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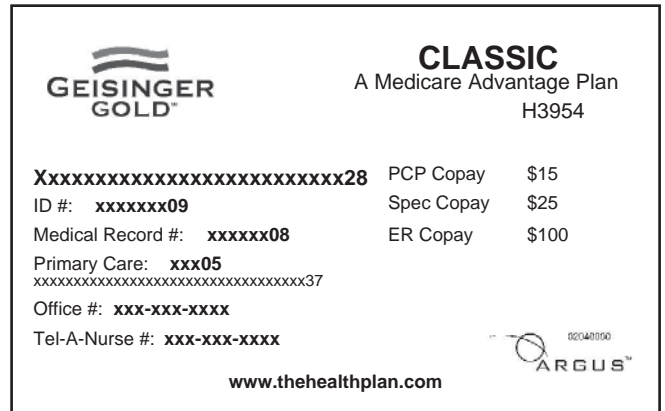
## Member ID cards now list copay amounts

Geisinger Gold has made some helpful changes to the 2008 member identification cards. The new cards list copay amounts for primary care providers (PCP), specialty care providers (SCP) and emergency room (ER) visits.

You should have already received your new card for 2008. It's a good idea to check and make sure the information on the card matches your Face Sheet, which was sent to you in your member packet.

*Note:* an issue date is listed on the back of your ID card. This date is not your plan effective date.

If you have any questions about your ID card, please call the Customer Service Team at the number listed on the back of your card.



## Geisinger Gold ranks high on America's Best Health Plans list

Geisinger Gold has been named among top ranked Medicare health plans in the region according to the U.S. News & World Report/National Committee for Quality Assurance (NCQA) America's Best Health Plans 2007 list. Geisinger Gold was ranked in the top 15 percent of health plans in the nation.

Geisinger Gold was 19 out of 151 ranked Medicare plans. The Medicare health plan rankings were based on several HEDIS quality measures released by the Centers for Medicare and Medicaid Services (CMS). Geisinger Gold scored particularly well in measures related to diabetes care, breast cancer and persistence of medications.

In addition, Geisinger Gold's "Excellent" Accreditation from NCQA was factored into the final ranking.

"The new rankings are a result of our approach to provide state-of-the-art health-care benefits and exceptional member service, combined with an excellent network of physicians and hospitals," says Richard Gilfillan, M.D., president and CEO of Geisinger Health Plan. "It's great to be recognized

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# Information for members

## Continuing your care

New members who wish to continue an ongoing course of treatment with a non-participating provider must contact the Gold Customer Service Team prior to receiving treatment.

The Health Plan will confer with the provider to determine if he or she will accept the Plan's terms and conditions for payment. If the provider agrees, the Plan will pay for covered services for the first 60 days of enrollment. (If a member is in her second or third trimester of pregnancy, services will be covered through delivery and postpartum care.)

In certain cases, a member may also be considered for coverage of ongoing treatment for a transitional period of time when a provider participation agreement is discontinued. If this occurs, the Health Plan will notify you and outline the process you should follow to exercise your continuity of care option.

## Survey says...

You may receive a survey in the mail from the Health Plan.

The Centers for Medicare and Medicaid Services (CMS) requires an annual update of our records through this short survey. The survey is intended to determine if you or your spouse is currently employed and have health insurance through another source.

Please be sure to take a few minutes to complete and return the survey in the included preaddressed, post-age-paid envelope as soon as possible.

If you have any questions about the survey, you may call the Gold Customer Service Team at (800) 498-9731 from 8 a.m. to 8 p.m. seven days a week; TDD/TTY users call (800) 447-2833.

*Information from the survey will not affect Medicare coverage or your Geisinger Gold membership status in any way.*

## Staying up-to-date with technology

Geisinger Gold strives to make sure that, as a member, you have the latest and most effective treatment options available to you. To remain current, a Technology Assessment Committee meets regularly to evaluate new medical procedures and treatment technologies.

This process, known as technology assessment or evaluation, incorporates the review of medical data and regulatory status, assessment of published controlled clinical trial outcomes, and results and

evaluation of scientific evidence to determine the status and/or effectiveness of equipment, procedures or treatments.

