



HealthyView

Winter 2013

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HEALTH INSURANCE

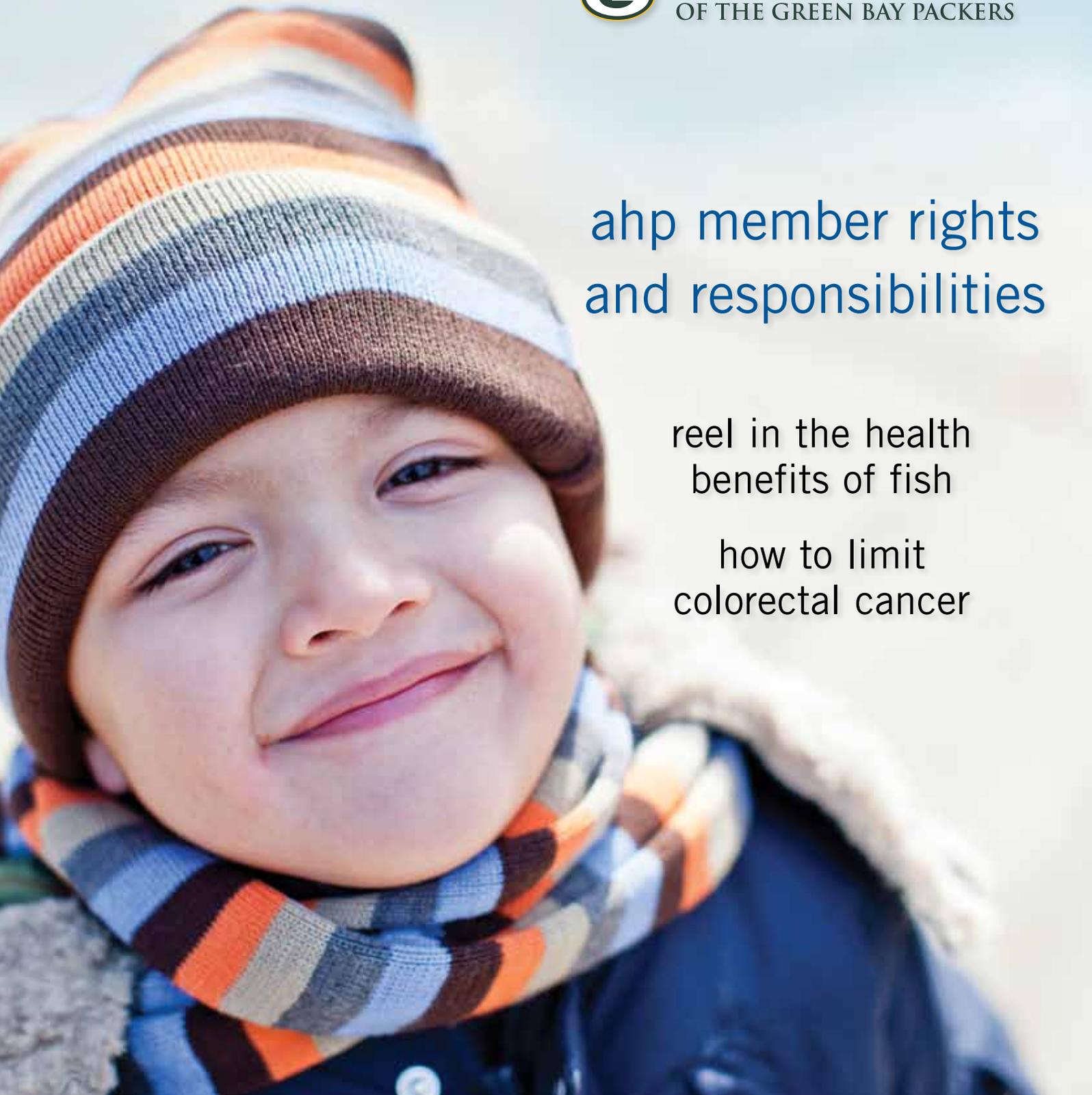


HEALTH INSURANCE CARRIER
OF THE GREEN BAY PACKERS

ahp member rights and responsibilities

reel in the health
benefits of fish

how to limit
colorectal cancer





reel in the health benefits of fish

baked salmon dijon

This heart-healthy salmon entrée is easy to make and will be enjoyed by the whole family!

