

your health

Winter 2011

Special Issue

How to get
the care you
need.

Your way to better health



your health

Winter 2011

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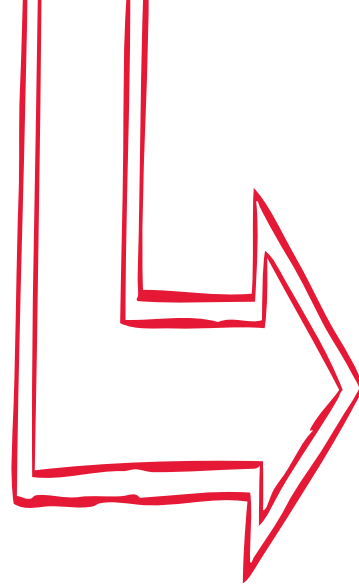
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Here's to your health

DEAR HARVARD PILGRIM MEMBER,

This issue is all about helping you get the care and support you need to be as healthy as possible.

In the following pages you'll learn more about:

- How to be a more proactive patient
- Getting the most out of therapy
- Understanding your benefits, coverage and health care costs
- Taking control of your blood pressure
- Protecting your medical identity

We also want to remind you to make full use of all the health tools, support services and resources

available to you
throughout the year,
such as:



- **BIG SAVINGS ON MANY HEALTH-RELATED PRODUCTS AND SERVICES**, like athletic footwear, nutrition/weight loss programs, family support services, healthy aging programs, fitness programs, eyewear, vision correction and hearing aids, magazines, alternative therapies and much more!
- **STATE-OF-THE-ART WEB TOOLS** that help you securely manage and track everything related to your health: your medical records, medications, health care costs and benefits and coverage, care options and so much more.
- **AWARD-WINNING CUSTOMER SERVICE TEAM** to help answer your concerns and questions — at your convenience — and in your own language. (Sometimes you just need to speak to a real human being after all.)

It's your health. We're here to help you make the most of it.

■ Get full details on our wellness programs at www.harvardpilgrim.org/wellness.



great ways to save on health care costs

[plan news]

Shopping smart and improving your well-being can really pay off. Here's how.

1 Stay in the network, and more dollars will stay in your pocket

HMO PLANS — If you need medical care when you're traveling, your Harvard Pilgrim HMO plan provides coverage in a medical emergency or when you get sick or injured. However, it's important to keep in mind that no coverage is provided for routine care or care you knew you needed before you left on your trip.

PPO AND POS PLANS — While these plans provide coverage for out-of-network care, this flexibility comes with a price. In addition to higher premiums in comparison to a traditional HMO, receiving out-of-network PPO and POS plan services typically means higher out-of-pocket costs, including a separate out-of-network deductible. To verify coverage provisions of your particular plan, see your Schedule of Benefits.

2 Use lower-cost providers for procedures, tests and services

Here's where comparison shoppers, especially those in deductible plans, can reap big dividends. While all Harvard Pilgrim providers meet our strict quality standards, costs for some provider and facility services can vary widely — by thousands of dollars in some cases.

LAB AND RADIOLOGY SERVICES

Because costs can differ quite a bit, using certain labs and radiology centers may subject you to higher out-of-pocket expenses. Ask your doctor about options that include independent, non-hospital providers. For instance, an independent lab such as Quest Diagnostics

(www.questdiagnostics.com) typically costs less than a hospital setting.

MEDICAL PROCEDURES — These costs also vary by location, and higher costs don't necessarily mean higher quality. For outpatient surgery, talk to your doctor about using an independent outpatient surgical center instead of a hospital. And, for in-hospital procedures, Harvard Pilgrim's online WebMD Health Manager, available via *HPHConnect* for Members, can help you find a hospital based on quality, cost and other criteria.