After their evaluation, the Technology Assessment Committee provides recommendations to the Health Plan about whether or not to include the technology as a covered benefit for members.

## Appeals and grievance procedures

You have the right to make a complaint if you have concerns or problems related to your coverage or care. "Appeals" and "grievances" are the two different types of complaints you can make. Which one you make depends on your situation. If you make a complaint, we can not discriminate against you because you made a complaint.

You have the right to get a summary of information about the appeals and grievances that members have filed against Geisinger Gold in the past.

If you have any questions or would like more information on the appeal and grievance process, please contact the Gold Customer Service Team at (800) 498-9731 from 8 a.m. to 8 p.m. seven days a week; TDD/TTY users call (800) 447-2833.

## Quality improvement

If you would like information on the Health Plan's Quality Improvement (QI) program, please call the QI department at (570) 271-5108.

The QI program includes information on clinical guidelines, health management programs and other initiatives intended to improve service to Health Plan members.

## Formulary updates

The following medications have been reviewed and will not be added to the formulary:

Exforge  
Veramyst  
Xyzal

**Zyrtec** is now available over-the-counter (OTC). Therefore, Zyrtec will no longer be covered for members who received a prior authorization for this non-formulary product in the past.

# New physicians

This list includes new Primary Care Physicians who have joined the Health Plan since October 1, 2007. For more information on these and other participating providers, please visit our Web site, [www.GeisingerGold.com](http://www.GeisingerGold.com), or call the Gold Customer Service Team at (800) 498-9731 from 8 a.m. to 8 p.m. seven days a week; TDD/TTY users call (800) 447-2833.



## Allegheny

### **Family Practice**

Lawrence Ferlan, MD  
Margaret L. Martin, MD  
Balakrishna R. Ragoor, MD  
Syeda R. Shergill, MD

### **Internal Medicine**

Andreas N. Achilleos, MD  
Andrew C. Adams, MD  
David L. Blinn, MD  
Marc A. Capitano, MD  
Kofi Clarke, MD  
George A. Dimitriou, MD  
Melissa L. Dosch, DO  
Monica P. Dua, MD  
Elie L. Francis, MD  
Raymond M. Gallon, MD  
Margaret Kush, MD  
Emanuel E. Mamatas, MD  
Fredric W. Martin, MD  
Joel E. Martin, MD  
Matthew J. McCall, MD  
Thomas A. McClure, MD  
Gregory L. Molter, DO  
M.H.V. Murthy, MD  
Kenneth C. Plowey, DO  
Edwin Q. Ravano, MD  
Christina M. Sabeh, MD  
Joseph G. Sabol, MD  
Mary Lynn Sealey, MD  
David H. Shin, MD  
Jennifer A. Stasko, MD  
Jamie L. Stern, MD  
Anne L. Tilley, DO  
Maria D. Vornicu, MD

## Berks

### **Family Practice**

Louis M. Kleiman, DO  
Roland W. Newman, DO  
Kimberly Rauenzahn, DO

### **Internal Medicine**

Shirish Parikh, MD

## Blair

### **Family Practice**

Michael A. Pedone, DO

## Cambria

### **Family Practice**

Mark Kielbiowski, MD  
Michael A. Pedone, DO  
Joseph Sabo, MD  
Margaret K. Warner, DO  
Michael J. Warner, DO

### **Internal Medicine**

Phillip J. Turco, MD

## Columbia

### **Pediatrics**

Susan Kao Uy, DO

## Cumberland

### **Internal Medicine**

Golam Mostofa, MD

### **Pediatrics**

Lori R. Deschene, MD

## Dauphin

### **Pediatrics**

Loretta Chapman-Rolle, MD

## Huntingdon

### **Family Practice**

Feyisitan A. Adebajo, MD  
David Harnish Clymer, DO

### **Internal Medicine**

Robert C. Lamey, MD

## Lackawanna

### **Internal Medicine**

Quaser Ruhul Amin, MD  
Allen James Orehek, MD

### **Internal Medicine -**

### **Pediatrics**

Allen James Orehek, MD

## Lancaster

### **Family Practice**

William A. Carter, MD  
Susanne Engler-Scott, MD  
David W. Hartley, MD  
Susan M. Hogg, MD  
Randy L. Kochel, MD  
Jon D. Lepley, DO

