



# PPO Member Update

FOURTH QUARTER 2018

 PHP Insurance Company

A health plan  
that works for you.

# 2019 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  
P.O. 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.



# How do you get started on healthy eating?

Healthy eating starts with learning new ways to eat, such as adding more fresh fruits, vegetables, and whole grains and cutting back on foods that have a lot of fat, salt, and sugar.

A change to healthier eating also includes learning about balance, variety, and moderation.

- » **Aim for balance.** Most days, eat from each food group — grains, protein foods, vegetables and fruits, and dairy. Listen to your body. Eat when you're hungry. Stop when you feel satisfied.
- » **Look for variety.** Be adventurous. Choose different foods in each food group. For example, don't reach for an apple every time you choose a fruit. Eating a variety of foods each day will help you get all the nutrients you need.
- » **Practice moderation.** Don't have too much or too little of one thing. All foods, if eaten in moderation, can be part of healthy eating. Even sweets can be okay.

## Why pay attention to what you eat?

Healthy eating will help you get the right balance of vitamins, minerals, and other nutrients. It will help you feel your best and have plenty of energy. It can help you handle stress better.

Healthy eating is one of the best things you can do to prevent and control many health problems, such as:

- » Heart disease.
- » High blood pressure.
- » Type 2 diabetes.
- » Some types of cancer.

## Is healthy eating the same as going on a diet?

Healthy eating is not a diet. It means making changes you can live with and enjoy for the rest of your life.

Diets are temporary. Because you give up so much when you diet, you may be hungry and think about food all the time. And after you stop dieting, you also may overeat to make up for what you missed.

Eating a healthy, balanced variety of foods is far more satisfying. And if you match that with more physical activity, you are more likely to get to a healthy weight—and stay there—than if you diet.

## How do you make healthy eating a habit?

First, think about your reasons for healthier eating. Do you want to improve your health? Do you want to feel better? Are you trying to set an example for your kids?

Next, think about some small changes you can make. Pick ones you can keep doing.

- » Don't try to change everything at once.
- » Set an easy goal you can reach, like having a salad and a piece of fruit each day.
- » Make a long-term goal too, such as having one vegetarian dinner a week.

## Where can you get support?

Having support from others can be a huge help. The more support you have, the easier it will be to make changes. Ask family and friends to practice healthy eating with you. Have them help you make meals, and share healthy, delicious recipes and cooking tips.

If you need more help, talk to your doctor or a registered dietitian. Look online for groups that support healthy eating and share success stories.

Barriers	Solutions
"It takes a lot of time to prepare vegetables."	» I'll buy packaged salad mixes and precut vegetables that I can prepare quickly.
"Fruits and vegetables are expensive."	» I'll look for fruits and vegetables that are in season so they cost less. » I'll buy frozen and canned fruits and vegetables when fresh produce is too expensive.
"I eat out a lot at restaurants."	» I'll pick a salad or cooked vegetables for the side dish instead of french fries at restaurants.

Current as of: March 29, 2018

Author: Healthwise Staff

Medical Review: Kathleen Romito, M.D. - Family Medicine & Rhonda O'Brien, MS, RD, CDE - Certified Diabetes Educator

# New services for PHP Members

# be well<sup>SM</sup>

## PHP is pleased to announce the be well<sup>SM</sup> at work Health Portal.

It's an innovative tool that helps you easily plan fitness, dietary and health goals to achieve healthy lifestyles via an extensive array of interactive tools.

### Key features of the portal include:

- » Health Assessment
- » Individualized meal plans and food logs
- » Physical activity tracker
- » Wellness workshops
- » Personalized progress reports
- » Corporate challenges
- » Smartphone mobile access and Apps



### To register for your free account:

- » Go to [PHPMichigan.com/MyPHP](http://PHPMichigan.com/MyPHP)
- » Click "MyPHP Member Portal"
- » Log in and click "Be Well"