3 Only use the ER when it's an emergency

Going to an emergency room for a non-emergency problem will cost you a lot more than a visit to a doctor's office, and you'll probably spend a lot more waiting time in an emergency room. Keep in mind that many doctors have after-hours and weekend coverage. And while you may need a referral from your doctor, urgent care centers and convenience care clinics also offer a cost-effective alternative to the emergency room. For example, a convenience care clinic such as MinuteClinic, which serves Eastern Massachusetts, offers low cost options for minor injuries and common illnesses when your doctor's office can't see you (www.minuteclinic.com). Of course, if you think you are having a medical emergency, don't hesitate to call 911 or go to the emergency room. Otherwise, call your doctor's office first. If it turns out you are having a true medical emergency, your doctor will send you to the emergency room.

■ Look for more ways to save at www.harvardpilgrim.org/savings!

NEW MEDICARE SUPPLEMENT PLAN

Harvard Pilgrim introduced a new Medicare Supplement plan, effective January 1, for Medicare beneficiaries without access to retiree coverage through a former employer. Our new Medicare Supplement Plan is easy to use and helps protect against the gaps in coverage that exist with Original Medicare. Members will still have the benefits, savings and service they've come to expect as Harvard Pilgrim members, including:

- The choice to go to any Medicare-participating physician or hospital
- No copayments for physician services (Part B deductible may apply)
- A new fitness benefit — \$150 yearly reimbursement (in Massachusetts only)

Additionally, as a member of Harvard Pilgrim you are eligible for our Member Savings Program, which includes discounts on eyewear, hearing aids and other health-related products and services.

■ **LEARN MORE** by calling 1-877-909-4742 or visit our Web site at www.harvardpilgrim.org.

Get the care you need



Growing up, we heard the saying, “An apple a day keeps the doctor away.” As adults we know that sometimes we need stronger medicine than an apple. Getting the health care you need requires you to be involved, prepared and proactive. But you’re not alone. Harvard Pilgrim is here to help. On the following pages, discover useful tools for a healthy lifestyle.

- 6 Advice from Health Care Advocate Ellen Menard**
- 8 Behavioral health: Getting the most out of therapy**
- 10 Online tools**

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Advice

from Health Care Advocate Ellen Menard

“When faced with a health problem or a newly diagnosed condition,” says Menard, “we are often the least prepared to ask the right questions and communicate effectively.”

ELLEN MENARD IS A REGISTERED NURSE, FORMER HEALTH CARE EXECUTIVE AND SUCCESSFUL BUSINESS CONSULTANT. But it was her experience as a frightened patient that gave her the insight and inspiration to write *The Not So Patient Advocate*, a guide for health care consumers.

In the 1980s Menard learned she had an “acoustic neuroma,” a little-known type of tumor found in the inner ear. Since further growth of the tumor could cause problems for her brain, she was advised to have the tumor surgically removed.

Her future uncertain, Menard needed to make a number of serious decisions in a short amount of time. She felt not only overwhelmed but vulnerable. Her usual self-confidence gave way to feelings of fear and

helplessness. “When faced with a health problem

or a newly diagnosed condition,” says

Menard, “we are often the least

prepared to ask the right questions, listen well and make ourselves heard.”

This personal health crisis caused Menard to rethink everything she thought she already knew about health care. “Even routine



As Menard learned through personal experience, there is tremendous potential within each of us to heal ourselves. Getting the care you need — without fear and frustration — requires you to be involved, prepared and proactive as a patient.

office visits can create stress and undermine your confidence. Yet these are the very moments when you need to be self-assured and fully engaged so you can listen well, make sense of new information and make wise decisions about your care.”

It starts with you

Now Menard spends a lot of time making sure others are better prepared to get the best health care possible. “You are the most powerful player in pursuit of your own health and wellness,” says Menard.

She offers these tips to help patients take a more active role and responsibility for their own health care:

➔ **BE MINDFUL OF YOUR MEDICATIONS.** “Be mindful of drugs,” advises Menard. “Medications are such a huge part of our health care system; they should never be considered routine, even though they seem so for many of us. You should always know why your doctor chooses a particular drug for you, what other options are out there, what you should expect and who to call for more information.” This kind of close attention is even more critical if you have had past drug interaction or addiction issues.