Stephanie McKnight, MD  
Janice C. Tindall, MD  
John C. Wood, MD

### **Internal Medicine**

Mihaela Andrian, MD  
Jennie M. Barbieri, MD  
Michael C. Manolas, MD  
Thomas C. Overholt, MD

## Lehigh

### **Family Practice**

Sam Bub, MD  
Meng-Cjao Lee, DO  
James L. Martin, MD  
Kevin A. McNeill, MD  
Victorino A. Sandoval, MD

### **Geriatric Medicine**

Sam Bub, MD

### **Internal Medicine**

Hiralal N. Rana, MD

### **Pediatrics**

Becky Thomas-Creskoff, MD

## Luzerne

### **Family Practice**

Roy W. Gernhardt, MD  
Debra Thompson Miller, MD

## Lycoming

### **General Practice**

Robert Joseph Hynick, DO

## Mifflin

### **Family Practice**

Virginia Magdalene Wray, DO

## Northampton

### **Family Practice**

Gregory S. Todd, DO

### **Internal Medicine**

Ravi T. Makwana, MD  
Hiralal N. Rana, MD

## Somerset

### **Family Practice**

Alfred J. Poggi, DO

## Tioga

### **Internal Medicine**

Walter J. Laibinis, DO

## Wayne

### **Internal Medicine**

Quaser Ruhul Amin, MD  
Allen James Orehek, MD

### **Internal Medicine -**

### **Pediatrics**

Allen James Orehek, MD

## Westmoreland

### **Internal Medicine**

Paul A. Reilly, MD

## York

### **Family Practice**

Debra M. Altland, MD  
Eric Barr, DO  
Melissa A. Baylor, DO  
Douglas Wesley  
Brenneman, DO  
Gary Czulada, DO  
Drake P. DeHart, DO  
Ann Reutter Miller, DO  
Preeti M. Murudkar, MD  
Karen M. Smith, MD  
Larry Smith, MD  
Beverly Uniacke, MD  
Gordon J. Zubrod, MD  
**Internal Medicine**  
R. Eric Mathews, MD  
Satish Chandra Talluri, MD  
**Pediatrics**  
Vidyasagar Reddy  
Bollampalli, MD

# Take a more active role in your health care online!

Geisinger Gold is excited to offer you a broader range of services through our Web site, GeisingerGold.com.

For 2008, we have added many new interactive tools and informative features to better serve our members.

If you haven't visited our Web site recently, now is a great time to see how much it has to offer. Web tools can help you take a more active role in your health care.

Many of these tools are found in the secure member section of our Web site and are only available to members who are registered users. If you have not yet registered, visit GeisingerGold.com and click on *New User Registration* on the left side of the screen.

## Member Service Center

Geisinger Gold members also have access to a new section of our Web site called the Member Service Center.

The service center will allow members to view their benefit documents and eligibility information, and check on the status of claims and authorizations. Members can also view their Explanation of Benefits (EOB), which shows cost sharing liabilities including deductible and coinsurance payments, summarizes provider services and tracks payments.

Members will also be able to use this page to change their primary care provider (PCP) and request a new ID card. To access this tool, click on *Service Center* along the right side of the screen in the member section of our Web site.

## Personal Health Record

One of the new tools available to our members is the online Personal Health Record.

To access the Personal Health Record, visit the member section of GeisingerGold.com and click on the link.

Geisinger Gold offers this tool through a site called Health A to Z, so the information you enter is kept completely confidential.

When you access the Personal Health Record

**Personal Health Record**

Health Information | Medications | Calendar/Reminders | Reports

Contact Info | Personal Profile | Conditions | Allergies  
Surgery/Hospital Stay | Labs & Tests | Alt. Treatments | Dental  
Vision | Social History | Family History | Immunizations  
Advance Directives

\* Required Fields

**Contact Information**

Fill in the information for each category. Click "edit" to make changes and "delete" to omit. Click "add new record" to provide more information.

