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BLUELINE... YOUR CONNECTION TO ALBERTA BLUE CROSS

## Facing the challenges that life brings

Most people take their health for granted—until they get sick, that is.

Fortunately, Jackie Murdock of Leduc is not like most people. By purchasing an Alberta Blue Cross individual health plan, the young woman's investment in her health has helped her face the challenges that life has brought her way.

A few years ago, Jackie was your usual vibrant, young woman with her life ahead of her. But one day she started to have what was believed to be acid problems with her stomach. She sought medical advice and her doctor prescribed medication that Jackie found quite expensive.

"I was young and single and I simply couldn't afford the full cost of the pills on my own," said Jackie. "My mom suggested I apply for Alberta Blue Cross coverage so I did."

Jackie contacted Alberta Blue Cross and then purchased Alberta government-sponsored Non-Group Coverage. In addition, she was able to qualify for a Personal Choice individual health plan to secure coverage for potential future undiagnosed conditions and for other coverage, such as dental.

However, Jackie's story doesn't end there. She had further health problems and in March of last year, was admitted for surgery where doctors took out 75 per cent of her pancreas. She kept her spirits up and after a lengthy stay in hospital, she was eager to resume her life. But health troubles plagued her and she wasn't getting better. Jackie was told she had tumors on her remaining pancreas and would need additional surgery that would make her a full diabetic.

"I was shocked and very worried," said Jackie. "I would now have to get diabetic supplies in



*"I have great family support and while I will always have to be aware of my health and monitor it, I'm moving on."*

*- Jackie Murdock*

addition to my pills. I quickly called Alberta Blue Cross to check if everything would be covered."

Karen Misura, a representative in the Individual Products Sales department, reassured Jackie. "I told her that she had a great plan in place and to rest easy," Karen recalls. "She needed to get through the surgery, and we would help her get through what followed."

In October of last year, Jackie was admitted to

hospital again where her remaining pancreas, a quarter of her stomach, her gallbladder and duodenum were surgically removed. Jackie's body was now dramatically different. With no pancreas to produce insulin, she had to accept that her life would be constantly disrupted by unpredictable fluctuations of her blood sugar level.

"I became completely insulin dependent and was told I would have to take digestive enzymes to digest my food," said Jackie.

Jackie is officially diagnosed with Multiple Endocrine Neuroplasia (MEN1). MEN1 is an inherited disorder that can cause tumors in at least eight endocrine and non-endocrine tissues. Most often the disease presents itself in people between the ages of 20 and 40 years old. Jackie's symptoms appeared early in life. However, at 24 years old, she isn't letting this diagnosis run her life.

Now that the surgery is over, and with help managing costs through Alberta government-sponsored Non-Group coverage and Alberta Blue Cross coverage, Jackie is focusing on her life again. "I have great family support and while I will always have to be aware of my health and monitor it, I'm moving on and doing things," stresses Jackie.

By purchasing the Personal Choice plan when she did, Jackie has peace of mind knowing she is covered for any future illnesses that may strike.

While tackling her new health challenges, she also got married in May to her supportive and understanding fiancé Tim.

"He is simply wonderful," said Jackie. "Life may be different than it was a few years ago, but with support from family and friends—and Alberta Blue Cross—I'm managing. And still smiling."

