



PPO Member Update

SECOND QUARTER 2019

 PHP Insurance Company

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
PO BOX 30377
Lansing, MI 48909-7877



In this Issue

PHP and you	5	Claims Processing	12
What's my cost?.....	5	Women's Health and Cancer Rights Act of 1998.....	12
Customer Service STAR Award	5	Your appeal and grievance rights	13
Taking care of your health	6	Summary financial information	14
Drinking enough water?.....	6	PHP privacy statement	14
Protecting your skin from the sun	8		
Vaccine coverage with \$0 copay.....	10		
Child safety: Preventing drowning.....	11		

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 1.517.364.2953.

ATENCIÓN: Si habla un idioma distinto del inglés, hay servicios gratuitos de asistencia con el idioma, disponibles para usted. Llame al 1.517.364.2953.

انتبه: إن كنت تتحدث لغة بخلاف الانجليزية، فإن خدمات المساعدة اللغوية مجانية وممتاحة لك. اتصل برقم 2953.364.517.1



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 department visits — the most common services with a copay.

Coinsurance

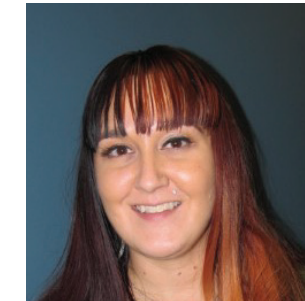
Coinsurance means that the health plan pays a percentage of the allowable costs, which are not subject to a copay, and you pay the remainder.

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 learn more and track your out-of-pocket maximum and your specific deductibles, copays and coinsurance, log in to your MyPHP portal.

Customer Service STAR Award



Stacy Hall, April Winner

If you have ever called the Customer Service Department at Physicians Health Plan (PHP), you may have heard the recording mention our Customer Service STAR Program. Callers can nominate the representative they worked with for the STAR program if they feel they had excellent

service. Each month, Customer Service leadership tallies the nominations and presents a certificate to the winner at the Customer Service Staff Meeting.

Stacy has been a member of the Customer Service team since November 2017. She participates in the event planning for the department, covers the front desk often, and is always willing to work late as needed.

We asked Stacy some questions about herself to help you get to know her better. Below are her responses.

- » **Q:** What is your favorite thing about working at PHP?
 - » **A:** Being able to learn new things and speak to a variety of people daily.
- » **Q:** What was your favorite vacation?
 - » **A:** When my daughter's cheer team made it to a national competition at the Disney World Resort!
- » **Q:** What is a favorite trait about yourself?
 - » **A:** Being outgoing and able to laugh at most situations.
- » **Q:** If you could be an animal, which would you choose and why?
 - » **A:** Probably a bird, because I'd get to see new things every day.
- » **Q:** Do you prefer books, movies or music?
 - » **A:** Movies! Why read a book when the good ones turn into a movie anyway?
- » **Q:** Do you have any interesting talents?
 - » **A:** No special talents, but my hobbies include camping, riding dirt bikes, and anything my 11-year-old daughter wants to do.
- » **Q:** What is the best thing a customer has said to you?
 - » **A:** “You did a great job!” “You took a huge weight off my shoulders!” “PHP needs more employees like you!” “You deserve a raise!”

Drinking enough water?

Water keeps every part of your body working properly. It helps your body flush waste and stay at the right temperature. It can help prevent kidney stones and constipation.

You lose water throughout the day — through your breath, sweat, urine, and bowel movements. If you live in a hot climate, you lose even more fluid.

You need to replace this lost fluid to stay healthy. If you don't get enough water, you could become dehydrated. If you get very dehydrated, your body no longer has enough fluid to get blood to your organs. This is dangerous.

Do you have to drink only water to stay hydrated?

All liquids help you stay hydrated. Water is usually the best choice, because it's free (if you're drinking tap water) and has no sugar or calories. But most healthy people can get enough fluid through the beverages they consume every day. These can include water, fruit juices, coffee, sodas, iced tea, and other drinks.