**Patient Contact**

Name	Phone	E-mail	
<input type="text"/>	(570)123-4567	<input type="text"/>	<a href="#">edit</a>

**Emergency Contact**

Name	Phone	E-mail	
None None	(570)214-0002		<a href="#">edit</a> <a href="#">add new record</a>

**Doctor Contact**

Name	Phone	Specialty	
Doctor Jones	(570)214-0002		<a href="#">edit</a> <a href="#">add new record</a>

**Insurance Contact**

[add new record](#)

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for the first time, you will be asked to answer a series of questions regarding your health history, emergency contact information, current medications, allergies and medical conditions.

Once you've entered all the information, this tool will generate a Personal Health Record for you. You are then able to add additional information such as lab test results, immunizations, and dental and vision information.

You can update the information in your Personal Health Record at anytime.

This interactive tool also allows members to check drug interactions and enter appointment reminders.

Once you have entered all your information, you can click on Reports to display a printer-friendly version of your Personal Health Record, which you can share with your doctor.

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## Health and Wellness links

The member section of our Web site also has links to a variety of interactive health and wellness tools. These tools can help members determine risk factors, and provide guidance on preventive health issues and ways to improve your health based on your input. Some of the available tools include quizzes about breast and cervical cancer prevention, adult vaccines and smoking cessation.

The Web site also has links to a depression self-assessment, an online health coach and much more. You can find these links by clicking on *Wellness Information* at the right side of the screen in the member section of the Web site.

## Updated physician and hospital searches

Now more details are available when members search for participating physicians and hospitals. One of the new pieces of information members can view is hospital accreditation information. Members can also create a customized provider list based on where they live. This additional information makes these searches easier to use and more beneficial to our members.

## Pricing tool

Another new section on our Web site can help members determine the approximate cost of a planned service. Members can enter the procedure code for a service, which can be obtained from their provider. Since costs for services may vary from provider to provider, members will see an estimate of the lowest and highest cost for each service. To access this tool, click on *Information for Members* on the right side of the screen in the member section of our Web site. Then choose *Estimate Procedure Costs* from the menu. Members can also call the Customer Service Team for help using this tool.

## Tel-a-Nurse online

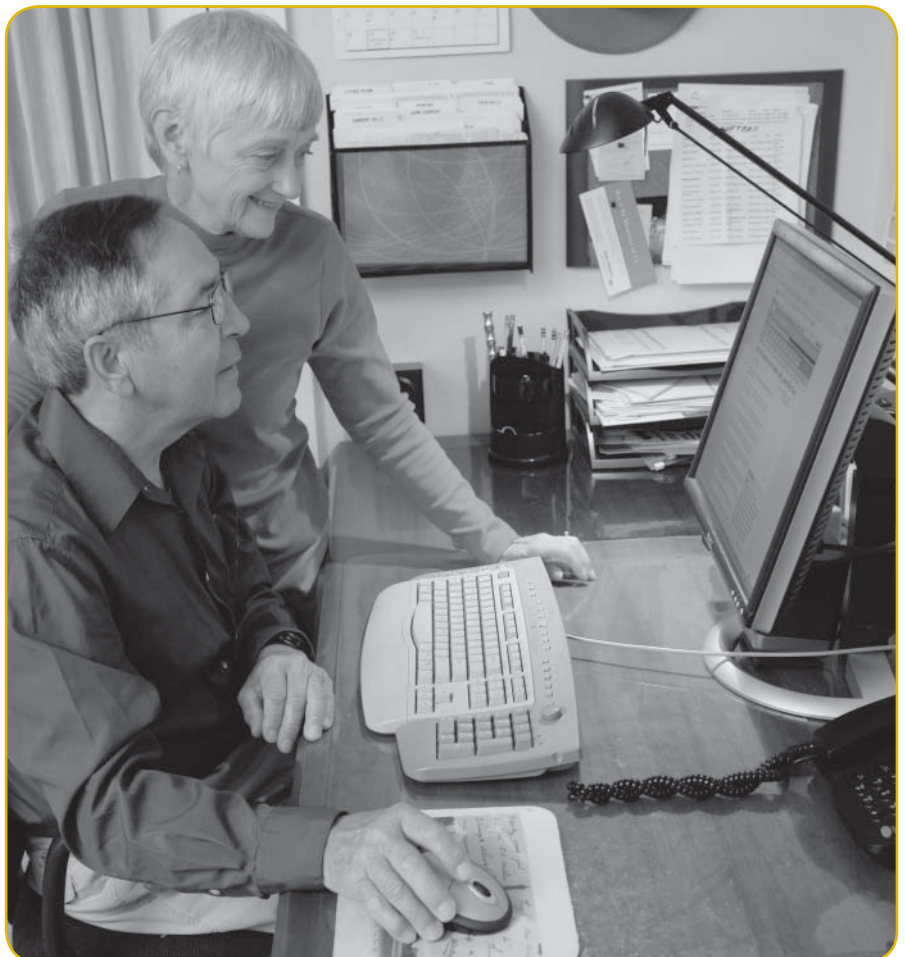
On Tel-a-Nurse live chat, nurses can answer questions about health information and guide you to online health resources. To chat with a nurse, click on *Information for Members* on the right side of the screen in the member section of our Web site. Then choose *Chat live with Tel-a-Nurse* and follow the instructions.