➔ **ASK, LISTEN, DISCUSS.** Ask to see your chart. Request your medical records. Question your clinician about instructions you don’t fully understand. Discuss treatment options and how you can get more information about them. If you’re having a procedure, learn whom to call for help and who will be covering for your clinician if he or she is not available. Your medical records, your health history and your care options are all yours. Own them and you are truly in charge of your own health future.

Now, act on it

Knowledge is only power when we act on it. Heed your doctor’s advice. Take advantage of the additional resources offered by your practitioner and health insurer. Everyone benefits when you take better care of yourself. Health plans offer incredible resources to their members because everyone benefits when you take charge of your health. So take advantage of all the information out there and make the recommended changes to your lifestyle. No one is going to stop you, and you’ll have trouble stopping yourself once you experience the immense power and pride of setting your own health course.

ADDITIONAL RESOURCES


ELLEN MENARD: www.ellenmenard.com

CREATING A HEALTH JOURNAL:
<http://familydoctor.org/online/famdocen/home/pat-advocacy/healthcare/838.printerview.html>

AMERICAN HEALTH INFORMATION MANAGEMENT ASSOCIATION:
www.myphr.com

Behavioral HEALTH

Getting the most out of therapy



PSYCHOTHERAPY (OFTEN JUST CALLED “THERAPY”) can be a very effective way to treat and even overcome a number of mental health and substance abuse problems. While treatment approaches vary, all involve talking with a licensed and trained behavioral health professional. With support from a skilled clinician, patients can successfully work through life problems, gain new perspectives and the necessary coping skills to regain a sense of control and pleasure in life.

1

Connection is key

Successful therapy begins with a good “connection.” You’ll want to find someone who specializes in treating the problems you face and can help you create a plan to best address these problems. Besides matching the appropriate clinical skills for your needs, you need to feel comfortable with the provider’s approach to treatment. **(See sidebar on how we can help you get started.)**

2

The first session

At the first session the clinician will gather information about your behavioral and medical health history. Your clinician will ask you for permission to talk with other health care providers to coordinate with them on your treatment plan. Just as important, this is also your opportunity to see if the clinician’s treatment approach feels right for you.

Talking about what made you look for help and what you hope to achieve in therapy can give the therapist a good understanding of your health needs. If you do not feel connected and comfortable, you should look into other providers for a better fit in addressing the problems you are facing.

3 Getting to work

Success also depends on an honest relationship with your therapist and understanding your personal responsibility. You will need to participate fully in treatment for the recommended times and duration. There will be “homework,” in applying what you are learning to real-life situations. With your clinician as your personal coach, consultant and “sounding board,” you can practice strategies and skills that will help make a positive difference.

4 How do you know if it's working?

Therapy can be challenging. It takes practice to break patterns and incorporate new behaviors into your day-to-day life. So it's important to discuss this with your therapist and to periodically evaluate your progress in treatment. Improvements in mood, behavior, relationships and daily interactions are all helpful ways to tell if there's progress.

Need a referral or help finding a therapist?

For confidential referrals to a behavioral health provider, call our Behavioral Health Access Center* at 888-777-4742.

There may be times, for example, when you feel overwhelmed by the process. Or you may want to switch gears and try different strategies. Be sure to share your concerns and fears, discuss what is and isn't working, new circumstances that may have come up and so forth. Tweaking and making changes to your treatment is all part of getting closer to meeting the goals you set at the beginning of treatment.

Treatment for mental health problems focuses on behavioral change and typically lasts only for a set period of time. When you and your clinician are comfortable with the improvements, it may be time to change gears and focus on strategies for maintaining the changes outside of treatment and concluding therapy. If other problems arise that affect your function, it may be appropriate to return to treatment.

■ READY TO TRY MINDFULNESS MEDITATION?

www.harvardpilgrim.org/mindfulness gives you step-by-step instructions and free MP3s to get you started.

■ CURIOUS ABOUT YOGA?

Visit www.harvardpilgrim.org/wellness to find a schedule of classes. This ancient practice can help your body and mind.

