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**HEALTH FACT
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49,151 poison exposures took place in Tennessee in 2008.

More than 36,000 of those occurred inside the home.

Many poisoning cases occur when people mix or misuse medications, officials say.

Tennessee Poison Center Medical Hotline:
1-800-222-1222

Upcoming Billing Change Will Be More Efficient, Convenient

Today more than ever, we're all looking for ways to work smarter and reduce costs.

That isn't always easy, especially in the health care arena. Just last month it was reported that the cost of health care services will top \$8,000 per person this year. That's \$356 per person more than was spent last year. This comes at a time when uncertainty about our country's economy is at an historic high.

There's going to be a lot of talk about our health care system in the coming year, and there may be changes. While we at TRH can't control what's happening on a national level, we can and will continue to find ways to improve how we do things.

One of those improvements is just around the corner. You'll soon be receiving letters about our plan to change the billing date for all TRH members from the 10th of the month to the 1st of the month.



Lonnie Roberts, CEO

Changing our billing date to the 1st of the month will make us consistent with most other companies in our industry and will be more convenient for our members. As a Medicare enrollee, this change means the effective date for your TRH Medicare supplement plan will match the effective date for your Medicare policy.

And having ALL our members with the same billing date increases efficiency for us. It just makes sense for everyone to have a consistent

billing date.

We've taken great pains to make this change as smooth as possible for you. You'll receive multiple letters letting you know exactly how the change will affect you. Also, on page 2 of this newsletter is an article that provides more details.

Ultimately, this change is a win-win for everyone. We know how important it is to keep costs as low as possible because you pay 100 percent of your premium. But in these days of economic uncertainty, I hope you find comfort in the fact that you control your health care protection. Your TRH coverage means you have a plan that you can keep as long as you choose. Today, that peace of mind is more important than ever.

Letter from Lonnie

IT PAYS TO KNOW YOUR HEALTH PLAN
It's important to compare documents - Page 2

Your Billing Date Will be Changing

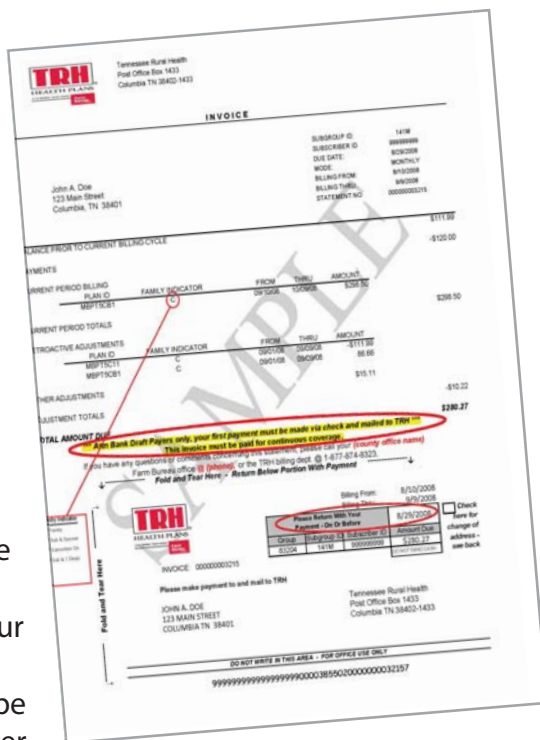
TRH is in the process of moving the billing date for all members to the 1st of the month. As this change progresses, existing members such as yourself should expect the following:

FOR MONTHLY BANK DRAFT

If your premium is currently paid through a monthly bank draft on or after the 10th of the month, you will receive one "short draft" for August as we make the billing date transition from the 10th of the month to the 1st of the month. That monthly draft will be slightly less than your regular monthly premium. Your full monthly premium will then be drafted from your bank on or after the 1st of September.

FOR QUARTERLY MAILED INVOICES

If your premium is paid through a quarterly paper invoice, later this year your quarterly invoice will be slightly less than your regular quarterly amount. Once this short billing cycle is complete, your invoice will return to a full quarterly premium and you will begin receiving your invoice approximately two weeks prior to the 1st of the month. Your invoice will have a 1st of the month due date instead of a 10th of the month due date.



It Pays to Know Your Health Plan!

Comparing Documents

It's important to review each bill sent to you by a provider, your Explanation of Benefits (EOB), and your Medicare Summary Notice (MSN) so that you do not overpay a provider for eligible services.

The MSN, which comes every three months, is a statement that lists details of the services billed to Medicare on your behalf and it lists the amount you may be billed. However, the MSN is not a bill. Your EOB, which is also not a bill, is the document sent to you by BlueCross BlueShield, which administers claims for TRH. Your EOB details the portion your TRH Medicare supplement plan has paid for eligible services.

The amount listed under "You May Be Billed" column of the MSN, minus the amount paid by your TRH supplement plan, should equal the amount billed by the provider. Always compare these three documents to make sure you haven't overpaid a provider. If you have been overbilled, you should contact your provider.

Interactive 'Conversations' Can Help Find Solutions

Having trouble sleeping? It's something we all struggle with from time to time. If you're looking for an answer, maybe we can help.