1 cup fat free sour cream
2 tsp dried dill
3 Tbsp scallions, rinsed and finely chopped
2 Tbsp Dijon mustard
2 Tbsp lemon juice
1 ½ lb salmon fillet with skin, cut in center
½ tsp garlic powder
½ tsp ground black pepper
as needed: fat free cooking spray

1. Whisk sour cream, dill, onion, mustard, and lemon juice in small bowl to blend.
2. Preheat oven to 400° F. Lightly oil baking sheet with cooking spray.
3. Place salmon, skin side down, on prepared sheet. Sprinkle with garlic powder and pepper, then spread with the sauce.
4. Bake salmon until just opaque in center, about 20 minutes

Serving size: 1 piece (4 oz)
Each serving provides:
Calories: 196, Total fat: 7 g,
Saturated fat: 2 g, Cholesterol:
76 mg, Sodium: 229 mg,
Total fiber: less than 1 g,
Protein: 27 g, Carbohydrates:
5 g, Potassium: 703 mg

When it comes to heart health, it's time to swallow the perks of eating fish hook, line, and sinker. The U.S. government and the American Heart Association already recommend consuming fish twice a week for optimal cardiovascular wellness—and now, new research is suggesting there are even more reasons to angle for an extra serving of salmon, tuna, or sardines.

Fish may help boost brain health, prevent cancer, and even fight inflammation, which is linked to many conditions, from arthritis to stroke to depression. Are you ready to take the bait?

Catch These Good-Health Gains

Seafood serves up a wide range of healthy nutrients, including protein and omega-3 fatty acids. These good-for-you fats can help prevent heart disease.

What's more, recent studies show eating fish regularly may:

- Cut your risk for colorectal cancer by 12 percent
- Prevent liver cancer, even in people at high risk
- Reduce the buildup of beta amyloid, a protein that forms the plaques linked to Alzheimer's disease
- Decrease inflammation in healthy adults; eventually, this may reduce your risk for arthritis, stroke, and more

Other Fish in the Sea

Our finned friends richest in omega-3 fatty acids are salmon, trout, mackerel, herring,

and sardines. But try a variety of different types of seafood. Even shellfish like oysters, mussels, and clams have omega-3s.

To up your fish intake, think beyond the fillet and:

- Serve salmon patties instead of burgers.
- Stuff grilled fish into tacos.
- Top a salad with crab.
- Stir shrimp into rice dishes.
- Use canned tuna in place of deli meats on sandwiches.

Whichever fish you choose, grill or bake it. Frying it seems to cancel out the health benefits. And season your seafood with spices, herbs, and lemon juice to avoid adding sodium or fat.

When to Throw Fish Back

One word of warning: Some fish is high in mercury, which can harm babies' brains. Young children and pregnant or nursing women should avoid eating swordfish, king mackerel, tilefish, or shark. These groups should limit canned white tuna to less than 6 ounces per week, or choose "light" tuna instead.

If you can't see yourself eating seafood regularly, fish oil supplements may have benefits, but proceed with caution. The American Heart Association does not recommend fish oil supplements as a replacement for eating fish. And doses larger than 3 grams a day may keep blood from clotting, even if you're healthy otherwise. For these reasons, check with your doctor before taking a supplement. Ⓞ

cholesterol check: reaching your LDL target

You know that metabolic syndrome doubles your risk for heart disease. But did you know that having high LDL (“bad”) cholesterol raises your risk even more? In fact, your LDL level may be the most important clue into your heart disease risk. By lowering your LDL, you can help prevent or delay the buildup of plaque in your arteries. This will cut your chances of having a heart attack or stroke.

What Is Your LDL Target?

For most people, an LDL level of lower than 100 mg/dl is best, according to the National Heart, Lung, and Blood Institute. But your target may be lower. Some people need to aim for lower than 70 mg/dl. This lower target applies to people who already have heart disease or who have diabetes along with

another heart-disease risk factor, like high blood pressure or smoking. If you don’t know your LDL level or target, ask your doctor.