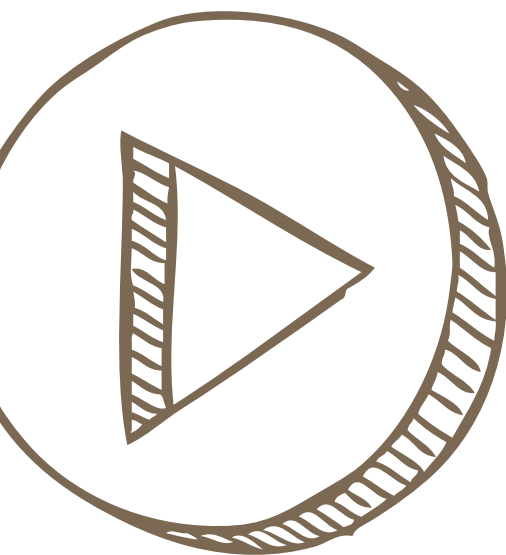
AT YOUR SERVICE SUPPORT STARTS HERE

Harvard Pilgrim Health Care has contracted with United Behavioral Health (UBH) to manage the mental health and substance abuse services for our members. Our partnership helps clinicians and their patients benefit from the most current scientific research and latest treatment options. Members can choose from a vast network of thoroughly reviewed, routinely credentialed professionals.

- At www.harvardpilgrim.org/ members you can look for a clinician using our online provider directory.
- Or call our Behavioral Health Access Center* at 888-777-4742 for confidential referrals.

Either way, you'll be able to choose a therapist based on whatever is most important to you: areas of expertise, gender, language capabilities, convenience to home and work, and more.

**Please note that some employers do not offer behavioral health coverage through Harvard Pilgrim.*



Online tools

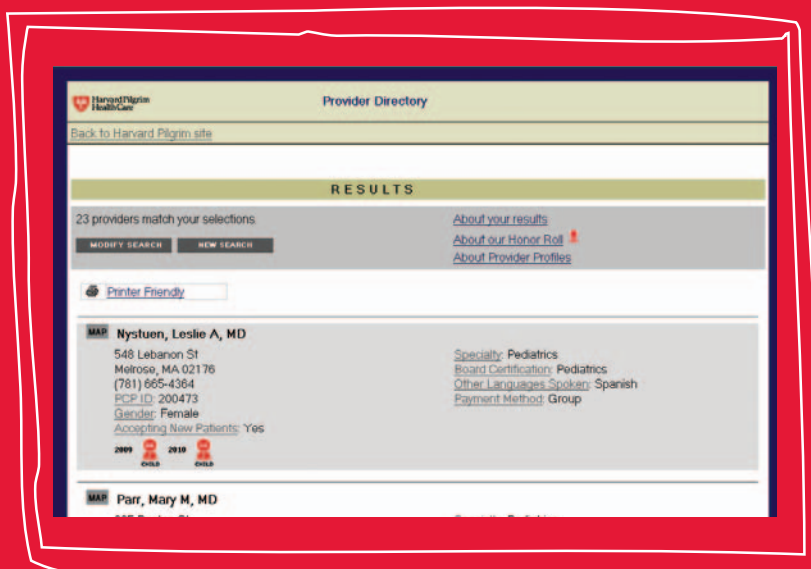
What you need to know

WE WANT TO MAKE IT AS EASY AS POSSIBLE FOR YOU TO UNDERSTAND YOUR BENEFITS and how to get the care you need, when you need it. That's why there's *HPHConnect*, a secure online feature at www.harvardpilgrim.org that makes it easier than ever to find the right doctors, specialists and behavioral health providers.* Not only that, you can evaluate your care options, look up your records and find out how to get hospital services and emergency care so you're prepared.



For more information, visit our Web site at www.harvardpilgrim.org/members and select "HPHConnect."

Using *HPHConnect* you can ...



Access information on doctors and hospitals

- Know how and where to get your primary care services.
- Evaluate providers by location, background, training and language capability.
- Learn how to get hospital services, after-hours care or emergency care (including when to directly access emergency care or use 911 services).
- Find specialists and behavioral health providers* and obtain their services.
- Compare hospitals and prepare for procedures.

*Some employers do not offer behavioral health coverage through Harvard Pilgrim.