# Choosing generic drugs

*... means you pay less out-of-pocket,  
while helping to keep plan costs down.*

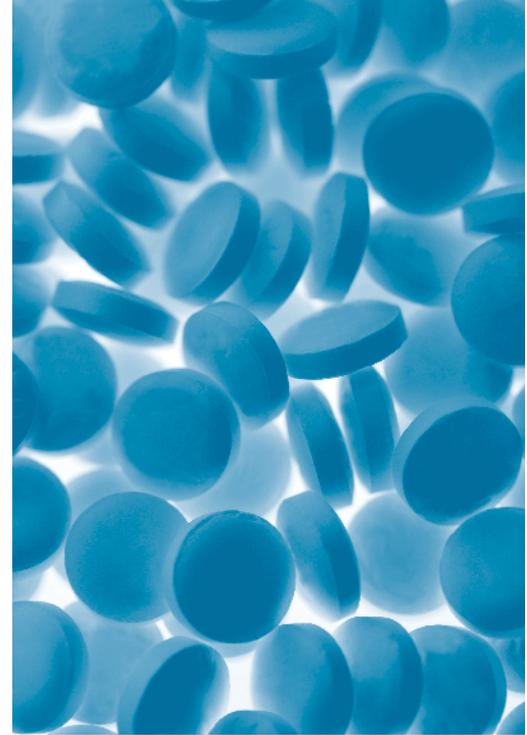
Did you know that in 2006, Alberta Blue Cross paid for over 18.3 million prescriptions with a total value exceeding \$1 billion? As new and more expensive drugs are introduced to the market, the cost of prescriptions is expected to grow even more.

In Alberta, the *Expert Committee on Drug Evaluation and Therapeutics*, a group of qualified pharmacists and physicians appointed by the Minister of Alberta Health and Wellness, make sure that Albertans have access to safe and effective drugs. Another responsibility of the Expert Committee is to ensure that Albertans' dollars are spent effectively. One area where the Expert Committee looks for savings are generic drugs; often called the Least Cost Alternative (LCA).

Generic drugs may be packaged differently but they are compared to brand name drugs to make sure they are virtually identical. They are essentially copies of brand-name drugs that have exactly the same dosage, intended use, effects, side effects, route of administration, risks, safety,

and strength as the original drug. In other words, their pharmacological effects are exactly the same as those of their brand-name counterparts. However, generic drugs are often substantially cheaper than brand-name versions because the manufacturers have not had the expense of developing and marketing a new drug.

When a company brings a new drug onto the market, a substantial amount of money is spent on research, development, marketing and promotion of the drug. A patent is granted that gives the company that developed the drug an exclusive right to sell the drug as long as the patent is in effect. However, as the patent nears expiration, manufacturers can apply for permission to make and sell generic versions of the drug. Without the startup costs for development of the drug, other companies can afford to make and sell it more cheaply. And, when multiple companies begin producing and selling a drug, the competition among them can also drive the price of the drug down even further.

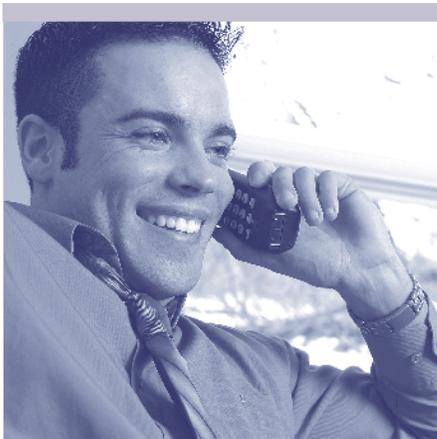


Dr. Micheal Guirguis, a pharmacokineticist at Alberta Blue Cross, reviews submissions from generic drug manufacturers. "Generic drugs are rigorously tested to make sure the body treats them exactly the same as the brand drugs," he explains. Generic manufacturers must provide data to the Expert Committee to show that their drug is safe and has been vigorously tested and approved by Health Canada.

To save money for you and your plan, Alberta Blue Cross individual health plans that provide prescription drug coverage pay according to the Least Cost Alternative (LCA) price where interchangeable products (generic drugs) can be used. You receive the appropriate LCA automatically when you present your Alberta Blue Cross ID card to your pharmacist. LCAs mean you pay less out-of-pocket, while helping to keep plan costs down.

