

What's Inside...

Solutions through interactive conversations, Page 2

Shared Health can remember so you don't have to, Page 3

We've got Dental. Do you? Page 4

HEALTH FACT HEALTH FACT HEALTH FACT

49,151 poison exposures took place in Tennessee in 2008.

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

Nearly 29,900 involved children under the age of six.

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



Lonnie Roberts, CEO

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.

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. For instance, if a member is transferring to TRH from another coverage, there won't be a gap in coverage between the 1st and the 10th of the month. For members who will be turning 65 soon, this change means the effective date for their TRH supplement plan will match the 1st of the month effective date for their 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
Out-of-Pocket Maximums - Page 2

Your Billing Date Will be Changing

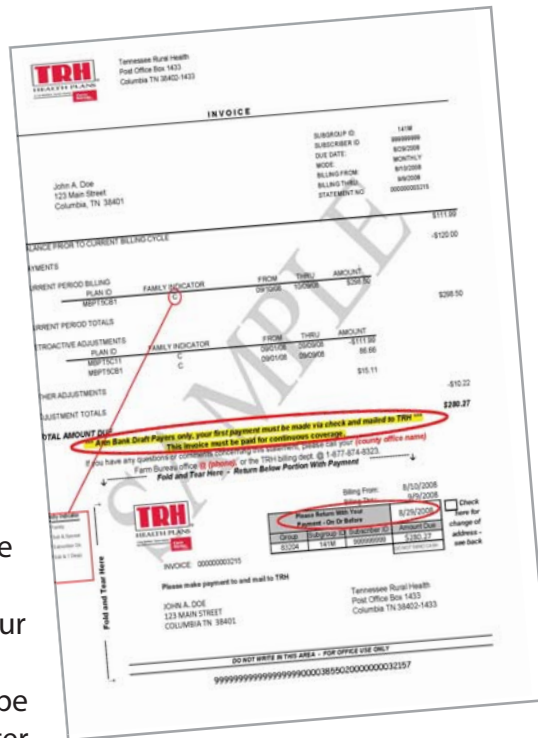
TRH is in the process of moving the billing date for all members to the 1st of the month. As this change progresses, existing members such as yourself should expect the following:

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!

Maximum Out-of-Pocket Cost: What Does It Mean?

All TRH plans feature a maximum, or cap, on how much you have to spend on eligible health care services every year. That's good news for you!

For instance, if you have a TRH Premier plan with a \$300 deductible, the most that you will have to pay for eligible services per year is \$2,400 if you have an individual plan or \$6,000 if you have a family plan.

Out-of-pocket expenses include your deductible and the 20 percent you would pay for eligible network provider services after your deductible is met. However, office visit copayments and anything you pay for eligible out-of-network services do not apply to your out-of-pocket costs.

Interactive 'Conversations' Can Help Find Solutions

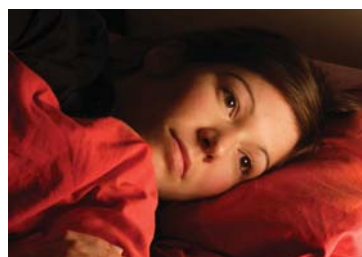
Having trouble sleeping? It's something we all struggle with from time to time. If you're looking for an answer, maybe we can help.

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

There's lots of uncertainty about changes in health care today but one thing that does seem certain is proposed changes to Medicare Advantage plans. It's something you want to keep in mind if you have a loved one who is enrolled in Medicare or if you are approaching age 65.

Current 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. Already, 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.

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.



"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



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.

Got Dental? We Do! And So Can You

Unfortunately, many people don't receive proper dental care because of the cost of visiting the dentist regularly.

TRH Health Plans can help.

With TRH Dental Care, you receive benefits for two routine examinations every 12 months. **Regular dental visits** are essential to maintaining healthy teeth and gums.

TRH Dental Care uses the BlueCross BlueShield of Tennessee DentalBlue Preferred network of more than 1,800 dentists. And those dentists have agreed to provide services to TRH members at a reduced rate.

Rates for TRH dental coverage range from \$66.75 a month for family coverage to \$22.75 a month for individual coverage. The rate for two-person coverage is \$44 a month.

Good dental health care benefits more than your

teeth and gums. It plays a crucial role in maintaining your overall health.

Studies show bad dental health can:

- Increase the frequency of respiratory infections;
- Affect the bone metabolism, leading to osteoporosis; and
- Contribute to the cause of underweight and premature births.

There are other diseases that can be complicated by bad dental health such as diabetes, strokes and heart disease.

Talk to your TRH representative today if you don't have dental health coverage. You can also check out TRH's dental plan online at www.trh.com or call us toll-free at 1-877-874-8323 for an information packet.

