

**Attention Doctors and Hospitals**

### How much do you really know about HumanaChoicePPO®?

**Q: As a provider of health care, what are the benefits of participating with HumanaChoicePPO?**

**A:** There are several benefits including the following:

- You can grow (or sustain) your patient panel, depending on your practice size and position in the community
- Humana plans offer comprehensive medical benefits, including Rx
- Humana plans provide national coverage
- Humana has more than 20 years of Medicare experience
- Humana plans offer members low copayments

**Q: Did you know that HumanaChoicePPO offers equal to or higher benefit levels than Original Medicare?**

**A:** HumanaChoicePPO plans include:

- Prescription drug coverage with monthly SmartSummary Rx™ benefit explanations, helpful hints and Rx history
- Access to fitness programs designed to improve strength, flexibility and balance, as well as offer social benefits
- Case management and disease management programs
- Lower copayments that help reduce members' out-of-pocket costs

**Q: Did you know that you only have to submit one bill for HumanaChoicePPO?**

**A:** You no longer have to submit a bill to Medicare and then one to a supplemental insurance carrier. You collect a copayment from the member at the time of service, if applicable, and Humana pays the balance in accordance with your contract.

**Note:** Hospitals may need to submit a bill to CMS for medical education.

**Q: Did you know that HumanaChoicePPO members do not need a referral to receive treatment?**

**A:** You don't have to worry about the administrative responsibilities involved in referrals. HumanaChoicePPO members can see any physician or other healthcare make healthcare provider who accepts Medicare assignment and agrees to bill Humana. HumanaChoicePPO plans include in-network and out-of-network benefits.

**Q: Why are HumanaChoicePPO plans important to the community?**

**A:** These plans offer new coverage choices for beneficiaries at affordable prices, which support their lifestyle. HumanaChoicePPO members enjoy in-network benefits in 25 states and out-of-network benefits nationwide.

Call now for more information  
1-800-626-2741 or visit [www.humana.com](http://www.humana.com)

**HUMANA**  
Guidance when you need it most

An Insurance Company with a Medicare Advantage contract to offer a Preferred Provider Organization plan, available to anyone enrolled in Part B and entitled to Part A of Medicare through age or disability. Copayment, service area and benefit limitations may apply. GH 18901 1/06

# NAMCI

**Your Healthcare Network Solution In Alabama**  
**P.O. Box 18788 Huntsville, AL 35804**  
**(256) 532-2755 (800) 636-2624**  
**Volume 5, Issue 1**

**2007 HOLIDAY CALENDAR**  
**September 3 Labor Day**  
**November 22 Thanksgiving**  
**December 25 Christmas**

**: [www.namci.com](http://www.namci.com)**

## Alabama Premier Network

NAMCI is excited to announce our statewide network affiliation, Alabama Premier Network or APN. We have partnered with HealthChoice of Alabama and Quality Healthcare Partnership to provide comprehensive health insurance coverage for Alabama members.



Either the APN or NAMCI logo will identify members in our network.

Phone (256) 532-2755  
Toll Free (800) 636-2624



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# NAMCI NEWS



NORTH ALABAMA MANAGED CARE, INCORPORATED - YOUR HEALTHCARE NETWORK SOLUTION IN ALABAMA

## The Value of Medicare Advantage Plans

More and more seniors are showing interest in, and signing up for, Medicare Advantage plans. Medicare Advantage (MA) plans are offered by private companies. These plans are convenient because they combine the benefits of Medicare Part A with the benefits of Medicare Part B. In most cases, these plans also include Part D prescription drug coverage.

Additionally, Medicare Advantage plans generally offer services that are not typically available through Original Medicare, at about the same premium or less.

With so many different plans and types of coverage, Medicare beneficiaries are enjoying the choices available to them. They can stick with "Original Medicare" or opt for a plan from one of Medicare's many private partners. Just as we have alternatives to the U.S. Postal Service – such as UPS and FedEx – we're seeing considerable interest in Medicare health plans offered by the private sector.

