema in a manner determined in consultation with the attending Physician and the Patient.



Your Appeal and Grievance Rights

You have the right to appeal adverse decisions of your covered services. PHP must follow State of Michigan and U.S. Department of Labor regulations during our appeal/grievance procedure.

If you have a question or do not agree with a decision concerning your healthcare coverage, contact our Customer Service Department at the telephone numbers on the back of your PHP ID card. One of our Customer Service Specialists will be happy to help you. If our attempts do not meet your expectations, you have the right to file an appeal/grievance.

You can get help from others, including a Physician, to assist you at any point in the appeal/grievance process. Just fill out a Designation of Personal Representative form. This form is available on our website or by calling Customer Service. If you have trouble communicating, we have services available to assist you at no cost. If needed, Customer Service can help you write your request.

If you would like to file an appeal/grievance, please follow these steps:

Step 1:

- » You have 180 days from the date of the adverse determination to submit your appeal/grievance in writing. We have an Appeal/Grievance Form you can complete on our website. The form is not necessary but does help us obtain the information needed to review your request. You can also send us a secure e-mail message through our website.
- » We will send you a letter within five days acknowledging we received your appeal/grievance.
- » We will review your request and let you know our decision within 15 days from the date we received your appeal/grievance.

If you are not happy with our decision in Step 1, you can request an appeal/grievance hearing.

Step 2:

- » You must let us know in writing that you want a hearing within 60 days from the date on the Step 1 decision letter.
- » You can attend your hearing either in person or through a teleconference.
- » You can explain your issue to the grievance committee and they may ask you questions.
- » The grievance committee will review all your information and will send you their decision in writing.

External Review

If you are not satisfied with PHP's final decision, you have the right to seek an External Review through the State of Michigan, Department of Insurance and Financial Services (DIFS). You must submit your request to DIFS within 127 days of the date of our Step 2 decision letter. If necessary, we will include a form and information on how to file a request for an External Review through DIFS with our final letter.

You may request an external review prior to completing the PHP internal appeal/grievance process if you have an urgent health situation as defined by law or if PHP does not complete your review within the requirements. If you seek external review prior to completing the PHP process, the PHP process is no longer available.

Summary Financial Information

(as of Dec. 31, 2017)

Enrollment 5,578

Balance Sheet Data (In Thousands)

Total Current Assets \$ 16,144

Total Non-Current Assets \$ 239

Total Assets \$ 16,383

Total Current Liabilities \$ 3,680

Total Non-Current Liabilities \$ -

Unrestricted Net Assets \$ 12,703

Total Liabilities & Net Assets \$ 16,383

Statement of Operations Data (In Thousands)

Total Revenue \$ 29,683

Health Care Delivery Cost \$ 23,166

Administration \$ 4,279

Net Operating Income \$ 2,238

Net Investment Income \$ 101

Other Income \$ -

Net Income Before Taxes \$ 2,339

A full report is on file with the State of Michigan Department of Insurance and Financial Services (DIFS) and is available for public inspection. The information shown above is derived from the audited financial statements, which are also on file with DIFS.

PHP Privacy Statement

Physicians Health Plan respects your privacy and has always followed strict procedures to maintain confidentiality of your health information.

Types of information we collect

We collect a variety of personal information to administer your health coverage. Information is provided by members, employers, insurance agents, Physicians and other Providers through enrollment forms, surveys, correspondence, medical claims and other needed data exchanges. We have access to personal addresses, Social Security numbers, dependent information, medical claims and other insurance information. We limit the collection of personal information to what is needed to meet regulatory requirements, conduct business, and provide quality service.

How we protect your information

We protect your information through strict physical, electronic and procedural security standards. Access to your information is limited to persons who need to know and who are trained on the importance of safeguarding information and maintaining compliance with procedures and applicable law.

Disclosure of personal information

We only share information as permitted or required by law. Sharing of information may be necessary to conduct business with affiliates and non-affiliated entities such as our attorneys, accountants and auditors, a member's authorized representative, healthcare providers, third party administrators, insurance agents or brokers, other insurers, consumer reporting agencies, law enforcement and regulatory authorities. We may also share information with contracted companies for the purposes of marketing or disease management programs. We do not disclose personal information to any other third parties without a member's request or authorization.

A copy of the PHP Notice of Privacy Practices may be downloaded from the PHP website, PHPMichigan.com, or you may contact Customer Service at 517.364.8456 or 800.203.9519 to obtain a copy by mail.





Check Out PHP Online! PHPMichigan.com

The PHP website and our MyPHP tool offer a variety of online services and information, including:

- » Find a doctor, no matter where you are.
- » Change your address or update your Primary Care Provider.
- » View your benefits or check on the status of a claim.
- » View or request an Explanation of Benefits (EOB).
- » Order a new ID card or print a temporary card.
- » Find a pharmacy.
- » Find answers to some of the most frequently asked questions.
- » Manage your health using our interactive Health & Wellness resources.