Be sure to show your Alberta Blue Cross ID card at pharmacies to take advantage of direct billing for prescriptions (if available on your specific plan), to receive LCAs and to ensure you are billed according to the terms of the Alberta Blue Cross Pharmacy Agreement. If you specifically request brand name prescriptions instead of the LCA, Alberta Blue Cross will still pay for the prescription but at the LCA price.

If you don't have prescription drug benefits through your plan—or you are purchasing products not covered by your plan, you can still save money by requesting an LCA product when a prescription is required.



## Looking for tax savings?

Alberta Blue Cross premiums for health and dental coverage can be added to your other medical expenses when calculating tax credits. All medical expenses, including health and dental plan

premiums, may be claimed for any 12-month period ending in the taxation year, against either spouse's income.

If you are self-employed, you can also claim premiums as a business expense and potentially save even more money. To claim your premiums, just include them in your total medical expenses on your tax return. Call your accountant or Canada Revenue Agency (formerly Revenue Canada) for more details about how Alberta Blue Cross health and dental premiums can save you tax dollars.

# You ask... we answer



## ***Where can I find claim forms quickly when I need them?***

### ***Oriole, Cold Lake***

Electronic versions of claim forms are easily accessible on the Alberta Blue Cross web site at [www.ab.bluecross.ca](http://www.ab.bluecross.ca). Click on the "Form" link in the top menu bar, choose the form you need, fill it out and print it. Claim forms are also available at most pharmacies.

If you have any questions about the forms, please contact Alberta Blue Cross Customer Services using the phone numbers listed on the back page of this newsletter.

## ***I just got married and I was wondering what I needed to do to include my wife on my health plan.***

### ***Matt, Airdrie***

Congratulations on your marriage and all the best for a wonderful future together! Including your spouse on your individual health plan is easy. Just contact Alberta Blue Cross and ask that an *Add Dependent Form* be sent to you, or access the form online at [www.ab.bluecross.ca](http://www.ab.bluecross.ca) under "individual health plans", "cardholder services", then "forms and updates." Once you and your wife have completed the form, simply return it to Alberta Blue Cross at the address indicated on the form and our Medical Underwriting department will assess the application. Or you may fax to it us at 498-8833.

If you have a question you'd like to see answered in a future issue of the BlueLine, e-mail us at [blueline@ab.bluecross.ca](mailto:blueline@ab.bluecross.ca).

## **Did you know...**

that Alberta Blue Cross provides coverage for 1.4 million Albertans, or 40.8 per cent of the Alberta population (as of Dec. 31, 2006)?

We are the largest supplementary health benefit provider in the province and one of the largest in Western Canada.

Alberta based and Alberta grown, we have seven offices across the province and employ over 700 Albertans to ensure you receive the best products and most convenient services available.

## **Eye protection means more than "cool shades"**

Sunglasses can provide effective protection for the eyes from the harmful effects of ultraviolet (UV) radiation. Both UVA and UVB radiation can damage vision—UVA radiation is responsible for tanning and UVB rays are associated with burning, blistering and cancer.

It's also important to keep in mind that some medications can make the eyes more sensitive to sunlight. People taking such drugs need to be especially careful to protect their eyes.

When buying sunglasses, here are some tips to help your future stay bright:

- The amount of UV radiation blocked by sunglasses depends on the chemical coating on the lens. Dark lenses do not block UV rays any better than lighter coloured lenses. In fact, dark lenses with no UV protection allow the pupil of the eye to dilate, exposing the retina to greater amounts of UV radiation.
- Polarized lenses, or an anti-reflective coating, help reduce glare.
- Lens colour plays an important role in determining your ability to see in different lighting conditions. Brown cuts environmental glare, enhances contrast and is often used for driving. Gray does not alter the colour spectrum so is preferred by pilots and machine operators. Yellow increases brightness and is preferred by outdoor athletes.
- Glasses should fit closely so unfiltered sunlight cannot seep in from the top and around the sides. However, choose frames that do not interfere with peripheral vision.
- A high price tag does not necessarily mean more protection.



