

# HEALTH TRUST REPORT CARD



The Rensselaer-Columbia-Greene Health Insurance Trust—  
*Bringing the Power of 20 Districts Together*

Fall 2019, Vol. 10, Num. 1

## YOUR HEALTH CARE TRUST AT WORK: EMPOWERING YOU TO MANAGE THE HEALTHCARE SYSTEM

### Health care is complicated.

There are new medications coming out all the time. Last week, there was a story about some new trends in health. This week, there's a story that says the opposite is true. Doctors have access to new technologies and procedures on a regular basis as well. On top of all of the changes in medicine, there's the healthcare system itself and the procedures you must follow and the paperwork you and your doctors have to fill out.

Unlike other industries, it doesn't seem to be getting any easier, either. It gets more and more confusing and you have more and more options.

The Rensselaer-Columbia-Greene Health Insurance Trust partners with the participating School Districts, our members (the employees and retirees who work or worked for the participating School Districts and their eligible dependents), our three medical plan provider networks (BlueShield of Northeastern New York, MVP, and Capital District Physician's Health Plan, Inc.), and our Pharmacy Benefits Manager (CVS/Caremark).

Through this partnership, we want to make health care easier, so that you and your covered dependents, if any, can get the appropriate care, when it's needed, at the right price for both you and the Trust. We want to make it easier for you to live a healthier life.



In this newsletter, you will see articles about a variety of programs and benefits that you have access to as a Trust member that are designed to help make all of this easier for you. You have access to resources that can educate you about your conditions and options, help you find doctors, get care anytime from anywhere, get preventive care at no cost to you, and more.

You and your health are important to us. We hope that you find these programs easily accessible, useful, helpful and valuable.

We hope you find the articles in this newsletter and on our website useful and that they help you. Also, remember to check out the resources available on our partners' websites.

*Sincerely,*  
The Board of Trustees

## TELEMEDICINE: GET CARE WHENEVER YOU NEED IT, WHEREVER YOU ARE

Telemedicine is a convenient, cost-effective and timesaving alternative to the emergency room, urgent care center, behavioral health therapist or your regular doctor, for simple common concerns. When members use telemedicine services, members can access the care they need—including prescriptions—for a wide range of minor conditions by connecting with a board-certified doctor via video chat, without needing to leave home, 24 hours a day, seven days a week. Members can use telemedicine services for conditions such as:

- Acne
- Allergies
- Cold and Flu
- Fever
- Headache
- Mental Health Treatment
- Rash
- Sore Throat
- Stomach Ache
- Substance Abuse Issues
- Therapy/Behavioral Health Issues
- Urinary Tract Infections
- and more.

BlueShield of Northeastern New York partners with Dr. on Demand to offer telemedicine services. MVP has a telemedicine program called myVisitNow. The Capital District Physicians' Health Plan, Inc. (CDPHP) also offers a telemedicine program through Dr. on Demand. Here are the copays for each program:

- **BLUESHIELD OF NORTHEASTERN NEW YORK:** \$0 copay for Urgent Care and Behavior Health Visits
- **MVP:** Same copay as the Urgent Care Visit copay for urgent care services and the Primary Care Provider (PCP) Visit copay for behavioral health services
- **CAPITAL DISTRICT PHYSICIANS' HEALTH PLAN, INC.:** Same copay as the Primary Care Provider (PCP) Visit copay for both urgent care and behavioral health services

Contact your insurance carrier for more information.



**BlueShield**  
of Northeastern New York

## HEALTH NAVIGATOR PROGRAM

As you know, the healthcare system is very complicated—and it seems to get more and more complicated all the time. The Trust wants to help you navigate this complex system and get the appropriate care when you need it.

BlueShield of Northeastern New York has a program for members called the Health Navigator Program. (Please note that the Health Navigator Program is replacing the Health Advocate Program. It offers all of the same services for members.)