Tips to Lower Your Cholesterol

To help lower your LDL cholesterol:

- Follow a heart-healthy diet. Control your intake of calories, saturated fat, trans fat, and dietary cholesterol. Eat more soluble fiber found in beans and oatmeal.
- Maintain a healthy weight. Weight loss can benefit both LDL and HDL levels.
- Get regular physical activity. If possible, engage in aerobic exercise, such as brisk walking, cycling, or swimming laps. Try to exercise at least five times a week.
- Quit smoking.
- Take cholesterol medications if lifestyle changes aren’t enough. 

Choose a Healthy Lifestyle

If you’re looking to make healthy changes, visit www.wecareforwisconsin.com and under the Members tab click “Health & Wellness.”



stepping on starts soon!

Stepping On is a falls prevention program for people ages 60 and up who have fallen or have a fear of falling. It offers:

- Mutual support
- Information about the many aspects of falls prevention
- An introduction to simple exercises designed to improve your balance
- Strategies you need to prevent falls

Upcoming workshops: Monday, January 21–March 4, 2013, 12:30 p.m.–2:30 p.m., Parkway Highlands, 251 Highland Park Ave., Green Bay. To register, call **920-448-4300**.

workshop: living well with chronic conditions

Are you an adult with an ongoing health condition? At a Living Well with Chronic Conditions Workshop, you’ll get the support you need to:

- Find practical ways to deal with pain and fatigue
- Learn and practice techniques to break the symptom cycle
- Have better nutrition and exercise choices
- Understand how to evaluate new treatment choices
- Learn better ways to talk with your doctor and family about your health

Call the Aging & Disability Resource Center of Brown County at **920-448-4300** to learn more or register for a workshop. Enrollment is limited to Brown County residents. Cost is \$20 and includes the book “Living a Healthy Life with Chronic Conditions.”

Next workshop starts:
Spring 2013

external review process in wisconsin



As with any product or service, members may have questions or complaints about their health insurance plan. Members should first attempt to resolve a complaint by contacting the health plan's Members Services department locally at **920-490-6900** or **888-711-1444** toll-free and press option 1. Members may also file a grievance with the insurer. All insurance companies offering health benefit plans in Wisconsin are required to have an internal grievance process to resolve complaints from the member or the member's authorized representative.

If members are not satisfied with the outcome of their grievance, a Wisconsin law provides the opportunity for all persons covered by health benefit plans an additional way to resolve disputes involving medical decisions.

Members may request an external review if coverage was denied because:

- Services were deemed not medically necessary;
- Services were considered experimental or investigational;
- Services were rendered by an out-of-network practitioner whose clinical expertise was felt to be medically necessary and the expertise is not available from an in-network practitioner;
- Services were for a pre-existing condition exclusion; or
- The policy or certificate was rescinded.

The external review process provides members with an opportunity to have medical professionals who have no connection to their health plan review their dispute. The decision of the Independent Review Organization (IRO) is binding on the health plan and the member.

When a coverage request is initially denied, information on how to request a review is provided with the denial. External review is available only after the grievance procedure has been completed. Members may be entitled to an expedited external review when certain situations apply.

A request for an external review must be made within four months of the date of the adverse determination or experimental treatment determination, or from the date of receipt of notice of the grievance panel decision, whichever is later. Ⓞ

If you have any questions or need additional information, please contact Arise Health Plan locally at **920-490-6900** or **888-711-1444** toll-free, the Wisconsin Office of the Commissioner of Insurance (OCI) at **800-236-8517**, or visit OCI's website at www.oci.wi.gov.

Provider Directory Available Online

For the most up-to-date provider information, please visit our website, www.WeCareForWisconsin.com. Click on "Find A Doctor" then enter your "Group Number" from your Arise Health Plan ID Card. You can also get current provider information or request a printed directory by calling Member Services at **920-490-6900** (local) or **888-711-1444** (toll-free).

your rights and responsibilities as a health plan member

To receive the best possible service, it's important to know your rights and responsibilities as a health plan member.

Member Rights

As a health plan member:

- You have the right to receive information about us, our services, our network of health care practitioners and providers, and your rights and responsibilities.
- You have the right to be treated with respect and recognition of your dignity and right to privacy.
- You have the right to participate with practitioners in making decisions about your health care.
- You have the right to a candid discussion of appropriate or medically necessary treatment options for your conditions, regardless of cost or benefit coverage.
- You have the right to voice complaints or appeals about us or the care we provide.
- You have the right to make recommendations regarding the members' rights and responsibilities policies.