As more Medicare members sign up, physicians and other health care providers are deciding that it makes sense for them to participate too. Prospective members should carefully evaluate which plan type will most benefit them. Not all MA programs are alike.

**The value – and savings – with Medicare Advantage**

More than 39 million Americans – almost 93 percent of the 43 million eligible – receive some form of Medicare prescription drug coverage. Of those 39 million, more than 8 million have signed up for MA plans. The Centers for Medicare and Medicaid Service reports that MA beneficiaries are saving an average of \$82 per month compared to what they would have paid.

MA plans aren't just about savings, however. They are about quality of life, too. Many MA plans offer programs to help members stay or get well.

**"With so many different plans and types of coverage, Medicare beneficiaries are enjoying the choices available to them."**

Consider people who suffer from chronic diseases as an example. It is estimated that 82 percent of Medicare beneficiaries have at least one chronic condition and 65 percent have multiple chronic conditions.

Medicare only focuses on paying their member's claims. Private sector health plans pay claims and offers tools to educate, support, and keep members out of the hospital.

Some MA plans offer disease management plans for members with chronic kidney disease (CKD), chronic obstructive pulmonary disease (COPD),

*(continued on page 2)*

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## Medicare Advantage Plans (continued)

congestive heart failure (CHF), diabetes and end stage renal disease (ESRD). Additionally, there are programs for MA members suffering from a number of rare diseases, including the following: myotrophic lateral sclerosis (ALS, or Lou Gehrig’s Disease), chronic inflammatory demyelinating polyradiculoneuropathy (CIDP), cystic fibrosis, dermatomyositis, hemophilia, lupus (systemic lupus erythematosus), multiple sclerosis (MS), myasthenia gravis, Parkinson’s disease, polymyositis, rheumatoid arthritis, scleroderma and sickle cell disease.

Many programs are designed to reinforce treatment plans. Through face-to-face support or telephone calls, MA’s support good behaviors and encourage members to follow through on physician orders. For example, an MA might counsel a member with congestive health failure about dietary sodium restrictions and exercise.

The results are impressive. Hospital readmission rates for members participating in a disease management program have been cut by 10 percent.

Another MA program may direct members to possible lower cost alternatives to their medications. Participants in this program saved more than \$40 million last year. Many slowed or avoided the transition into Medicare’s coverage gap, known as “the donut hole”. As you well know, members are more likely to take their medicines when they can afford them.



Other programs offered in various MA plans include everything from exercise programs and health risk assessments to transplant services. These plans are continuing to evolve over time as the health care environment changes.

There has been a lot of discussion in Washington, D.C. lately about what, if any, alternations should be made to these programs. Changes are likely, but now that seniors have coverage that includes stable or lower premiums and more services, we believe they won’t want to go back to the old way.

George Renaudin  
Humana  
www.humana.com

### Want To Win Dinner For Two?

To qualify for our monthly drawing, complete the entry card that accompanies the provider packet, and return it along with the completed packet within 30 days of receipt. Please contact Cathy Ontiveros at (256) 532-2753 for information or any Provider Relation’s questions.