# Telehealth.

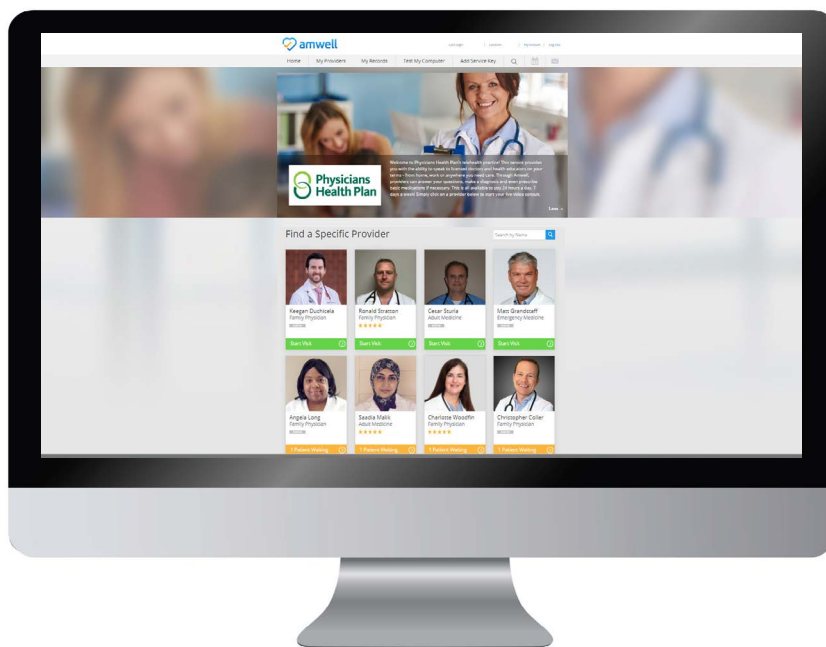
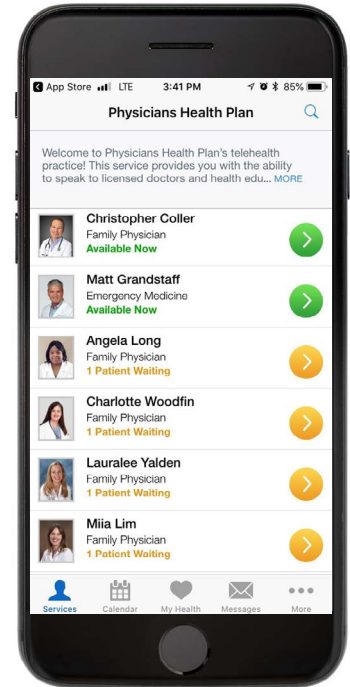
## Easier access, lower copays, and more choices in 2019

PHP has partnered with American Well (Amwell®) to provide access to board-certified Physicians 24 hours a day using your phone, tablet, or computer – no appointment needed. Most benefit plans cover a visit from an Amwell Physician for just **\$5!**

**You can see a Physician anywhere – from home, work, or while you're on vacation, for things like:**

- Allergies
- Sinus infection
- Migraine
- Bronchitis
- Stomach flu
- Pneumonia
- Pink eye
- Vertigo
- Flu
- Gout
- UTI
- Rash
- And many other conditions, including Behavioral Health\*

\* available for your standard office visit copay.



### How to Get Started

First, go to **PHP.AmWell.com** and create an account. When asked, use **Service Key PHP**.

Then, visit the Physician of your choice online, by calling **844.SEE.DOCS**, or downloading the Amwell mobile app.

Your online Physician can call in prescriptions to a local pharmacy of your choice. They may also refer you to other Providers for care if they are unable to treat you online.

#### Questions?

Call PHP Customer Service at **517.364.8456** or **800.230.9519**, Monday through Friday, 8:30 a.m. to 5:30 p.m.

**No coupon codes needed for 2019!**

[PHPMichigan.com](http://PHPMichigan.com)



# What is a healthy weight?

A healthy weight is a weight that lowers your risk for health problems. For most people, body mass index (BMI) and waist size are good ways to tell if they are at a healthy weight.

But reaching a healthy weight isn't just about reaching a certain number on the scale or a certain BMI. Having healthy eating and exercise habits is very important.

If you want to get to a healthy weight and stay there, healthy lifestyle changes will work better than dieting. Reaching a certain number on the scale is not as important as having a healthy lifestyle.

## Why pay attention to your weight?

Staying at a healthy weight is one of the best things you can do for your health. It can help prevent serious health problems, including:

- » Heart disease.
- » Stroke.
- » High blood pressure.
- » Type 2 diabetes.
- » Sleep apnea.

But weight is only one part of your health. Even if you carry some extra weight, eating healthy foods and being more active can help you feel better, have more energy, and lower your risk for disease.

## Why isn't dieting a good idea?

In today's society, there is a lot of pressure to be thin. But being thin has very little to do with good health. Many of us long to be thin, even though we're already at a healthy weight. So we get desperate, and we turn to diets for help.

