



FEBRUARY 2015

# Health bulletin

ARIZONA PUBLIC EMPLOYERS HEALTH POOL

HEART EDITION



*Wellness Tip: Turn a bad night of sleep into a productive day*

## When it comes to getting a good night's sleep, sometimes it's as simple as mind over matter.

The dog was whining. A child was sick. The room was too hot or cold. You wake up in the morning wondering, "Did I sleep at all last night?" We've all been there. But the next time you have such a morning, try this simple reframing exercise: Tell yourself you feel well-rested thanks to the great night's sleep you had. It turns out that just believing you had a good night's sleep makes your brain perform as if you actually did get a stretch of high-quality rest. It's called placebo sleep. On the other hand, if you constantly talk about how tired you are, well, guess what: Your brain will believe that too, and cognitive performance can suffer. Consistent, quality sleep is a vital part of a healthy lifestyle.

*(Courtesy ClevelandWellnessClinic.com)*



## CLAIMS PROCESSING

Below are some helpful tips to ensure smooth claims processing:

- Be sure that your provider has a copy of your ID card.
- When you receive a bill from a provider, make sure that you have an Explanation of Benefits (EOB) from AmeriBen/IEC Group that matches the date of service and charges. If you do not, call your provider to verify that AmeriBen/IEC Group has been billed.
- Review your EOB carefully, and be sure to pay directly to the provider any amounts that are due. If you have questions about how your claim was processed, please call AmeriBen's Customer Care Center at (866) 955-1490. If you have any additional questions, please call your APEHP member advocate at (800) 718-8328.

**IMPORTANT:** If your claim is pended for lack of information, and you fail to submit the information in a timely fashion, the claim may ultimately be denied. So, be sure to respond to all requests for information as quickly as possible!

did you  
know?



Minestrone with Farro

## Balance exercises could save your hip someday, so add them to your workout routine now!

Balance ability naturally wanes over time. That's why it's a good idea to add balance practice to your fitness routine as you get older. Improving your balance helps prevent injuries and accidents and will help keep you stable on your feet for years to come. Roxanne Sukol, MD, suggests that you start by simply standing on one foot, then the other, while brushing your teeth. Once you're comfortable with that, consider a tai chi class or video. Tai chi involves balancing on one foot or the other through various movements and positions. It also forces you to focus on body awareness, which could reduce your risk of accidental stumbles.

*(Courtesy ClevelandWellnessClinic.com)*

Try this classic healthy recipe. Find other tasty recipes here: <http://goo.gl/A8QMLA>.

WOULD YOU LIKE TO WIN \$50?



Simply answer the questions below and submit your response before Friday, March 20, 2015 to:

APEHP  
333 E. Osborn Road, Suite 300  
Phoenix, AZ 85012  
(or fax to 602-222-3878)

## In Network or Out of Network?

If the doctor, hospital or health care facility you visit is part of the Blue Cross Blue Shield of Arizona PPO network, you'll receive a discounted rate. But if you go out-of-network for health care, it can be a lot more expensive.

Here's an example.

Say you go to a doctor that's in-network, and the total charge is \$250. A discount is applied to that amount for our negotiated rate with the provider. The discount is \$75. The Arizona Public Employers Health Pool (APEHP) will process the claim to allow it to cover \$140 of the discounted total. You will not be required to pay the provider the balance, which is \$35.

Now let's say you go to a doctor who is out-of-network. APEHP still processes the claim at the discounted rate of \$140. However, you could be responsible for the remaining balance of the invoice, which is \$110. This is called balance billing.

Going out of network could mean you'll have to pay a larger percentage of the cost, or pay the total cost, depending on your particular plan. You may also pay a higher coinsurance percentage and have higher annual coinsurance and out-of-pocket maximums.

Here's the bottom line: To get the most out of your health insurance plan, it's best to make sure your doctor or hospital is in the network.



Answer all the questions correctly, and you will be entered into the drawing.

GOOD LUCK!

1. Are you going to try the monthly recipe? Yum.  
\_\_\_\_\_
2. How can you turn a bad night of sleep into a productive day?  
\_\_\_\_\_
3. How can you get the most out of your health insurance plan?  
\_\_\_\_\_

## Comic relief



## Last word

"Love is the only force capable of transforming an enemy into a friend."

Martin Luther King, Jr.

### Your Contact Information

Name: \_\_\_\_\_

Phone: \_\_\_\_\_

Address: \_\_\_\_\_

City/ZIP: \_\_\_\_\_

Employer: \_\_\_\_\_



Arizona Public Employers Health Pool  
333 East Osborn Road, Suite 300  
Phoenix, Arizona 85012  
(800) 718-8328  
[www.apehp.org](http://www.apehp.org)

