

JOHNS HOPKINS US FAMILY HEALTH PLAN



JOHNS HOPKINS
MEDICINE
US FAMILY HEALTH PLAN

PatriotLife

Winter 2011

The landmark dome tops one of the world's best known and widely praised medical institutions: The Johns Hopkins Hospital. Added to the National Register of Historic Places, the hospital opened in 1889.

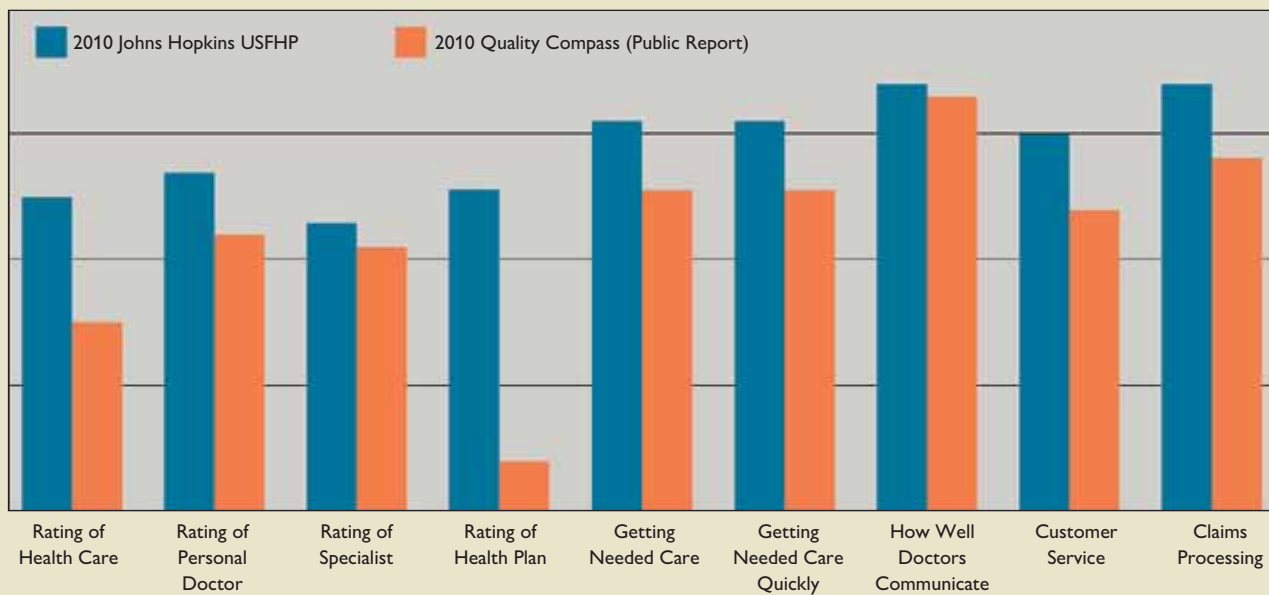
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You Speak, *We Listen*



Results of the 2010 Member Satisfaction Survey are in, and we are pleased to report that members gave the Johns Hopkins US Family Health Plan (USFHP) an overall satisfaction score of 85.5%. This is more than 20 points above the national average and puts our plan in the 97th percentile when compared to other commercial plans.

The survey was conducted last year using a random sampling of USFHP members who were asked to rate their satisfaction with their providers, timeliness and quality of services, and the Health Plan overall. “The high satisfaction marks that US Family Health Plan consistently receives,” says Rear Admiral Christine Hunter, deputy director of the TRICARE Management Activity, “reflect their dedication to exemplary patient care.”

Results of the survey indicated that USFHP members were highly satisfied with their ability to get the care they needed and with the health care they received overall. Members also felt that their providers were informed and up to date about their care and that their providers discussed specific ways to prevent illness. There was also significant improvement in members’ satisfaction with claims processing.

We use the information from these satisfaction surveys to continue to improve our quality as we monitor and refine all aspects of the program to best meet your health care needs. The next USFHP Member Satisfaction Survey will be conducted this spring. We encourage you to complete the survey so that we can assess your needs, provide better services and evaluate the effects of our improvement efforts. ■

ask customer service



Marnie Shamer is happy to take your calls.

Although Marnie Shamer, a Johns Hopkins US Family Health Plan customer service representative, started her job just over two years ago, she's hardly new to the field.

Shamer has worked since age 14, always in customer service: "I tend to get forwarded the more complex questions. I like to troubleshoot; I like to solve problems.

"I'm a mom of three," she says, "so I understand how stressful it is navigating the health care system. It's scary when you get a bill and don't know why it hasn't been paid."