- » **Diets don't work.**
  - » Diets are temporary. When you diet, you're usually not eating the way you will need to eat over the long term. So when you quit dieting, the extra weight comes back.
  - » Dieting usually means not letting yourself have many of the foods you love to eat. So when you quit dieting, you return to eating those foods as much as you used

to — or more. And the extra weight comes back.

- » Dieting often means eating so little food that you're hungry all the time and don't have enough energy. So when you quit dieting, you return to eating as much as you did before—or more. And the extra weight comes back.
- » Most diet programs don't include an increase in activity, which is vital to staying at a healthy weight. So when you quit dieting, the weight comes back.
- » **Dieting can actually be bad for you.**
  - » After they quit dieting, most people regain the weight they lost—and many gain even more.
  - » Many diets do not include the right balance of foods to keep you healthy.
  - » Dieting leads to eating disorders in some people.
  - » Some people feel so defeated after repeatedly failing to lose weight and keep it off that they give up altogether on healthy eating and being active.

## Since dieting doesn't work, what can you do?

If you decide that you do need to make some changes, here are the three steps to reaching a healthy weight:

- » **Improve your eating habits.** Do it slowly. You may be tempted to do a diet overhaul and change everything about the way you eat. But you will be more successful at staying with the changes you make if you pick just one eating habit at a time to work on.
  - » To find out how to improve your eating habits, see [Healthy Eating](#).\*
- » **Get moving.** Try to make physical activity a regular part of your day, just like brushing your teeth.
  - » To learn how to be more active, see [Healthy Activity](#).\*
- » **Change your thinking.** Our thoughts have a lot to do with how we feel and what we do. If you can stop your brain from telling you discouraging things and have it start encouraging you instead, you may be surprised at how much healthier you'll be — in mind and body.
  - » To find out how to change your thinking, see [Getting to a Healthy Weight: Lifestyle Changes](#).\*

\*Available through [be well™](#), PHP's health and wellness portal.

Barriers	Solutions
I might be too busy.	» My backup plan will be to break my usual 30-minute walk into two 15-minute walks or three 10-minute walks.
I might get bored.	» I'll listen to music or a podcast while I walk.      » I'll get my neighbor to walk with me.
It might rain.	» My backup plan will be to use an exercise video or a treadmill in front of my TV when the weather's bad.

Current as of: June 16, 2018

Author: Healthwise Staff

Medical Review: Anne C. Poinier, M.D. - Internal Medicine & Kathleen Romito, M.D. - Family Medicine & Martin J. Gabica, M.D. - Family Medicine & Rhonda O'Brien, MS, RD, CDE - Certified Diabetes Educator





# How your health benefits work

## PHP Certificate of Coverage

Your PHP Certificate of Coverage (COC) includes information about your covered benefits: what is not covered and which services require prior approval for coverage. You can get information about your benefits through the PHP website ([PHPMichigan.com](http://PHPMichigan.com)), where you can view or print important Member materials, including your COC. You can also request a paper copy of your COC. Simply click Login from the PHP homepage, select the **Member Reference Desk** link and enter your PHP subscriber and group number from the front of your PHP card. You can also call Customer Service at **517.364.8456** or **800.230.9519**.

## Primary Care Physician

When you join PHP, you should pick a Primary Care Physician (PCP) from PHP's list of Network PCPs. Each family member can pick a different PCP. It is important for you to have a good relationship with your PCP. If you want to change or have changed your PCP, please contact Customer Service by phone or email. You can also visit MyPHP, our online Member portal, to update your information.

## PHP Network Specialists

PHP does not require a referral or prior approval to see a PHP Network Specialist. You may "self-refer" by simply scheduling an appointment. Some Specialists may require information from your PCP before scheduling an appointment. Also, some procedures or treatments performed by either the PCP or Specialist may require prior approval for coverage from PHP.

## Hospital, Emergency, and Urgent Care services

Except in emergency situations, your PCP or Network Specialist will arrange your hospital care with us. To ensure your hospital services are covered at the highest benefit level, make sure you receive hospital services from a facility in the PHP Network.

If you have severe symptoms that may seriously jeopardize your health, either at home or away, call 911. After your treatment, contact your PCP as soon as possible so needed follow-up services can be provided.