The online service should only be used for health information. If you are currently having symptoms and need to know what to do next you should call Tel-a-Nurse at (877) 543-5061 or call your provider's office for direction.

When you call Tel-a-Nurse, a staff of specially trained nurses is available 24 hours a day, 365 days a year to provide you with medical advice.

## Secure e-mail

Registered Gold members can e-mail our Customer Service Teams with specific benefit questions from the secure member section of the Web site.



# Can you protect yourself from medical errors?

Medical errors are preventable. In order to protect yourself against medical errors, it's important that you can feel comfortable openly talking to your doctors, pharmacists and nurses.

Listed below are five major steps that you can take to be proactive in preventing medical errors.

- 1. Ask questions.** Be sure to speak up if you have any questions or concerns. Choose a provider that you feel comfortable talking with about your treatment. It's ok to ask a lot of questions and expect to receive answers that you can easily understand. Take a friend or relative with you if this will help you ask questions and understand the answers.
- 2. Keep an up-to-date medication list.** Tell your doctor and pharmacist about all of the medications you are taking. This list should include over-the-counter medicines, as well as prescriptions. Tell them about any medicine allergies you may have and ask about side effects and what you should avoid while taking the medication. Make sure the medicine you get is what your doctor prescribed.
- 3. Discuss test results.** Make sure you always get the results of any test or procedure. Ask your provider when and how you will receive the results. If you do not get them when expected, do not just assume that they are fine. Call your provider and ask for them. Ask what the results mean related to your care.
- 4. Choose hospitals carefully.** Talk with your provider and health-care team about your options if you require hospital care. If you have more than one hospital to choose from, ask your doctor which has the best results for your condition. Before you leave the hospital be sure to ask about follow-up care and understand instructions. You can also compare hospitals online at [GeisingerGold.com](http://GeisingerGold.com).
- 5. Make sure you understand what will happen if you need surgery.** Ask your provider and surgeon: Who will take charge of my care while I am in the hospital? Exactly what will you be doing? How can I expect to feel during recovery? Make them aware of any allergies and be sure your doctor and surgeon agree on what will be done during the operation.

## Tips on medication safety

When it comes to taking medications, you can never be too careful. Always take all medications exactly as your physician prescribes them. To ensure proper dosage, follow all the instructions on your prescription bottle. If you feel that these instructions differ from the directions your doctor gave you, always double check with your physician or pharmacist. Also, be sure to have your prescriptions refilled on time so you can continue to take the correct dose of medications.

In addition, it is important to store your medications properly. Do not keep them in places prone to high humidity such as a bathroom, and always store them in air-tight containers.

To avoid any interactions between drugs it is very important that you communicate with all of your physicians about all of the medications you take, including over-the-counter medications. If you cannot remember, ask your pharmacist for a printed list.

# Screenings are important in maintaining your health

Preventive health screenings are vital to your health. By having regular health screenings, your doctor is able to detect and diagnose health issues early, even when no symptoms are present yet.

## Colorectal Screening

If you are over the age of 50, you should talk to your doctor about having a colorectal cancer screening.