Experts say it's not true that beverages that have caffeine — such as coffee, tea, and cola drinks — always dehydrate you. Healthy people who consume moderate amounts of caffeine don't lose more fluid than people who don't have any caffeine.

* A moderate amount of caffeine is about 200 to 300 milligrams a day. That's about two to four 8-ounce cups of coffee.

You also get water through food. Some fruits and vegetables, such as watermelon and lettuce, contain a lot of water.

How much water do you need to drink every day?

A common recommendation is to drink six to eight 8-ounce glasses of water or other fluid every day. But some adults may need more or less, depending on how healthy they are, how much they exercise, and how hot and dry the climate is.

You may sometimes need to drink more water than usual if you:

- » Exercise intensely, especially in a hot climate.
- » Are sick, such as with the flu, or have a health problem like a urinary tract infection.
- » Are pregnant or breastfeeding.

How can you tell if you are drinking enough water?

The easiest way to know if you're drinking enough fluid is to look at the color of your urine. If you're drinking enough water, your urine will be clear or pale yellow. A darker yellow means you aren't drinking enough water.

People who drink enough water also usually have soft bowel movements. Hard bowel movements or constipation can be signs that you aren't getting enough water.

If you have any health problems, always talk to your Doctor before increasing the amount of water you drink. You may need to limit your fluids if you have certain health concerns, such as kidney problems or heart failure.

It can be dangerous to drink too much water. But it's rare that anyone drinks too much water. The risk is highest for people who do endurance sports, such as running marathons.

Too much water is dangerous because it dilutes the amount of sodium in your body. This imbalance could cause serious problems, such as confusion, seizures, and coma.

Experts advise athletes who do intense activity for more than an hour to drink a sports drink that contains sodium, other electrolytes, and some sugar. Most people don't need sports drinks if they are exercising for less than an hour in moderate temperatures. Plain water is fine.

How to drink enough water

- » Drink a glass of water when you get up in the morning, before you have coffee or tea.
- » Keep a cup or water bottle by your desk at work. Take several sips of water each hour. If you don't have a desk job, carry a container of water with you, and take sips throughout the day.
- » Take a sip whenever you pass a drinking fountain.
- » If you get tired of drinking plain water, add a packet of sugarless flavoring to your water. Or put a slice of lemon or lime in plain or sparkling water.

Is bottled water better than tap water?

No. A lot of plain bottled water is just tap water that has been purified. It's your choice how you drink water. If you like bubbly mineral water, drink that. If you like the idea of vitamins and electrolytes in your water, you can find several varieties of enhanced water at the store.

If you don't like the taste of your tap water, or if you just want to be extra careful, you can purify tap water at home. Water filters are available in many stores.



Protecting your skin from the sun

Most skin cancer can be prevented. Use the following tips to protect your skin from the sun. You may decrease your chances of developing skin cancer and help prevent wrinkles.

Although people with darker skin don't sunburn as easily, they can still get skin cancer. So, it's important to use sun protection, no matter what your skin color is.

Avoid sun exposure

The best way to prevent a sunburn is to avoid sun exposure.

Stay out of the midday sun (from 10 in the morning to 4 in the afternoon), which is the strongest sunlight. Find shade if you need to be outdoors. You can also calculate how much ultraviolet (UV) exposure you are getting by using the shadow rule: A shadow that is longer than you are means UV exposure is low; a shadow that is shorter than you are means the UV exposure is high.

Other ways to protect yourself from the sun include wearing protective clothing, such as:

- » Hats with wide 4-inch (10 cm) brims that cover your neck, ears, eyes, and scalp.
- » Sunglasses with UV ray protection, to prevent eye damage.
- » Loose-fitting, tightly woven clothing that covers your arms and legs.
- » Clothing made with sun protective fabric. These clothes have a special label that tells you how effective they are in protecting your skin from ultraviolet rays.

Preventing sun exposure in children

You should start protecting your child from the sun when he or she is a baby. Because children spend a lot of time outdoors playing, they get most of their lifetime sun exposure in their first 18 years.