Urgent care is for non-life-threatening situations when you need care sooner than you can typically schedule an office visit. If you need urgent care during normal office hours, after Doctor's office hours, or on the weekend, call your PCP first. Your PCP can help you get urgent care services at a Network urgent care or convenience care facility or may want to see you on an urgent basis.

# How do I submit a medical claim for covered health services?

In most cases, the Physician who treated you will submit a claim on your behalf. Be sure to provide them with your current PHP ID card as it contains the claim submission address and other important information. They will make a copy of both sides of your card.

If the Physician will not submit a claim on your behalf, please send an itemized receipt together with the completed claim form. Claim forms are available online, through [PHPMichigan.com](http://PHPMichigan.com), My Reference Desk and by calling Customer Service. Send your receipt and claim form to:

**Customer Service  
Physicians Health Plan  
P.O. BOX 30377  
Lansing, MI 48909-7877**

Make sure your receipt includes the following:

- » Your name, address, and phone number
- » Your PHP ID number
- » The date you received care
- » The name, address, phone number, and identification number of the Physician who treated you
- » The procedure and diagnosis codes
- » The cost associated with each procedure performed
- » Proof that you paid for the services

Most Physicians will provide you with a form at the end of your visit containing the above information. In general, reimbursement for covered health services will be processed in 4-6 weeks. We will contact you if additional information is needed.



## Why are there prior approval requirements?

Prior approval requests may be required for an upcoming medical procedure. This helps make sure that it is a covered benefit before the service is performed and helps us determine if you may need help from a PHP Nurse to coordinate your care.

Your PHP Certificate of Coverage (COC) lists services that require prior approval. If prior approval is required, it must be done before receiving the service unless it is urgent or an emergency. In these cases, you or the hospital must notify us of your admission the same day you are admitted, the next business day, or as soon as reasonably possible.

PHP Network Providers must submit prior approval requests on your behalf. We communicate with PHP Network Providers on what services require prior approval. Non-network Providers may also submit a request on your behalf, but it is ultimately your responsibility to make sure a service is approved for coverage before you receive certain services from non-network Providers.

We review the prior approval request using medical criteria and determine if the service is a covered benefit under your benefit plan. If the request is not urgent, we have 14 days to decide on your request. We send you and your Physician a letter with our decision. If the request is urgent, we must decide in 72 hours. For urgent situations, we call you and your Physician with the decision and then send a letter.

## Network Provider payments

You have a right to information about how PHP pays Providers, including:

- » Whether a fee-for-service contract exists. Under a fee-for-service contract, Physicians and other Providers receive a payment that is not more than their billed charge, or;
- » Whether a capitation contract exists. Capitation is a set dollar amount to cover the cost of healthcare for a person (regardless of what services are provided).

**Our local service team is here to help.**  
Call us at **517.364.8456** or **800.230.9519**  
if you need additional information.

## New technology

PHP always looks at new medical procedures and technology in order to decide if we should include coverage for it in our benefit plans. We partner with national companies that specialize in reviewing medical procedures to look for evidence of improved outcomes. This information and any applicable laws are then reviewed by a committee that includes local Physicians to determine if the new technology should be covered.



# Important tax information coming soon!

PHP is required to provide information about your health insurance coverage to the Internal Revenue Service (IRS). We send you the same information we report to the IRS on a form called a 1095. The 1095 form has information about your health insurance coverage with PHP during 2018.

You need this form to file your taxes. Make sure to keep it in a safe place. If you have questions about the information on the 1095 form and your health coverage through your employer, contact your employer. If you have an individual policy through PHP, contact PHP's Customer Service Department at **517.364.8456** or **800.230.9519**.

Note: PHP does not send 1095s to individuals enrolled through the Health Insurance Marketplace. The Marketplace sends you this form and can answer any questions you have.