Here are a few questions that members have been asking Shamer and our other USFHP customer service representatives lately:

Q: What's the name of my plan?

A: The Johns Hopkins US Family Health Plan (USFHP). This question comes up five times a day, at least. It can be confusing because the Military Health System is such a large umbrella with many TRICARE offerings under it. Johns Hopkins USFHP is a designated provider of TRICARE Prime benefits available to beneficiaries living in Maryland and surrounding areas.

Issues can arise when providers send bills to a different TRICARE contractor and not to the Johns Hopkins US Family Health Plan. I try to resolve the immediate issue but also educate the member about what card to present. Make sure to tell your provider that you have the Johns Hopkins US Family Health Plan and present that card. It lets the pro-

viders know specifically who to contact and where to send the bills.

I also encourage everyone to check the USFHP website, <http://www.hopkinsmedicine.org/usfhp>, to better understand their coverage.

Q: Which doctors can I use?

A: The Johns Hopkins USFHP has a large network of nearly 12,000 providers. You can use the USFHP website to search for providers, or call Customer Service at 1-800-808-7347 and we can help you. To receive the best benefit and pay the least out of pocket, it's important that you use physicians in our Johns Hopkins USFHP network.

Q: Why do I have to answer so many questions when I call Customer Service for help?

A: The protection of patient privacy is key. It's part of our contract with the Department of Defense, and it's state and federal law through the Health Insurance Portability and Accountability Act (HIPAA). We need to verify who the caller is, and who the member is, to make sure we're accessing the correct account. We also have to verify that the caller is authorized to get information about the member.

Sometimes people may not understand why we can't provide information about their husband or wife. The laws state that each person has his or her own privacy. If you want someone else to be able to access your health information—either a spouse, parent or child—you have to fill out a form indicating that. The form is available through our website, or you can call Customer Service and we will send you one. Remember that when children turn 18, they are considered adults and must fill out their own forms. ■

Meet Gene E. Green, M.D.

Named chief medical officer of Johns Hopkins Community Physicians (JHCP) in 2009, Gene Green joined Johns Hopkins in 2003 as medical director of East Baltimore Medical Center, caring for patients and serving on the faculty of the Johns Hopkins University School of Medicine as a clinical instructor in internal medicine. In addition to being board certified in family practice and internal medicine, Green is an HIV specialist. In 2008, he oversaw the design and construction of JHCP's Kent Island practice and also received his M.B.A. from The Johns Hopkins University.

We recently spent time with Green to learn more about how his vision as JHCP chief medical officer will affect our USFHP members.

Patriot Life: Do you have any connections to the military?

Green: You could say I've been entrenched with the military all my life. My dad served 22 years in the Air Force; my uncle, 24 years. My two nephews are active duty Marine and Army—great sibling rivalry there! My better half is a United States Naval Academy graduate and served 12 years active duty.

This background has given me a keen appreciation for military personnel and their lifestyle.

In addition, most of my residency training in both internal and family medicine was carried out at the Naval Medical Center in Portsmouth, Va. I also did many rotations at the Veterans Affairs Medical Center in Hampton, Va. I stay in touch with the military by seeing our USFHP patients, and besides, I live in Annapolis.

Patriot Life: What challenges will you be facing during the next couple of years as chief medical officer?

Green: We all know that the health care scene is changing. Our challenge is to keep up with the changes and still uphold our high standards. Johns Hopkins Community Physicians is now moving from solely primary care to a combination of primary care, specialty care and hospitalist medicine [care of patients in a hospital setting by a physician who acts as a case manager]. At the same time, we will take advantage of all the benefits that increased use of information technology can bring.

By combining these two features, we will be able to offer patient-centered, accountable care, and our primary care physicians (PCPs) will have the proper tools and relationships to meet our patients' needs. It will be incredibly exciting to see these changes.

Patriot Life: Could you describe patient-centered care?

Green: I believe medicine today must be patient-centered. For patients, this means having an ongoing relationship with your PCP, a relationship of personal touch and service. It's important to build trust with your PCP and the primary care health team. Nothing can beat continuity.

In military life, of course, you often move every two years. But with advances in information technology, a clean, legible medical record can help in easing a smoother transition. Now when members move, they will take an electronic print-out of their records with them.

Patriot Life: Let's talk about the primary care health team.

Green: The approach of the future will be the primary care health team. True,



patients will continue to see their PCPs and specialists. But they will also meet with a team made up of trained professionals such as case managers, nurse practitioners, physician assistants, medical assistants, R.N.'s and diabetes educators.