Manage your health

- Access tools to improve your health and help manage chronic conditions.
- Order your medications through mail service and learn more about our pharmacy program.
- Learn specific things you can do to prevent illness.

Find your benefit information



- Know what is covered and what isn't under your plan.
- Know what copayments and other charges you may be responsible for.
- Know how to get care outside of the service area and what restrictions apply, based on your plan's coverage.
- Review your medication and claims history.
- Change your primary care physician and request an ID card.
- Learn how to submit a claim.
- Get information on how to voice a complaint or appeal a decision.
- Learn how Harvard Pilgrim evaluates new technology for inclusion in covered benefits.

[Social History](#)
[Family History](#)
[Wallet Card](#)
[Continuity of Care Rec](#)
[Health Tracker](#)
[Immunizations](#)
[Allergies](#)
[Health Questionnaire](#)

☒ My Providers
☒ My Health Plan
[Benefits & Eligibility](#)
[Claims](#)
[Programs & Services](#)
[Referrals & Authorizations](#)

☒ My Preferences
[User Preferences](#)
 Search Help Files:

Benefits and Eligibility Detail as of 29 Dec 2010

Member Information						
Name	Jane Doe	Birth Date				
Sex	Female	SSN	123-45-6789			
Member ID	HP000672500	PCP				
Address	123 Main Street SAUGUS, MA 01906	Phone				
Dependent Information						
Name	Member ID	Sex	Relationship	SSN	Birth Date	
Janet Doe	HP0006725	F	Child			
Joseph Doe	HP0006725	F	Child			
Benefit Information						
Benefit Description	Copay	Coinsurance	Deductible Individual	Deductible Family	Out of Pocket Max Individual	
Physician Visit Office Visit	\$20.00	0%	\$0.00	\$0.00	\$2,000.00	
Emergency Room	\$0.00	0%	\$1,000.00	\$2,000.00	\$2,000.00	
Pharmacy - Tier 1	\$10.00	0%	\$0.00	\$0.00	\$0.00	
Pharmacy - Tier 2	\$30.00	0%	\$0.00	\$0.00	\$0.00	
Pharmacy - Tier 3	\$50.00	0%	\$0.00	\$0.00	\$0.00	
Inpatient	\$0.00	0%	\$1,000.00	\$2,000.00	\$2,000.00	
Allergy Injection	\$0.00	0%	\$1,000.00	\$2,000.00	\$2,000.00	
Cardiac Rehab	\$0.00	0%	\$1,000.00	\$2,000.00	\$2,000.00	
Chiropractic	\$0.00	0%	\$1,000.00	\$2,000.00	\$2,000.00	
DME	\$0.00	0%	\$1,000.00	\$2,000.00	\$2,000.00	
Early Intervention	\$0.00	0%	\$0.00	\$0.00	\$0.00	

Need language assistance?

Harvard Pilgrim offers interpretation services in more than 150 languages. So if you have questions about your care and coverage, we most likely can answer them in your preferred language. The services of these qualified translators are readily available through our Member Services department at 888-333-4742 (TTY service: 800-637-8257).

Got high blood pressure?

The good news is that you can take steps to prevent high blood pressure or to treat it if it is already high.

HIGH BLOOD PRESSURE, OR HYPERTENSION, is a common condition that affects one in three adults in the United States. If your blood pressure stays high, it can lead to serious health problems such as heart disease, kidney disease and stroke. Because high blood pressure has no warning signs or symptoms, many people don't even realize they have it. That's why it's important to get your blood pressure checked at every doctor's visit.

Know the facts!

What is high blood pressure?

High blood pressure occurs when your blood moves through your blood vessels with a stronger force than normal. This causes the walls of your blood vessels to stretch. Over time, this can lead to damage to your blood vessels and your heart. >>

■ DIABETES CONNECTION

Did you know that having diabetes increases your chance of getting high blood pressure? In addition to reducing your risk of heart problems, controlling your blood pressure can help prevent complications of diabetes such as eye disease and kidney disease. Make sure that you get your blood pressure checked on a regular basis and talk with your doctor about setting a blood pressure goal.