Through the Health Navigator Program, you have access to a full team of skilled customer service representatives who can assist you with questions about claims and billing, help you understand your explanation of benefits, or connect you with a personal health navigator. Health navigators can:

- Help you find hospitals, doctors and dentists,
- Research health care costs,
- Develop questions to ask your doctor,
- Assist in scheduling appointments with hard-to-reach specialists,
- Untangle claims, billing and payment issues,
- Provide information about eldercare,
- Request transfer of medical records, X-rays and lab results,
- Coordinate care with your providers,
- Research and arrange second opinions,
- Provide special help for your dependents, including your parents and in-laws, and
- Offer clinical support to answer questions about symptoms or medications, and explain health conditions.

It offers all of this assistance and more—and *it's completely confidential and free to use for members.*

The Health Navigator Program is only available to members with coverage through BlueShield of Northeastern New York.



## PRIMARY CARE PROVIDERS: WHY THEY'RE SO IMPORTANT TO YOUR HEALTH

Your primary care provider, your doctor, is generally your first point of contact when you are sick or injured and need medical attention. Having a relationship with a primary care provider (PCP) is so important. Your PCP can help you get the right preventive care, teach you about healthy lifestyle choices, identify and treat common medical conditions, and make referrals to medical specialists.

Once you find a PCP you really like and feel comfortable with, you might stay with that doctor for decades. With this kind of long-term relationship, PCPs develop a baseline understanding of your well-being and really get to know you and your family.

### **Your primary doctor will:**

- Recommend the best care options with your health history and family history in mind,
- Cost less to visit than an urgent care center or emergency room, and
- Provide \$0 preventive services (e.g., routine physicals, well child visits) when needed.

### **You and your dependents may each choose a different primary doctor. Primary doctors include:**

- Pediatricians, who treat patients 18 years and younger,
- Internal medicine doctors, who treat patients 16 years and older, and
- General and family practice doctors, who treat all ages.

Having a primary care doctor is the first step. The second is making sure you visit your doctor on a regular basis for your annual wellness visits.

For help choosing a primary doctor, contact your carrier. You can visit their website or call the customer service phone number on your ID card.

## HAVING SURGERY? HERE'S WHAT YOU NEED TO KNOW

When your doctor recommends surgery, it can be quite scary and confusing. It might seem like you should just follow your doctor's instructions since he or she is a trained professional. But it's important to be an educated patient and ask the right questions. You want to be sure that you understand the procedure and your recovery afterwards. And you want to make sure the procedure is the correct one. You may even want to get a second opinion.

### Here are some questions to discuss with your doctor.

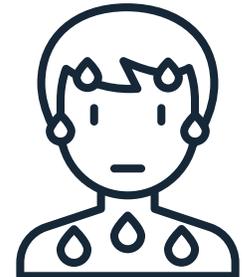
- Why is the surgery needed?
- Are there alternatives? Are there other surgical or non-surgical ways to treat your condition?
- What will happen if you don't get the surgery? Is it necessary to have the surgery now, or can it wait?
- What will your recovery be like? How long will you be out of work or unable to drive? Will you be able to shower or pick up your children? What normal life activities will be impacted by the surgery and for how long?
- How long will you be in the hospital? Is it an outpatient procedure where you can go home the same day, or will you have to stay in the hospital for a period of time?
- What are the benefits of the surgery and how long will they last? Will your condition come back? Could you have to undergo the surgery again down the road?
- What are the risks of the procedure?
- What is your surgeon's experience in this type of surgery?
- What type of anesthesia will you receive? Will it be local or general?
- What are the costs of the procedure and is it covered by insurance? Are all of the people involved (surgeons, assistant surgeons, anesthesiologists, nurses, and others) in-network? Is the facility in-network? If you have to go to rehab afterwards, is that facility in-network?

You can also contact your carrier to see if they can provide guidance for your procedure or prep you with other questions you may want to ask.