Source: [www.healthlinkalberta.ca](http://www.healthlinkalberta.ca)

# Your role

## in preventing health care fraud and benefit plan abuse

The overwhelming majority of Alberta Blue Cross customers, health service providers and suppliers are honest and ethical in their dealings with Alberta Blue Cross. As a result, health care fraud and benefit plan abuse is rare. Unfortunately, however, it sometimes does occur.

Fraud and plan abuse causes benefit plan costs to rise, which means higher plan premiums for Albertans like you. Every dollar of fraud or plan abuse must ultimately be paid by individual plan participants and plan sponsors. Every dollar of health care fraud and plan abuse is a dollar too much.

**Alberta Blue Cross has a policy of zero tolerance towards any fraudulent abuse of the benefit plans we administer on behalf of you, our customers.** We actively investigate and pursue all suspected fraudulent activities, and have extensive measures in place to detect and combat fraud. These measures include monitoring claim patterns, auditing to ensure compliance with plan contracts and agreements, pursuing civil and criminal prosecution where evidence indicates fraudulent activity has occurred, and restitution where warranted. Every year, Alberta Blue Cross recovers thousands of dollars through auditing and fraud control measures.

**Consumers and health care service providers are often the first line of defense in battling health care fraud.** As an Alberta Blue Cross individual health plan customer, **you** play an important role in helping combat suspected fraud and plan abuse.

Protect yourself against health care fraud by being a smart consumer of health care services. Do your part to help reduce health care fraud and help protect the viability of your Alberta Blue Cross benefit plan.

If you suspect any potential fraud or plan abuse, or any improprieties which may include fraudulent activity, please contact the Alberta Blue Cross fraud hotline toll-free at 1-866-441-8477 or e-mail [fraudtips@ab.bluecross.ca](mailto:fraudtips@ab.bluecross.ca). All information will be kept strictly confidential, including your identity. Suspicions of fraudulent activity may also be reported anonymously.

For more information about identifying health care fraud and plan abuse and tips to help you avoid becoming a victim of health care fraud, please visit our web site at [www.ab.bluecross.ca/fraud](http://www.ab.bluecross.ca/fraud).

## What is health care fraud or plan abuse?

Types of health care fraud and plan abuse include:

- Identity theft – Using another person's health benefits card or identification to obtain products or services or to impersonate that individual
- False billing – Claiming for products or services not provided, performed or received
- Forgery or alteration of documentation – including, but not limited to, enrolment information or claims information
- Claiming for a more expensive service than the service that was actually provided
- Double doctoring – Going from one prescriber to another in order to obtain multiple prescriptions for the same product
- Misrepresenting services – Performing uncovered services but claiming for different services that are covered
- Unbundling – Claiming separately for procedures that are actually part of a single procedure
- Masquerading as healthcare professionals – Delivering health care services without proper licenses

## Protect yourself against health care fraud and plan abuse

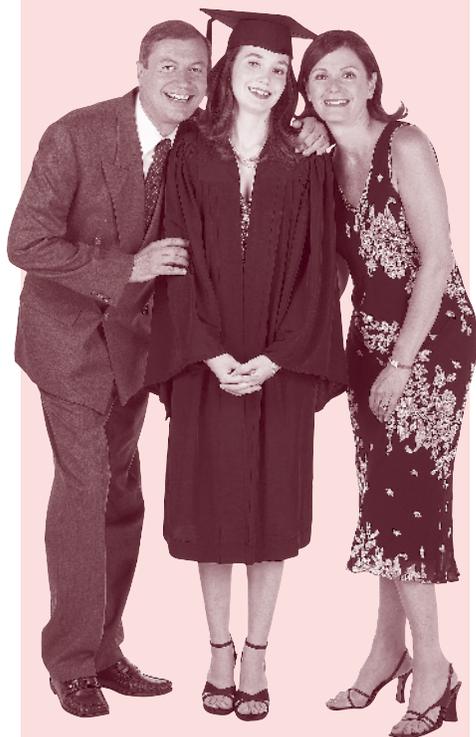
Preventing health care fraud and plan abuse starts with *you*. Protect yourself against health care fraud by being a smart consumer of health care services. Do your part to help reduce health care fraud—and you'll be doing your part to help protect the viability of your Alberta Blue Cross benefit plan.