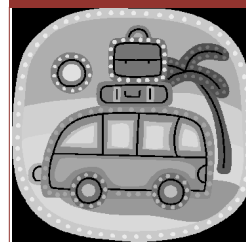
**Welcome NAMCI’s Newest Physicians!**

Akinsoto, Olakunle P. MD	Internal Medicine
Allen III, George S. MD	OB/GYN
Boyer, Lynn B. MD	Neurology
Brewer, John C. MD	Family Practice
Burch, Michael J. MD	Internal Medicine
Burchfield, Ashley K. MD	Family Practice
Centor, Robert M. MD	Internal Medicine
Chaves, Jose C. MD	Internal Medicine
Cohen, Gary H. MD	Physical Medicine/Rehab
Cole, Brian MD	Cardiovascular Diseases
Ferrante, Luchille A. MD	Pediatric Hematology
French, Kevin M. MD	Internal Medicine
Gaspar, Enrico D. MD	Internal Medicine
Gordan, Linda R. MD	Pediatrics
Hasan, Syed N. MD	Family Practice
Jones, Daphne L. MD	OB/GYN
Jowers, Joseph R. MD	Family Practice
Mathews, Brian N. MD	Oncology
Matthews, Edward K. MD	Family Practice
Pool, Tracy, L. MD	Family Practice
Pulliam, Tracy W. MD	Internal Medicine
Quinn, Randall L. MD	Family Practice
Ragland-Payne, Vanessa DO	Family Practice
Ready IV, Edgar L. MD	Ophthalmology
Shah, Heather R. MD	Internal Medicine
Tenchavez, Alvin V. MD	Internal Medicine
Tibbs, Randall DPM	Podiatry

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- Customer Service** (800) 636-2624

## Healthy Tips for Summer Vacations



### Make the most of your summer vacation without tipping the scales

Summer is here. Vacation time at last! But before you hit the trail, take a moment to plan the kind of vacation you will remember by the memories

you make – not by the extra pounds you bring home.

Decadent dining is certainly one of the most popular vacationing rituals. But remember: You’ll get a lot more mileage out of your vacation by focusing on your surroundings (the sights, people and activities) rather than focusing on your next meal. Take a bicycle or walking tour, or plan a day for relaxation. Recharge by the pool. Walk by the water. Breathe deep. Laugh. Your family will thank you for it. When you *do* eat a meal, sit down, chew slowly, and pay attention to flavors and textures. A little decadence goes a long way when you take the time to savor it.

### Plan, pack and snack smart

There are many choices you can make before you even leave your house:

1. Book a hotel with a central location so you can walk to your destinations. Walking offers an intimate feeling of a new place – and adds some extra steps to your day.
2. Choose a hotel with a refrigerator and a microwave in the room so you can stock the room with water, fruits, veggies, and leftovers. This not only saves you a trip to the snack and soda machines, but it also staves off pesky hunger pains that can cause overeating.
3. Plan your meals. Eat breakfast (bananas, yogurt, whole-wheat bagels) – and some lunches – in your room. Save your special vacation meal for lunch, rather than dinner. Restaurants can be less crowded at lunchtime, and lunchtime meals tend to be less expensive and smaller than dinner meals.
4. Pack a cooler. Fill it with carrots, low-fat cheese, and peanut butter on whole-wheat bread, yogurt, and water bottles. This will give you the energy you need to make it down the road and save you extra money and calories from a fast-food stop.

5. Drink lots of water. Freeze water bottles the night before an outing. They will be ready when you need them, and you won’t pay tourist prices.
6. Before getting into the car, take a short walk to loosen your leg muscles, and be sure to stretch, advises the American Chiropractic Association.

### At a restaurant

Make wise choices – even if the only choices are from a drive-through:

1. Drink water before a meal.
2. Limit sugary drinks such as sodas and shakes.
3. Limit alcohol and caffeinated beverages.
4. Choose fresh fruit instead of sugary, high-fat desserts.
5. Eat half your dessert.
6. Share an entrée.
7. Skip buffets.
8. Skip seconds.
9. Don’t skip meals.
10. Remove the bread from the table.
11. Have a scoop of ice cream without the cone.
12. Order baked, broiled, or grilled (not fried) lean meats.
13. Choose salads and vegetables rather than French fries.
14. Ask for sauces on the side and use sparingly.



It is certainly tempting to splurge, especially on vacation. You probably will, but it is more important to look at food intake over the course of several days rather than a single meal, according to the U.S. Food and Drug Administration. Don’t throw in the towel and give up on long-term goals just because of one – or two – bad days.

Before you hit the mall, back yard, or exotic lands this summer, plan the healthy choices that will help your waistline, your wallet and your overall mental well-being.

Sources: prevention.com, smallstep.gov, ediets.com, kidshealth.org

Amy Jackson, HealthWorks Coordinator  
Huntsville Hospital Wellness Center