Member Responsibilities

To help us provide the best service, as a health plan member:

- You have the responsibility to supply information (to the extent possible) that we and our practitioners and providers need in order to provide care.
- You have the responsibility to follow the treatment plan and instructions for care that have been agreed on with your practitioners.
- You have the responsibility to understand your health problems and participate in developing mutually agreed-upon treatment goals to the degree possible.

Do you still have questions about your rights and responsibilities? Call Member Services at 920-490-6900 or toll-free at 888-711-1444. You also can visit www.WeCareForWisconsin.com. 

affirmative statement regarding incentives

Utilization management decision making at Arise Health Plan is based only on appropriateness of care and service and existence of coverage. The organization does not specifically reward practitioners or other individuals for issuing denials of coverage or care. No financial incentive is given to encourage decisions that result in underutilization.





act to prevent cervical cancer

Cancer of the cervix is a deadly disease—but women can take steps to protect themselves.

Cancer of the cervix usually occurs in women ages 20 to 50, although women are at risk throughout their lives. In fact, 20 percent of cases affect women older than age 65.

Learning how this deadly cancer can be prevented, diagnosed, and treated can help you protect yourself.

Q: What causes cervical cancer?

A: Infection with the human papillomavirus (HPV) causes 99 percent of cervical cancer cases. This sexually transmitted virus is so common that by age 50, four out of five American women have contracted one or more HPV infections.

Thankfully, most of the more than 100 kinds of HPV don't cause cancer. About 90 percent of the infections disappear on their own within a year or two. However, women with HPV infections that don't go away face a high risk of developing cancer of the cervix.

Q: What are the symptoms of cervical cancer?

A: Women with early-stage cervical cancer usually don't have symptoms. If they do, they may experience bleeding between periods or after intercourse or menopause; a persistent vaginal discharge; or long, heavy periods. Women with advanced cancer may have pelvic or back pain, fatigue, and heavy vaginal bleeding.

Q: How is cervical cancer detected and treated?

A: A Pap test can find this disease, which is confirmed by follow-up biopsies. Caught early, in its precancerous stage, the disease can often be treated successfully before the cells become cancerous.

Several factors help determine how best to treat cervical cancer, including the cancer's stage, size, and shape. The woman's health and age also play a part. Surgery, chemotherapy, and radiation, alone or in combination, are used to treat cervical cancer.

Q: What can I do to prevent cervical cancer?

A: Because it develops slowly, regular Pap tests are the best way to prevent the disease. These tests can detect abnormal cell activity before the cells become cancerous.

The United States Preventive Services Task Force suggests that most women ages 21 to 65 should get a Pap test once every three years. Women ages 30 to 65 years can choose to instead have a Pap test once every five years along with a human papillomavirus (HPV) test. Women over 65 who have had normal screenings and do not have a high risk for cervical cancer do not need Pap tests. Talk to your doctor about the schedule that is best for you.

In addition, females ages 9 to 26 can be vaccinated against the forms of HPV that cause cervical cancer. According to the Centers for Disease Control and Prevention, the vaccines (Gardasil and Cervarix) are safe and effective.

Practicing safe sex by using condoms can also reduce the risk of contracting an HPV infection that could lead to cancer.

Remember: Cancer of the cervix can be deadly. However, you can take steps to prevent or detect it. 

text4baby

Are you pregnant or a new mom? If so, there's a new FREE service to help you out! Text4baby provides totally free text messages three times a week with info to help you through your pregnancy and baby's first year.

Text BABY (BEBE para Español) to **511411** to sign up!

To learn more, visit www.text4baby.org.

Powered by Voxiva. Text4baby is a free service of the National Healthy Mothers, Healthy Babies Coalition.



how to limit colorectal cancer

Colorectal cancer is a tale of two age groups.

Among people older than 50, rates of this disease have been falling. Credit increased screening, which can prevent some cases by finding precancerous growths. But among those younger than 50—who aren't routinely screened—a study found colorectal cancer rates have risen since the early '90s.

What's to blame? The researchers theorize that poor eating habits and obesity could be the culprits. If you're a young adult, choosing a healthy diet and managing your weight may help. If you're in the 50-plus group, the same tactics complement regular screening. Either way, it pays to take action.