- Be on the lookout for potential plan abuse or improprieties which may include fraud, and if you suspect or observe *any* potential fraudulent activity report it to us immediately.
- Be cautious of co-payment waivers, advertisements stating “covered by insurance,” or proposing services because they are covered by insurance rather than based on need.
- Think of your health benefits card as being as valuable as a credit card. If lost or stolen, a health care card could be used for identity theft or to gain access to drugs and services that may permanently appear on your medical history or count toward your annual or lifetime benefit maximums.
- Closely examine your “Explanation Of Benefits” or EOB to ensure all products or services billed to you were the services received when you, or a member of your family, visited a health care provider. If there is any question or discrepancy, contact Alberta Blue Cross immediately.

## Quick tip

### Concerned about your children's health coverage?

If your children are soon graduating post-secondary school or reaching the age of 25, they will no longer be considered a dependent on your plan. However, there is an option available called the **30-day conversion rule**.



When a child is removed from a parent's plan (generally because he or she is no longer a dependent), the individual has 30 days to apply for an individual plan of his or her own in order to have some of the waiting periods waived. This gives the individual continuous and uninterrupted coverage, and they do not have to medically re-qualify if they apply for the same plan they were on originally. So, as long as your son or daughter applies for an individual plan within 30 days of being removed from your plan, he or she will have uninterrupted coverage.

For more information about individual health plan options for your children, contact an Alberta Blue Cross Individual Products representative at 1-800-394-1965.

## Going on a trip?

Emergency medical travel coverage is something every Albertan should have when they travel out of the country. But you may also want to consider it even if you are simply travelling to a family reunion in Manitoba or for a holiday in the Maritimes.

Unexpected illnesses or accidents can happen anywhere. Your trip may keep you within Canada but when travelling outside of Alberta, you could still end up with large medical bills not covered by provincial health care. In the past, Alberta Blue Cross paid over \$15,000 just to transport one patient back to Alberta by air ambulance.

If you're planning on travelling outside Alberta, get emergency medical travel coverage from Alberta Blue Cross before you go. Enjoy your vacation knowing that you have affordable protection against the high cost of surprise illness, accident or injury.

**More Albertans trust Alberta Blue Cross for travel coverage than anyone else**—because your health is our *only* business. As an existing Individual Health Plan member, you qualify for a 10 per cent discount.

For the protection you need this summer, call Alberta Blue Cross today at 1-800-661-6995.



*If you are planning to travel out-of-country, the Public Health Agency of Canada recommends you consult a physician or travel medicine clinic for advice related to where you are travelling. A health professional will be able to assess your individual need for immunization depending on your health situation, previous immunization history and your travel itinerary.*

## Are you aware of the Portability Plan?

If you currently have a Personal Choice plan but have secured employment that provides you with employer group health benefits, you don't have to leave your individual health plan behind.

Portability is a great option in today's evolving job market. With the Portability option, you can secure your eligibility for continued individual health plan coverage in the future *with no medical review*. In addition, you receive valuable benefits to top up your new group coverage including:

- Up to 70 per cent reimbursement to an annual maximum of \$10,000 on prescription drugs (with Coordination Of Benefits);
- \$10,000 accidental death benefit, and;
- a 10 per cent discount on out-of-province emergency travel coverage.

