

What's Inside...

Staying Healthy During Flu Season - Page 2

Get Ready for Some Mail - Page 3

Protecting Your Personal Health Information - Page 2

**HEALTH FACTS
HEALTH FACTS
HEALTH FACTS**

Obesity in the U.S.

- Percent of non-institutionalized adults age 20 years and over who are overweight or obese: **67%**
- Percent of adolescents age 12-19 years who are overweight: **18%**
- Percent of children age 6-11 years who are overweight: **15%**
- Percent of children age 2-5 years who are overweight: **11%**

Source: Centers for Disease Control and Prevention

Change May be Coming But TRH Mission Remains Same

At the moment I'm writing this letter, there has perhaps never been a time when there has been greater uncertainty about what will happen in the area of health care.

Even if or when Congress agrees on some sort of health care reform act, that uncertainty will likely remain for years as all the details are worked out.



Lonnie Roberts, CEO

There is one thing you as a TRH Medicare Supplement plan holder can be certain of, however. The general rate for your Supplement plan **will not** increase next year.

That is our pledge to you. That means about 60 percent of all our Medicare Supplement plan members will have had two consecutive years without a general rate increase. Please keep in mind that most of our plans are age-rated and you will have a rate increase on your birthday (see next page).

So that's some good news about cost, even amid all the uncertainty that exists right now over how much reform will cost

and who will pay for it. You more than anyone are probably aware of how the cost of reform could affect the Medicare program.

It does appear Medicare Advantage plans may face cuts to help pay for reform if legislation is passed. That makes us feel better about where we stand. We believe our Medicare Supplement plans coupled with your traditional Medicare coverage provide you with consistent, dependable protection against costs not covered by Medicare.

As we wait and wonder about what change may or may not come, I want to make another pledge to you: Just as we've done since Medicare was implemented in 1966, TRH will continue to do everything we can to protect your coverage. We're a membership-based organization and we know without you, we wouldn't be here.

Our mission is simply this: To continue providing the best coverage we can at the lowest cost possible. At the end of the day, no matter what happens in the coming months and years, that mission will not change.

Letter from Lonnie

IT PAYS TO KNOW YOUR HEALTH PLAN
Change of Address? Notify U.S.P.S. - Page 2

No General Rate Increase for You Next Year

At a time when economic hardship and uncertainty about health care seems to be at an all-time high, we're proud to announce that TRH Medicare Supplement plan members will not have a general rate increase in 2010.

That means about 60 percent of

all our Medicare Supplement plan members will have two years in a row without a general rate increase. That's a record you would be hard pressed to find among other companies.

BUT PLEASE NOTE: If your plan is age-rated, and most are, you will have an age-rated increase

on your birthday. Why does TRH have age-rated plans? It is one of the most effective ways of keeping your rates as low as possible. Plans that are not age-rated can be considerably more expensive than those that are.

We wish you a happy and healthy 2010!

What You Can Do to Stay Healthy During Flu Season

Lately, you don't go a day without reading or hearing about the quickly



spreading H1N1 influenza.

And as usual, there's plenty of seasonal flu cases going around this time of year.

Medicare

will cover the cost of both the seasonal flu and H1N1 vaccinations. But there's lots of other things you can do to avoid getting ill. Following is some good advice from the Centers for Disease Control and Prevention (CDC).

- Cover your nose and mouth with a tissue when you cough or sneeze. Throw the tissue in the trash after you use it.

- Wash your hands often with

soap and water, especially after you cough or sneeze. Alcohol-based hand cleaners are also effective.

- Avoid touching your eyes, nose or mouth. Germs spread that way.

- Stay home if you get sick. The CDC recommends that you stay home and limit contact with others to keep from infecting them.

- Follow public health advice about avoiding crowds and other social distancing measures.

Personal Health Information: TRH Will Protect You

Only you and the people you authorize should have access to your Personal Health Information (PHI). At TRH, we go the extra mile to make certain that occurs.

TRH's Privacy Department ensures all facets of the Health Insurance Portability and Accountability

Act (HIPAA) are followed. This federal law requires TRH and other companies and organizations to keep members' PHI confidential.

That includes oral, written and electronic communication and covers items such as your health plan policy number, claims information and

medical records.

So don't sweat it when it comes to your PHI. At TRH, your information is protected.

NOTE: Enclosed in this newsletter you will find the TRH Health Plans Notice of Privacy Practices. This notice describes how your PHI is protected and how you can access that information. It's just another way to educate members about their rights and make certain their information is kept confidential.

It Pays to Know Your Health Plan!