Blood Pressure Category	Systolic mm Hg (upper #)		Diastolic mm Hg (lower #)
Normal	less than 120	and	less than 80
Prehypertension	120–139	or	80–89
High Blood Pressure	140–159	or	90–99

As defined by the American Heart Association

What do the numbers mean?

Blood pressure is made up of two numbers — for example, 120/80. The first number is the systolic blood pressure. It measures the force of blood moving through your vessels when your heart beats. The second number is the diastolic blood pressure. It measures the force of blood moving through your blood vessels between beats.

If your first number (systolic blood pressure) is 140 or higher or if your second number (diastolic blood pressure) is over 90, you may have high blood pressure.

How do I know if I have high blood pressure?

High blood pressure usually has no warning signs. The only way to know that you have it is to have your blood pressure checked. At your doctor's office, they will use a blood pressure cuff and will listen for the flow of blood. Blood pressure can change if you are excited, nervous or active. To see if you have high blood pressure, your doctor will need to check your blood pressure at more than one visit.

What can I do to lower my blood pressure?

- **LOSE WEIGHT, IF YOU ARE OVERWEIGHT.** Losing just 10 pounds can make a real difference.
- **CHANGE THE WAY YOU EAT.** Try whole grains, fruits, vegetables and low-fat dairy, and limit saturated fat and cholesterol.
- **INCREASE YOUR PHYSICAL ACTIVITY.** Just 30 minutes a day most days of the week can lower your blood pressure within a few weeks.

- **LIMIT SODIUM TO 1,500 MG A DAY.** Check the label on your favorite can of soup. You may be surprised at how much sodium it contains.
- **LIMIT ALCOHOL.** If you drink alcohol, limit it to no more than one drink a day for women or two drinks a day for men.
- **IF YOU SMOKE, QUIT.** Nicotine can raise your blood pressure for up to an hour after you smoke. Smoking throughout the day means your blood pressure may remain high all day long.
- **LIMIT CAFFEINE.** Two to three cups of coffee a day may cause a short but major rise in your blood pressure.
- **REDUCE STRESS.** Stress or anxiety can cause a temporary rise in blood pressure.
- **TAKE YOUR MEDICINE.** If your doctor has given you medicine for your high blood pressure, make sure you take it as instructed. If you are having trouble with your medicine, talk to your doctor or pharmacist about your options.

■ WHERE CAN I GET MORE INFORMATION?

Visit www.harvardpilgrim.org/bloodpressure to:

- Calculate your risk
- Track your blood pressure
- Test your salt IQ
- Get tips for reducing salt in your diet
- Learn about reading food labels
- Find out about Your Member Savings on DASH for Health online program
- Learn about Harvard Pilgrim's Heart Program

Your new Activity Summary

An easy-to-understand breakdown of your health care benefits and costs

A NEW ACTIVITY SUMMARY IS


REPLACING YOUR current Harvard Pilgrim Explanation of Benefits.

For the past several years, you received an Explanation of Benefits notice for each claim we processed related to your care. Now, instead of getting this information on a claim-by-claim basis, you'll receive a summary* of all of your health care claims and costs within a given month.

The new, easy-to-review format shows:

- What services you've received and their costs
- Recently filled prescriptions and their costs
- What is covered under your plan benefits
- What you may owe the provider

You'll receive a summary in the mail when we process medical claims that result in you being responsible for a deductible, coinsurance or denied amount during a particular month. Like the statements you may receive for your bank or credit card accounts, your Harvard Pilgrim Activity Summary lets you keep track of your "account" — your health care benefits, costs and coverage.


**Harvard Pilgrim
HealthCare**

ACTIVITY SUMMARY

Summary Period: 2/1/2010-2/28/2010

Member Name: Joseph Smith

ID#: HPP123456-00

Want a copy of a previous Activity Summary, your latest claims information or your detailed plan coverage?
Log in to HPHConnect, your secure member account, at www.harvardpilgrim.org.