Americans eat far more fast food than they did decades ago. Research has shown that a fast-food-heavy diet is generally high in meat and low in milk. Eating lots of red meat has been linked to an increased risk for colorectal cancer. Meanwhile, some studies suggest that the calcium and vitamin D in milk might decrease the risk.

Besides consuming more dairy products and less red meat, you can fine-tune your menu in other ways that may help lower your risk for colorectal cancer:

- Limit your intake of processed meats.
- Eat a variety of fruits and vegetables.
- Avoid drinking alcohol in excess.
- Consider calcium and vitamin D supplements.

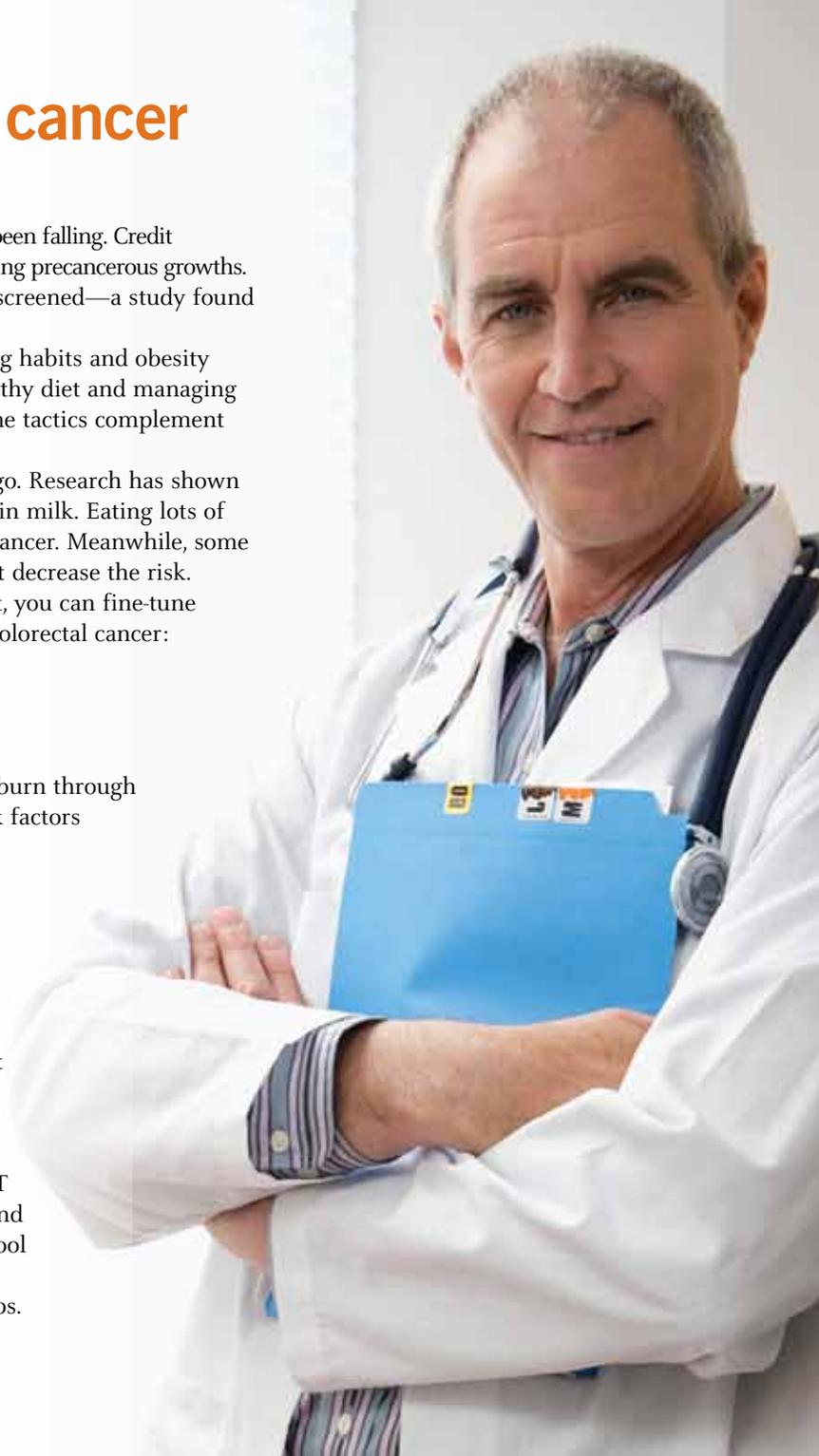
Balance the calories you get from food with the ones you burn through regular exercise, too. An inactive lifestyle and obesity are risk factors for colorectal cancer.