TRH recently added a couple of new tools through its partnership with the Healthwise® Knowledgebase, an online health topic resource available to you at www.trh.com. Links to both tools are at the right-hand bottom of the page.

These tools are something like having a short appointment with a virtual counselor, using interactive

conversations to assist the user.

The *Sleeping Well* conversation teaches people to identify and correct sleep problems. The conversation focuses on identifying the reason why the user is having problems and then provides a customized approach to resolving the problems based on the user's answers to questions.

The second conversation tool, *Healthy Thinking*, teaches participants how to use cognitive-behavioral strategies to think more positively.

In addition to these two new tools, there are literally thousands of health topics instantly available to you through the Healthwise Knowledgebase. Let TRH and Knowledgebase help you make more informed decisions about your health.



Medicare Supplement Plans Remain Trusted Option

'Advantage' May be Less for Private Medicare Plans

Proposals to revise the way private plans within Medicare are paid could mean higher costs and reduced benefits for those enrolled in Medicare Advantage plans, some say.

The more than 200 providers

of Advantage plans nationwide have increased 2009 premiums by 13 percent on average, according to consulting company Avalere Health.

White House Budget Chief Peter Orszag said recently that the

government pays \$1.30 for every dollar's worth of care delivered through the private plans. That's more than it pays for traditional Medicare.

The administration's current proposal would cut government payments to insurers offering Advantage plans by an estimated \$175 billion over 10 years. The savings would come by requiring companies to competitively bid to offer plans with the government paying them based on an average of the bids. In addition, the federal Centers for Medicare and Medicaid a few weeks ago proposed only a .5 increase to Advantage providers in 2010, as opposed to the 4 percent increase proposed in recent years.

If both proposals are approved, Advantage enrollees can assume there will be fewer plans with reduced benefits, says Mark Miller, executive director of the Medicare Payment Advisory Commission.



"We've been offering traditional Medicare supplement plans since 1966, when Medicare was first implemented, and we hear every day about members who want to come back to us after finding out that an Advantage plan didn't meet their needs. That's why we strongly urge our members to think carefully before leaving the traditional Medicare plan."
TRH CEO Lonnie Roberts

Let Shared Health Be Your Health Historian

It's a place many of us have found ourselves: Sitting at a clinic or in a doctor's office and racking our brains to answer questions about past tests, diagnoses, drug interactions and other medical information.

TRH Health Plans can offer a way to ensure you never have to go back there. TRH's partnership with Shared Health means you as a TRH member have access to your own Clinical Health Record (CHR). To register to view your CHR, just go to TNchr.sharedhealth.org.

The foundation of this secure, online record is based on claims filed for you or your dependents during the past two years. This information – to which only you and your physicians who are registered to use Shared Health have access – serves as a "health historian," helping



you and your doctors keep track of treatment histories, medications and procedures. The Shared Health CHR® transforms care by helping improve

medical outcomes, reducing the dangers of misdiagnoses and bad drug interactions, and curbing the unnecessary costs of duplicate tests and procedures.

Your physician can build upon this foundation if he/she participates in Shared Health, and more providers are joining every day. As a participating provider, they can add even more detail about diagnoses, drug allergies and interactions, etc. Physicians across the state are quickly learning about the advantages of CHRs.

"Earlier in my career I kept appointment books and paper logs. Record keeping was entirely paper-based and we relied heavily on the fax machine for billing," says Dr. Willie Mae Hubbard, one of the many Shared Health participating doctors in the provider network used by TRH. "Today all these processes are electronic and we've made the transition in our clinical workflow as well."

Security is a top priority for Shared Health. Neither your claims administrator nor any other unauthorized third parties can access your information through Shared Health. While we can't imagine why anyone would not want this benefit, it is a voluntary program. For more information, contact Shared Health at 1-888-283-6691.



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.

New Plan ID Cards Coming Soon

Toward the end of May, expect to receive a new Plan ID card from our claims administrator, BlueCross BlueShield of Tennessee.

This is part of their effort to include the latest information for providers on your ID card. However, your benefits are not changing.

REMEMBER: Once you receive your new ID card, throw your current one away and be sure to show your new card to your provider(s) on your next visit.

	ADMINISTERED BY BlueCross BlueShield of Tennessee	Medigap	
Subscriber Name _____		Medicare Supplement	
Subscriber ID _____			
Group No. 83204			
Subgroup 511M			
RXBIN 610415			
RXGRP CC01TRHI			
Supplemental Plan: PLAN B			

One-Time Payment Coming to Federal Benefit Recipients

If you receive Federal benefits, you may find something extra in your mailbox in the next few months.

People who receive certain Federal benefits – Social Security, Supplemental Security Income (SSI), Veterans, and Railroad Retirement – will receive a one-time payment of \$250 through the recently signed stimulus

package.

The payments, which are expected to take place in May, will be delivered the same way recipients' benefits are delivered – by check or by direct deposit. If you believe you're eligible for the payment and do not receive it by June 4, 2009, you should contact your Social Security office.