The risk of colorectal cancer increases with age. More than 90 percent of cases are diagnosed in individuals over the age of 50. Early colorectal cancer usually causes no symptoms, but can still be detected by colorectal cancer screening tests. When colorectal cancer is detected early, the survival rate is 90 percent.

The American Cancer Society recommends one of the following for everyone over the age of 50:

- A yearly fecal occult blood test
- A flexible sigmoidoscopy every five years (a combination of these first two tests is highly recommended)
- A double-contrast barium enema every five years
- A colonoscopy every 10 years

Although 90 percent of cases are diagnosed in individuals over the age of 50, people under 50 should talk to their physician about screenings if they have other risk factors.

## Mammogram

Another important screening for women is a mammogram. According to the American Cancer Society, women should have a mammogram every year after age 40.

Breast cancer detected in its early stages is highly curable, and a mammogram is the best tool available for early detection. Annual clinical breast exams by your health care provider are also recommended.

For assistance with scheduling a mammogram, call the Health Plan at (570) 271-5108.

For information on what screenings are covered by the Health Plan, refer to your Summary of Benefits or call the Gold Customer Service Team at (800) 498-9731 from 8 a.m. to 8 p.m. seven days a week; TDD/TTY users call (800) 447-2833.

# Geisinger Gold ranks high on America's Best Health Plans list

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as one of the top health plans. Our goal is to be the best in the nation and this moves us dramatically forward."

"We're thrilled with the new ranking. For 22 years we've been dedicated to working with physicians and hospitals to provide superior health-care coverage to the residents in the counties we serve," says Duane Davis, M.D., vice president and chief medical officer of Geisinger Health Plan. "That we've now been recognized as the best in the region is a wonderful testimony to both our employees and participating medical colleagues."

*The source for data contained in this publication is Quality Compass® 2007 and is used with the permission of the National Committee for Quality Assurance (NCQA). Any analysis, interpretation, or conclusion based on these data is solely that of the authors, and NCQA specifically disclaims responsibility for any such analysis, interpretation, or conclusion. Quality Compass is a registered trademark of NCQA.*

*\*NCQA is a private, non-profit organization dedicated to improving health care quality.*

*America's Best Health Plans is a trademark of U.S. News and World Report.*

Geisinger Gold Member Update is published three times a year. Comments are welcome. Please write:

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**Geisinger Health Plan**

**Gold Member Update**

**100 North Academy Avenue**

**Danville, PA 17822-3240**

or e-mail:

**goldmemberupdate@thehealthplan.com**

For questions about your plan, phone (800) 498-9731 8 a.m. to 8 p.m. seven days a week; TDD/TTY for the hearing impaired: (800) 447-2833.

# How can you participate in a clinical trial?

A clinical trial is used to test new types of medical care, for example, how well a new cancer drug works. It is one of the final stages of a research process that helps doctors and researchers see if a new approach works and if it is safe. If you are thinking about participating in a clinical trial, there are some important requirements you should keep in mind.

If you decide to enter into a clinical trial that meets Medicare requirements, the Original Medicare Plan (not our Plan) pays the clinical trial doctors and other providers for the covered services you receive related to the clinical trial. Medicare will pay for routine costs such as room and board for a hospital stay, an operation to implant an item that is being tested, and items and services to treat side effects and complications arising from the new care. Generally, Medicare will not cover the costs of experimental care, such as the drugs or devices being tested.

During your participation, you may stay enrolled in Geisinger Gold and continue to receive the rest of your care, unrelated to the clinical trial, through our Plan.

While participating, you may have to pay the same coinsurance amounts charged under Original Medicare for the services you receive, but you do not have to pay the Original Medicare Part A or Part B Deductibles, because you are enrolled in our Plan.

To join a clinical trial, you do not need a referral (approval in advance) from a plan provider, and the clinical trial providers do not need to be plan providers. It is important, however, that you let us know you are joining a clinical trial by contacting the Gold Customer Service Team at (800) 498-9731 from 8 a.m. to 8 p.m. seven days a week; TDD/TTY users call (800) 447-2833.

For more information on participating in a clinical trial, please refer to your Evidence of Coverage. You may also view or download the publication "Medicare and Clinical Trials" at [www.medicare.gov](http://www.medicare.gov), or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

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