You are eligible for Personal Choice Plan P, the Portability option, if you:

- apply within 30 days of the cancellation date of your Alberta Blue Cross Personal Choice plan;
- have been on a medically underwritten Alberta Blue Cross individual health plan for a minimum of three consecutive months;
- are eligible for a group benefit plan that has prescription drug coverage;
- are an Alberta resident with a valid Alberta Health Care card, and;
- are between 18 and 64 years of age.

*To discuss our Portability Plan and its advantages, just contact Alberta Blue Cross Individual Products at 498-8008 from Edmonton and area, 294-4032 from Calgary and area, or 1-800-394-1965 from anywhere in Alberta. You must enrol within 30 days of the date you cancel your individual health plan.*



If you like colouring, painting, and drawing pictures, Alberta Blue Cross invites you to take part in our Summer Kids' Colouring Contest.

All you have to do is draw a picture of a healthy activity you and your family have enjoyed this summer. You can be as creative as you like; use glitter, glue, colour, stickers or any materials you think would make your piece of art great.

We also want to see what you look like, so don't forget to send us your photo!

All entrants will receive a special Alberta Blue Cross prize for participating. First, second and third prizes will also be awarded in age 3-5, 6-9 and 10-13 categories. Please see the entry form and contest rules accompanying this issue of *BlueLine*. Winners will be announced in the next issue.

Deadline for entries is Friday, Sept. 7, 2007.

## Has your address changed?

It's important to notify Alberta Blue Cross of any change in your name or address so we can keep our files current and can avoid sending potentially sensitive health information to an incorrect address. If you've moved, changed your address or your name, please let us know.

For a simple and convenient option, individual health plan members can change their address online by completing the *Address Change Form*. Just visit the Alberta Blue Cross web site at [www.ab.bluecross.ca](http://www.ab.bluecross.ca) and find the link under "individual health plans" then "cardholder services" and "forms and file updates."

If you don't have access to the Internet, you can quickly and easily change your address by phoning 1-800-661-6995, extension 8899; by fax at 1-780-498-8833; or by mail at 10009-108 Street, Edmonton, AB, T5J 3C5.

Because name changes require documentation that must be sent to our office, the best way to change your name on our files is to contact Alberta Blue Cross at 1-800-661-6995, extension 8899 and speak with an Individual Products Administration representative.

## Share your opinion

Do you have comments or suggestions about your individual health plan or about the *BlueLine* newsletter? Then we want to hear from you.

Alberta Blue Cross relies on feedback from our customers—from you—to help us meet your needs and help shape the products and services we offer to Albertans.

Many of the topics and articles in the *BlueLine* newsletter are included in direct response to suggestions and questions we receive from you. This is *your* newsletter.

Please send your comments and feedback to us by e-mail to [blueline@ab.bluecross.ca](mailto:blueline@ab.bluecross.ca), by fax to (780) 498-8096, or by mail to:  
Corporate Communications,  
Alberta Blue Cross,  
10009-108 Street,  
Edmonton, AB T5J 3C5

And if you have questions or concerns about your plan or your benefits, just contact Alberta Blue Cross Customer Services at the phone numbers shown below.

Alberta Blue Cross thanks you for your business and ongoing support.



If you have a question about your Alberta Blue Cross coverage, we're as close as your telephone. Even outside regular business hours, you may leave a message and have a Customer Services representative return your call the next business day.

**Edmonton** 498-8000  
**Calgary** 234-9666  
**Red Deer** 343-7009  
**Lethbridge** 328-1785  
**Medicine Hat** 529-5553

**Grande Prairie** 532-3505  
**Fort McMurray** 790-3390  
Toll-free from anywhere in Alberta  
**1-800-661-6995**

## VISIT US ON THE INTERNET

Want to know more about Alberta Blue Cross? Check out our site on the World Wide Web, located at: [www.ab.bluecross.ca](http://www.ab.bluecross.ca)

To minimize the environmental impact, *BlueLine* is printed on paper made with post-consumer waste fiber. As corporate citizens, we continue to look for ways to reduce our environmental impact.