BlueShield of Northeastern New York offers members access to an online tool that helps you learn about your surgical and non-surgical treatment options. The tool takes you through the surgical process, explains how to discuss symptoms with your doctor, provides information about non-invasive treatment options available, and assists you in making an informed decision, all at no additional cost. The program is called Welvie and you can access it by going to BlueShield of Northeastern New York's website ([www.bsny.com](http://www.bsny.com)) and searching for Welvie or by going directly to Welvie's website ([www.welvie.com](http://www.welvie.com)).

### Get a Second Opinion

On top of these questions, you may want to get a second opinion. This is a way to learn about alternatives and help you either select one or rule them out. Studies show that health care outcomes are improved when patients are more informed about their options. Your doctor should be able to provide you with the names and contact information for other doctors. You can also contact your carrier.



## REMEMBER TO GET YOUR NO-COST COPAY ANNUAL EXAM AND OTHER PREVENTIVE CARE

It's important to see your doctor once a year, even if you have no known health issues. Your annual physical is free. When detected early, most conditions can be treated to prevent your health from worsening. Early treatment can even save your life. Certain factors, such as your age, health, family history, and lifestyle choices (e.g., diet, activity, whether you smoke), can greatly affect your health. Many health issues can be identified with simple annual tests:

- Breast cancer,
- Colon cancer,
- Diabetes,
- Heart disease,
- High blood pressure,
- High cholesterol, and
- Liver conditions.

**Remember** to also take advantage of the \$0 copay preventive services covered under your health plan. Vaccinating to prevent illnesses, and detecting and treating a condition before symptoms appear, can help keep you healthy and avoid a diminishing quality of life and high-cost medical care down the road.

For more information, please contact your carrier.



## RESOURCES AT YOUR FINGERTIPS 24/7: WE'RE ONLINE

Check out the Trust's website: [www.rcgtrust.com](http://www.rcgtrust.com). The site features helpful articles about the Trust's coverage and benefits news, information about Preferred Plan benefits, past issues of our newsletter and more. Please visit the site and let us know what you think.

## MEET THE BOARD

The Board of Trustees are elected by the member School Districts to oversee the Trust. They perform these duties in addition to their regular responsibilities and meet monthly to guide the direction of the Trust.

### The RCG Health Insurance Trustees are:

- Tammy Sutherland, Chairperson
- Leslie Copleston, Vice Chairperson
- Harry Hadjioannou, Treasurer
- Cynthia DeDominick
- Meghan Heimroth
- Dr. Neil Howard, Jr.
- Dr. Thomas Reardon

### Advisory Members to the Trust are:

- Kristin Griswold, CSEA Representative
- John Wilary, NYSUT Representative
- [Vacant], NYSUT Representative
- [Vacant], NYSUT Representative
- [Vacant], SAANYS Representative

Let us know if you have any questions or suggestions.  
You can reach us by email at [RCGHealthTrust@questar.org](mailto:RCGHealthTrust@questar.org).

## IMPORTANT CONTACTS

Organization	Phone Number	Website
Rensselaer-Columbia-Greene Health Insurance Trust	518-479-6867	<a href="http://www.rcgtrust.com">www.rcgtrust.com</a>
Benetech	888-411-4398	<a href="http://www.benetechadvantage.com">www.benetechadvantage.com</a>
BlueShield of Northeastern New York	800-888-1238	<a href="http://www.bsny.com">www.bsny.com</a>
Capital District Physicians' Health Plan, Inc. (CDPHP)	877-269-2134	<a href="http://www.cdphp.com">www.cdphp.com</a>
CVS/Caremark	866-808-7159	<a href="http://www.caremark.com">www.caremark.com</a>
Dr. on Demand	800-997-6196	<a href="http://www.doctorondemand.com">www.doctorondemand.com</a>
MVP	855-666-9557	<a href="http://www.mvphealthcare.com">www.mvphealthcare.com</a>