Address Change? Notify TRH and U.S.P.S.

It's fairly common for TRH Medicare Supplement plan members to have their mail put "In Care Of" a relative or caretaker. Unfortunately, they often don't realize they need to make that same change at the U.S. Post Office.

Your Evidence of Coverage states it is your responsibility to notify TRH of any change in address. But you want to avoid having conflicting information that may cause problems. So if you have any change to your address - even if it's just putting your mail in care of someone else - make sure you contact TRH **and** the Post Office.



Prepare Yourself for Flood of Ads

You only have to look in your mailbox to know it's that time of year again.

Medicare's Part D open enrollment period – from November 15 to December 31 – typically brings a flood of mail for those age 65 and older. You'll be seeing flyers and booklets and all matter of advertisements.

And some of them will promise you the moon. But as others have discovered, they don't always deliver.

Because you have traditional Medicare and a TRH Supplement plan, you don't have to worry about whether your plan is going to deliver.

TRH has been offering Medicare Supplement plans since Medicare was implemented in 1966. We've been here for decades and we'll be here for decades to come.

With traditional Medicare and a TRH Supplement plan, you've got choice: You can see any doctor who

accepts Medicare patients. There are no networks and no hidden costs. You've got peace of mind. TRH is a solid, secure company and you don't have to worry about it shutting down or moving to another state. We're here to stay.

And you've got one of the most affordable Supplement plans available. Just ask Owen Schroer of Cumberland County. He originally purchased his Medicare Supplement plan from another company. A friend told him about TRH and he compared rates on the same plan.

"I saved myself roughly over \$40 a month and to me that was a big savings," he says. "I've got peace of mind now. I like knowing that once Medicare has paid their part

that TRH is going to help me finish it."

So while your mailbox may be groaning under the weight of all that mail, you can feel lighter than air knowing you have protection to help cover what Medicare doesn't.



Medicare Increases Deductibles, Coinsurance: Your TRH Supplement Plan Has It Covered

Medicare recently announced increased deductibles and coinsurance amounts and standard rates for 2010.

As always, we will adjust your TRH Medicare Supplement plan so that you will not have to pay for the deductible and coinsurance increases. However, your Part B premium may increase, depending on your income.

Most Medicare members will

continue paying the same \$96.40 Part B premium amount in 2010. Those who currently have Social Security withhold their Part B premium and have incomes of \$85,000 or less (single) or \$170,000 or less (married couple) will not have an increase in their Part B premium.

For Medicare beneficiaries with incomes over those amounts, the

standard Medicare Part B monthly premium may be higher than \$110.50 (they may pay an additional amount over \$110.50 based on the income-related monthly adjustment amount). New Part B beneficiaries will pay \$110.50 in 2010 because they didn't have the premium withheld from their Social Security benefit the previous year. Medicare members who do not currently have the Part B premium withheld from their Social Security benefit and pay for the premium by another method will also pay \$110.50.

The deductible and coinsurance increases are to the left. Remember, we'll adjust your Supplement plan so that you do not have to pay for these increases.

Part A Deductible – \$1,100 (was \$1,068 in 2009)

Part B Deductible – \$155 (was \$135 in 2009)

Coinsurance for hospital stays longer than 60 days – \$275 per day (was \$267 in 2009)

Coinsurance for hospital stays longer than 90 days – \$550 per day (was \$534 in 2009)

Skilled nursing facility coinsurance after 20 days of care – \$137.50 per day (was \$133.50 in 2009)



HEALTH PLANS

Live better. Save more.



P.O. Box 313
Columbia, TN 38402-0313
1-877-874-8323
www.trh.com

TRH Mission: To develop, foster and promote programs for the general improvement of health care for rural Tennesseans.

Official Notice

Annual Meeting Set for TRH Health Plans

Notice is hereby given to members of the Tennessee Rural Health Improvement Association (TRH Health Plans) that the annual meeting will be held at the Cool Springs Embassy Suites in Franklin, Tennessee. The meeting will begin Monday, Dec. 7, 2009, at 9 a.m., and continue through Tuesday, Dec. 8, 2009.

Business at the meeting will include:

- **The annual membership report;**
- **Election of the Board of Directors for the coming year;**
- **Discussion of activities and service; and**
- **Other necessary business that may come before the membership.**

Each member in attendance is entitled to vote on any issues discussed during the meeting and the election of the Board of Directors, which will occur on Dec. 8, 2009.

Lacy Upchurch, President

Lonnie Roberts, Chief Executive Officer

Tennessee Rural Health Improvement Association