- » It's safest to keep babies younger than 6 months out of the sun.
- » Teach children the ABCs of how to protect their skin from getting sunburned.

A | Away — Stay away from the sun as much as possible from 10 in the morning until 4 in the afternoon. Find shade if you need to be outdoors.

B | Block — Use a sunscreen with a sun protection factor (SPF) of 30 or higher to protect babies' and children's very sensitive skin.

C | Cover up — Wear clothing that covers the skin, hats with wide brims, and sunglasses with UV protection. Even children 1 year old should wear sunglasses with UV protection.

Sunscreen protection

If you can't avoid being in the sun, use a sunscreen to help protect your skin while you are in the sun.

Be sure to read the information on the sunscreen label about its SPF value and how much protection it gives your skin. Follow the directions on the label for applying the sunscreen so it is most effective in protecting your skin from the sun's ultraviolet rays.

Choosing a sunscreen

Sunscreens come in lotions, gels, creams, ointments, and sprays. Use a sunscreen that:

- » Has a sun protection factor (SPF) of at least 30 or higher.
- » Says "broad-spectrum" that protects the skin from ultraviolet A and B (UVA and UVB) rays.
- » Use lip balm or cream that has SPF of 30 or higher to protect your lips from getting sunburned.

Take extra care to protect your skin when you're near water, at higher elevations, or in tropical climates. Sunscreens labeled "water-resistant" are made to protect people while they are swimming or sweating. The label will say if the sunscreen will protect you for 40 minutes or 80 minutes.

Applying a sunscreen

- » Apply the sunscreen at least 15 to 30 minutes before going in the sun.
- » Apply sunscreen to all the skin that will be exposed to the sun, including the nose, ears, neck, scalp, and lips. Sunscreen needs to be applied evenly over the skin and in the amount recommended on the label. Most sunscreens are not completely effective because they are not applied correctly. It usually takes about 1 fl oz (30 mL) to cover an adult's body.
- » Apply sunscreen every 2 to 3 hours while in the sun and after swimming or sweating a lot. The SPF value decreases if a person sweats heavily or is in water, because water on the skin reduces the amount of protection the sunscreen provides.

Other sunscreen tips

The following tips about sunscreen will help you use it more effectively:

- » If your skin is sensitive to skin products or you have had a skin reaction (allergic reaction) to a sunscreen, use a sunscreen that is free of chemicals, para-aminobenzoic acid (PABA), preservatives, perfumes, and alcohol.
- » If you are going to have high exposure to the sun, consider using a physical sunscreen, such as zinc oxide, which will stop most of the sunlight from reaching the skin.
- » If you need to use sunscreen and insect repellent with DEET, do not use a product that combines the two. You can apply sunscreen first and then apply the insect repellent with DEET, but the sunscreen needs to be reapplied every 2 hours.

Do not use tanning booths to get a tan. Artificial tanning devices can cause skin damage and increase the risk of skin cancer. If you want your skin to look tan, try a sunless tanning cream or spray. And keep using sunscreen when you are in the sun.





Vaccine coverage with \$0 copay

Members that have a pharmacy benefit with PHP may receive the following vaccines at an in-network participating retail Pharmacy for \$0 copay*

- » Influenza
- » Prevnar 13/Pneumovax 23 (Pneumococcal)
- » Hepatitis A
- » Hepatitis B
- » Polio
- » Gardasil 9 (HPV- Human Papillomavirus Virus)
- » Rotavirus
- » Zoster Shingrix (Shingles)
- » Varicella (Chicken Pox)
- » MMR (Measles, Mumps, Rubella)
- » HiB (Haemophilus B)
- » Meningococcal (Meningitis)
- » TD (Tetanus, Diphtheria)
- » DTaP (Diphtheria, Tetanus, Pertussis)
- » Tdap (Tetanus, Diphtheria, Pertussis)

Members can utilize an in-network Physician office, Sparrow FastCare[®], or other medical Provider that administers vaccines including the Ingham County Health Department.