FAMILY DEDUCTIBLE SUMMARY YEAR-TO-DATE


	IN-NETWORK			OUT-OF-NETWORK		
	Annual	Applied	Remaining	Annual	Applied	Remaining
Joseph B.	\$1,000.00	\$920.88	\$79.12	\$1,000.00	\$141.00	\$859.00
Mark L.	\$1,000.00	\$34.56	\$965.44	\$1,000.00	\$141.00	\$859.00
Amy R.	\$1,000.00	\$141.00	\$859.00	\$1,000.00	\$920.48	\$79.52
Edward G.	\$1,000.00	\$0.00	\$1,000.00	\$1,000.00	\$34.56	\$965.44
Family	\$2,000.00	\$1,096.04	\$903.96	\$2,000.00	\$1,237.04	\$762.96

Your Deductible Summary reflects all medical, behavioral health and pharmacy claims that have been processed as of 2/28/2010.

FAMILY OUT-OF-POCKET MAXIMUM SUMMARY YEAR-TO-DATE

	IN-NETWORK			OUT-OF-NETWORK		
	Annual	Applied	Remaining	Annual	Applied	Remaining
Joseph B.	\$2,000.00	\$960.48	\$1,039.52	\$2,000.00	\$141.00	\$1,859.00
Mark L.	\$2,000.00	\$34.56	\$1,965.44	\$2,000.00	\$141.00	\$1,859.00
Amy R.	\$2,000.00	\$141.00	\$1,859.00	\$2,000.00	\$920.48	\$1,079.52
Edward G.	\$2,000.00	\$0.00	\$2,000.00	\$2,000.00	\$34.56	\$1,965.44
Family	\$4,000.00	\$1,156.04	\$2,843.96	\$4,000.00	\$1,237.04	\$2,762.96

Your Out-of-Pocket Maximum Summary reflects all medical, behavioral health and pharmacy claims that have been processed as of 2/28/2010.


**Harvard Pilgrim
HealthCare**

ACTIVITY SUMMARY

Summary Period: 2/1/2010-2/28/2010
Member Name: Joseph Smith
ID#: HPP123456-00

Joseph B. Smith ACTIVITY DETAILS 2/1/2010-2/28/2010

PHARMACY CLAIMS

Date Filled Rx Number Drug Name Prescribing Clinician Pharmacy	Harvard Pilgrim Negotiated Rate	Deductible Applied	Coinsurance	Your Copayment	Amount You Owe
2/11/2010 M33134476302 ZYFLO CR TAB 600MG Dr. Provider CVS	\$389.89	\$0.00	\$0.00	\$120.00	\$120.00
2/11/2010 M33134478576 ASACOL TAB 400MG EC Dr. Provider CVS	\$41.03	\$0.00	\$0.00	\$25.00	\$25.00
2/17/2010 M33134478576 ERYTHROMYCIN OIN OP Dr. Happy CVS	\$11.56	\$0.00	\$0.00	\$10.00	\$10.00
Total for all Pharmacy Claims	\$442.48	\$0.00	\$0.00	\$155.00	\$155.00

This section lists all your submitted and adjusted pharmacy claims covered by Harvard Pilgrim during this summary period.

■ View your Activity Summary anytime online through your **HPHConnect** personal member account.

*By midyear, all members will receive an Activity Summary instead of an Explanation of Benefits.



HARVARD PILGRIM HEALTH CARE HAS A WIDE RANGE OF INTERACTIVE TOOLS to help you stay healthy. You can find them on our Web site at www.harvardpilgrim.org. If you do not have access to the internet, you can call 1-866-750-2068 and request written information on the following topics: maintaining a healthy weight, quitting smoking, encouraging healthy activity, healthy eating, managing stress, avoiding risky drinking and identifying depressive symptoms.

■ Log on or call us today to start on your own way to better.



GET YOUR FREE, UPDATED BENEFIT HANDBOOK TODAY ON *HPHCONNECT*

IN RESPONSE TO RECENT LEGISLATION at the federal and state level, your Benefit Handbook and Schedule of Benefits may have been updated. Your Benefit Handbook and Schedule of Benefits explain the services and benefits to which you are entitled under your plan. Please log in to *HPHConnect* at www.harvardpilgrim.org to view these materials. You can get a copy of the Benefit Handbook and Schedule of Benefits or any part of your Evidence of Coverage mailed to you at no cost. Just call 888-333-4742 (TTY service 800-637-8257).