# Healthcare coverage decisions

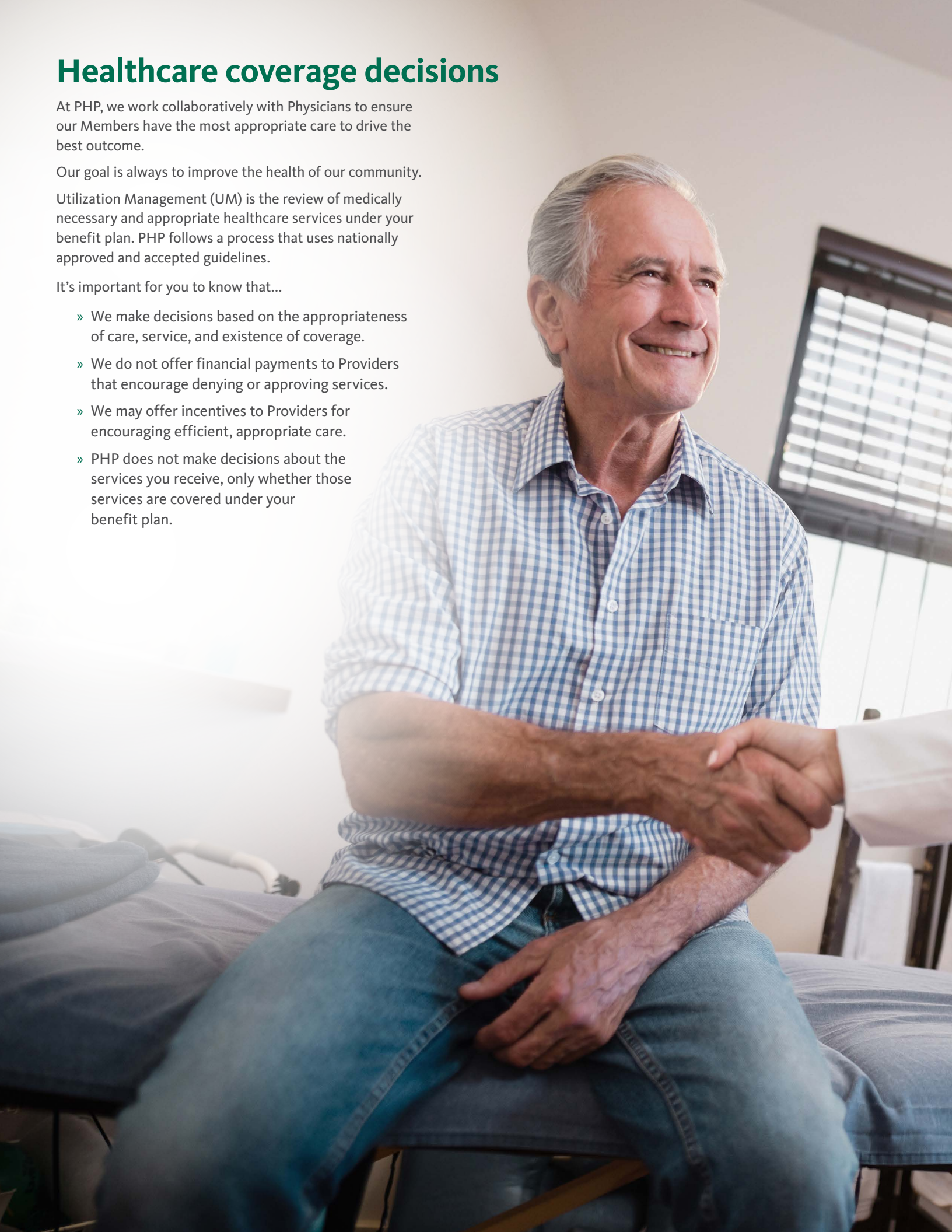
At PHP, we work collaboratively with Physicians to ensure our Members have the most appropriate care to drive the best outcome.

Our goal is always to improve the health of our community.

Utilization Management (UM) is the review of medically necessary and appropriate healthcare services under your benefit plan. PHP follows a process that uses nationally approved and accepted guidelines.

It's important for you to know that...

- » We make decisions based on the appropriateness of care, service, and existence of coverage.
- » We do not offer financial payments to Providers that encourage denying or approving services.
- » We may offer incentives to Providers for encouraging efficient, appropriate care.
- » PHP does not make decisions about the services you receive, only whether those services are covered under your benefit plan.









## Check Out PHP Online! PHPMichigan.com

Through our MyPHP online portals and the Member Reference Desk you can:

- » Access your CVS Pharmacy account, where you can find a pharmacy and see how much a prescription will cost
- » Log in to be well<sup>SM</sup>, your online wellness tool
- » See a Doctor 24/7 through Amwell, PHP's telehealth partner
- » Find a Doctor
- » Change your address or your Primary Care Provider
- » View your benefits, the status of a claim, Member Guide and other important information
- » Order a new or extra ID card and print a temporary card
- » Get a copy of an Explanation of Benefits (EOB)
- » Track your deductibles and out-of-pocket charges
- » See a list of FAQs