**Coverage is based on the Member's benefit document.*

Age restrictions follow the Center for Disease Control and Prevention (CDC) Advisory Committee on Immunization Practices (ACIP) recommendations.

Child safety: Preventing drowning

Topic overview: An infant or young child can drown in as little as 1 in. (2.5 cm) of water or other liquid.

Deal with water hazards

The following recommendations can help you protect your child from drowning hazards¹:

- » Don't leave babies and young children alone in the bathtub or a swimming or wading pool. If a baby slips or rolls and lands facedown, he or she may not be able to turn over. Bathing seats or flotation devices may be used, but they don't protect against drowning and aren't a substitute for your attention.
- » Don't leave babies and young children alone around filled buckets, such as 5-gallon buckets used for cleaning. Empty buckets after each use, and keep them out of children's reach. Buckets have tall, straight sides, which make it very hard for infants and young children to escape if they have fallen in.
- » Leave toilet lids down. Keep young children out of the bathroom without your direct supervision. Make sure your toddler knows that the toilet isn't a toy. Toilets are drowning hazards, especially for children younger than 3. An older baby or young child can fall headfirst into the water and not be able to climb back out. Consider placing a latch on the bathroom door, out of reach of young children.
- » Empty all liquid containers immediately after use. Keep all empty containers out of reach of young children and babies. Don't leave empty containers in the yard or around the house. They can accumulate water and become a drowning hazard.
- » Empty coolers immediately after use, and keep lids closed. Store out of children's reach.
- » Watch children closely outdoors, especially where wells, open postholes, and irrigation or drainage ditches are nearby. Fill holes and install fences or other barriers to protect your child. Make sure pools are fenced off and have covers that lock. Don't let a child out of your sight while you are doing yard work or other outdoor activities.
- » Never let your child swim in any fast-moving water.

Teach swimming safety

Children need to learn to swim. You can help prevent drowning incidents by teaching your children basic safety rules and swimming skills.

The following are suggestions to help you prepare your child for water-related activities:

- » Teach your children four key swimming rules²:
 - » Always swim with a buddy.
 - » Don't dive into unknown bodies of water. Jump feet first.
 - » Don't push or jump on others while in the water.
 - » Be prepared for an emergency. Instruct children on getting help from an adult or calling **911**.
- » Don't let your child use inflatable swimming aids (such as "water wings") without constant supervision. They can deflate, or a child can slip out of them. Also, children can develop habits using these devices that can put them at risk for drowning. For example, a child who frequently uses water wings may learn to jump into a pool on impulse. He or she may do so while not wearing the devices, before having a chance to think about it.
- » As a parent, learn to swim if you don't already know how. Also, learn swimming survival and rescue techniques.
- » If you enroll your child in swim lessons, remember that swim lessons won't necessarily prevent drowning. Swim lessons may give you and your child a false sense of security and make you both less cautious around water. Be sure that your child swims only when a watchful adult is present³.
- » When visiting public or private pools, make sure that your children are supervised closely and that they are familiar with pool safety rules.





Claims Processing

PHP uses different programs and software to process claims. We follow industry-standard payment guidelines, which helps prevent overpayment or underpayment. This impacts you by helping to keep the amount you pay for your PHP coverage as low as possible. This impacts our Providers by helping to maintain consistency in how we process claims.

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; and
- » 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, 2018)

Enrollment	4,662
Balance Sheet Data (In Thousands)	
Total Current Assets	\$ 17,236
Total Non-Current Assets	\$ 125
Total Assets	\$ 17,362
Total Current Liabilities	\$ 4,445
Total Non-Current Liabilities	\$ -
Unrestricted Net Assets	\$ 12,916
Total Liabilities & Net Assets	\$ 17,362
Statement of Operations Data (In Thousands)	
Total Revenue	\$ 26,871
Health Care Delivery Cost	\$ 21,881
Administration	\$ 4,806
Net Operating Income	\$ 185
Net Investment Income	\$ 292
Other Income	\$ -
Net Income Before Taxes	\$ 477
Income Tax Expense	\$ (114)
Net Income	\$ 591

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.