Starting at age 50, it's crucial to get screened periodically for this disease. Screening helps detect cancer early, when it's easier to treat. Some tests also help find precancerous growths, called polyps, so they can be removed before they turn into cancer.

There are several screening options (but be sure to check which ones are covered by your health plan). The fecal occult blood test, fecal immunochemical test, and stool DNA test examine a stool sample for signs of cancer. These noninvasive tests are less likely to find polyps.

Flexible sigmoidoscopy, double-contrast barium enema, CT colonography, and colonoscopy examine the colon itself to find both precancerous growths and cancer. They use a viewing tool inserted into the rectum or a special X-ray test. These more involved methods can help prevent cancer by detecting polyps.

Your doctor can help you choose the best screening method for you. Ⓞ



get a colorectal cancer screening

When caught early, as many as nine in 10 cases of colorectal cancer are curable.

People at average risk should begin screenings at age 50. Patients who have chronic inflammatory bowel disease or other risk factors may need to begin testing at a younger age.

The American Cancer Society recommends people at average risk receive one of the following four tests. They detect cancer and polyps (abnormal growths that can

turn into cancer).

- A flexible sigmoidoscopy every five years
- A colonoscopy every 10 years
- A double-contrast barium enema every five years
- A virtual colonoscopy every five years

Tests that check for blood in stool and a new stool DNA test are other minimally invasive screening options. However, these blood and stool tests only find cancer, not polyps.

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do you know the dangers of skimping on sleep?

The health effects of regularly being short on shut-eye are far more serious than drowsiness. Chronic sleep deprivation has been linked to an increased risk for type 2 diabetes, obesity, heart disease, kidney disease, stroke, cancer, and depression.

Though our modern 24-hour-a-day lifestyle has produced the myth that we can learn to get by on little sleep, health experts know better. The Centers for Disease Control and Prevention has declared lack of sleep a public health epidemic.

While You Were Dreaming

You might think your brain and body simply shut down each night. However, while you're unconscious, you're doing more than dreaming. Your body is producing hormones, healing damaged blood vessels, and forming new brain pathways that help you learn and remember.

Most healthy adults need about seven to eight hours of sleep each night to accomplish these tasks. Get less, and the effects add up quickly. After several nights of skipping just an hour or two, you'll function as poorly as if you haven't gotten a wink for days.

Your risk of long-term illness increases quickly, too. A new study in the journal *Science Translational Medicine* illustrates how lack of sleep quickly contributes to diabetes. After just three weeks of getting five-and-a-half hours of sleep per night, study participants' blood glucose levels went haywire. Some were even considered to have pre-diabetes.

we want to hear from you!

We value your feedback and suggestions. How can we improve Arise Health Plan's services, the *Healthy View* newsletter, or our website? If you have questions, comments, or suggestions, please e-mail Michelle Asplund, R.N., B.S.N., Quality Improvement Specialist: michelle.asplund@arisehealthplan.com.



Break the Bad-Sleep Cycle

Fortunately, the blood-sugar effects of poor sleep disappeared after nine nights of good rest. Adequate sleep can almost immediately make it easier to eat a healthy diet, drive without having an accident, and increase your productivity at work and school. Try these tips to catch up on your z's, starting tonight.

- Keep the same sleep schedule during the week and on weekends. Naps can offer a quick boost if you need them, but don't take them after 3 p.m. or you'll disrupt that night's rest.
- Use the hour before bedtime to unwind. Don't exercise later than two to three hours before bedtime, and avoid bright lights, including TV screens—they signal to the brain that it's time to be awake. Instead, take a hot bath. You'll relax, and the drop in body temperature afterward may make you feel even sleepier.
- Keep your bedroom quiet, dark, and on the cool side.

If you're a shift worker or your job frequently interrupts your rest, you may need to take extra steps to stay on a sleep schedule. Try keeping the lights bright at work, and avoid changing your shift to give your body time to adjust. Talk with your doctor if you have trouble coping. ☺