PROTECTING YOUR PRIVACY

Harvard Pilgrim is committed to ensuring the privacy and confidentiality of your protected health information (PHI). To provide your health care benefits and services effectively, it is necessary to collect and disclose certain PHI. We do this in accordance with our own strict confidentiality policies and those federal and state laws designed to maintain the privacy of your PHI, including the Health Insurance Portability and Accountability Act of 1996 (HIPAA) Privacy Rule. To review our Notice of Privacy Practices, visit www.harvardpilgrim.org (keyword: privacy) or call 888-333-4742 for a printed copy.



ACHIEVEMENTS IN QUALITY

We are committed to promoting care and customer service that continue to meet or exceed the highest standards of excellence, and we invite you to check our progress. For a summary report of our quality improvement activities and results, please visit our member Web site at www.harvardpilgrim.org and click on "Understand Quality" (select "Achievements in Quality"). Also, you can call the Quality Program office at 617-509-7564 for a printed copy.

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**HARVARD PILGRIM
MEMBER SERVICES**

Phone: 888-333-4742
(TTY service: 800-637-8257)



Harvard Pilgrim
HealthCare

1600 Crown Colony Drive
Quincy, MA 02169

NONPROFIT ORG
U.S. POSTAGE
PAID
HARVARD PILGRIM
HEALTH CARE



Please Recycle

529MA

www.harvardpilgrim.org Health or wellness or prevention information

Important 1099-HC update: File under “easy”

*Remember to file
1099-HC!*

AS YOU KNOW, MASSACHUSETTS

health care reform law requires state residents to report on their health care coverage when they file their Massachusetts income tax return. Most Massachusetts residents ages 18 and older are subject to a tax penalty for any month in 2010 in which they did not have a plan meeting minimum creditable coverage (MCC) standards. So it's important that you include the proper forms with your 2010 tax filing to show you were covered last year.

Here's what to do:

(As a helpful reminder, tear out this page and put it in your tax file.)

1) Look for your 1099-HC form from Harvard Pilgrim.

We mailed this form to Massachusetts subscribers in January. The 1099-HC form provides proof of MCC health insurance coverage for you and any dependents in 2010 and includes the information you'll need to fill out and file the Schedule HC form with your Massachusetts income tax return.

Note: Medicare recipients automatically meet the requirements for qualify-

ing health insurance, so if you were a First Seniority Freedom or Medicare Enhance member, you will not receive a 1099-HC form.

2) Look for your Schedule HC.

Along with the tax forms you receive in the mail this time of year from the Massachusetts Department of Revenue, you should get one called Schedule HC. Be sure to save it along with your other tax documents as you prepare to file your taxes.

3) File your taxes.

When you file your income tax return, just be sure to include your completed Schedule HC. Also include your 1099-HC form if you're filing a hard copy.

What else you should know

Employers generally have up to 60 days to notify us of enrollment changes. As a result, we may not have current enrollment information on members enrolled through employer groups. If a change affects your coverage as it appeared on your 1099-HC form, we will send you a corrected form.

NEED HELP?

Do you want to:

- **KNOW MORE ABOUT WHY YOU MUST FILE A SCHEDULE HC?** Contact your tax advisor or refer to the Department of Revenue's Web site: www.mass.gov/dor.
- **GET ANOTHER COPY OF YOUR 1099-HC FORM?** Visit the 1099-HC Info Center at www.harvardpilgrim.org/1099. You'll find lots of helpful information about your 1099-HC, and you can securely print out an additional copy of your most recent 1099-HC form.
- **TALK TO HARVARD PILGRIM ABOUT THE DETAILS ON YOUR 1099-HC FORM?** Call the Member Services department at 888-333-4742. Representatives are available 8:00 a.m. to 7:30 p.m. EST Mondays and Wednesdays; 8:00 a.m. to 5:30 p.m. EST Tuesdays, Thursdays and Fridays. For TTY service, call 800-637-8257.