Patriot Life: An entire team to take care of you?

Green: Yes. But it's equally important to remember that for medicine to succeed there must be accountability by both the patient and your health care team. To assure the best outcomes, we want to team with our patients to monitor their care and help modify their behaviors appropriately between visits to their community medical centers.

Patriot Life: You have many responsibilities as chief medical officer: providing leadership to physicians at all 26 JHCP locations, providing clinical and administrative expertise, assessing and implementing clinical policies, serving on committees and much more. How do you stay in touch with the daily life of patients?

Green: I still see patients. It's important for me to maintain contact with my patients on a daily basis—that's what I trained for. I'm also still teaching residents and medical students, which is another way for me to stay attuned to patients' concerns.

Patriot Life: Any parting words?

Green: We're trying to make sure we deliver the best health care to our USFHP patients. At the end of the day, I make my decisions based on what is right for the patient, because then you're never wrong. It's just good health care. ■



THE RIGHT WAY TO MANAGE CARE

Canton Crossing and Wyman Park have joined Water's Edge in Belcamp as Johns Hopkins Community Physician centers to receive top ranking from the National Committee for Quality Assurance (NCQA) for excellent patient-centered care. Canton Crossing and Wyman Park were named Patient-Centered Medical Home Level 3 sites, the premier designation. NCQA is a Washington, D.C.-based nonprofit organization dedicated to improving health care quality nationwide. Each of the three Johns Hopkins Community Physicians centers met strenuous criteria in nine categories, such as effective communication and superior use of technology.

Quick Reference

For Important US Family Health Plan Services

Quality Improvement

We continually strive to improve the quality of care and services delivered to our USFHP members and to help our network providers deliver excellent care. To learn more about our quality improvement program and our progress in meeting our goals, call 410-762-5325 or visit hopkinsmedicine.org/usfhp. Watch the website and *Patriot Life* throughout the year for updates, including our annual Member Satisfaction Survey results.

Population Health Programs

USFHP has a variety of programs to help you manage chronic health conditions, recover from serious illness and make healthy lifestyle changes. These services are provided at no cost to you. Members with certain needs may be enrolled automatically in appropriate programs but are under no obligation to participate. For details, visit hopkinsmedicine.org/usfhp. If you have questions about the Population Health programs and would like to participate, call 410-762-5206 or 800-557-6916 Monday through Friday, 8:30 a.m. to 5 p.m., or e-mail us at populationhealth@jhhc.com

Utilization Management

The USFHP utilization management program ensures that members receive the right care at the right time in the right setting. Utilization management decisions are based on the need to provide appropriate care and verify the existence of coverage. USFHP does not provide financial incentives to staff for denials nor does it promote under-utilization of services. To contact Utilization Management, call 410-424-4480 or 800-261-2421.

Private Health Information

Because it is important for you to know how USFHP protects your personal health information, we have created a document called Notice of Privacy Practices that you can view on our website. Simply go to hopkinsmedicine.org/usfhp and click on the Member and Visitors link. To receive a paper copy, call USFHP Customer Service at 800-808-7347.

USFHP Member Handbook

Our recently revised USFHP Member Handbook is packed with vital information about your benefits and how to use them. To view the handbook, go to hopkinsmedicine.org/usfhp and click on the Member and Visitors link. To receive a paper copy, call USFHP Customer Service at 1-800-808-7347.

The handbook explains:

- How to access care and obtain primary care services
- Benefits and services included and excluded from your coverage
- Your financial responsibilities for health care services
- Coverage when you are out of the service area
- Prescription plan and pharmacy information
- How to submit a claim if you receive a bill you don't think you have to pay
- Your rights and responsibilities as a health plan member
- Information about our network providers and their qualifications
- How to obtain care after normal office hours
- How to obtain care from a specialist, mental health and substance abuse providers or hospitals
- How to pay us a compliment, submit a complaint or request a review of an adverse decision
- What to do if you think the situation is a medical emergency
- How to obtain assistance if your primary language is not English
- How JHHC evaluates new medical treatments to determine whether or not they should be covered

NurseLine

The USFHP NurseLine gives you real-time telephone access to a registered nurse so that you can get answers to your medical questions to help you understand and assess your situation. The service is available 24 hours a day, 7 days a week by calling 1-866-796-1855.

NurseChat

If you prefer to use the Internet to get a health question answered, go to hopkinsmedicine.org/usfhp, and click on the Contact Us link and scroll down to find NurseChat. This will allow you to reach a registered nurse anytime of the day or night. While you're on the website, check out our other health resources, such as the Health Information Library and the Symptom Checker.



Ask Me 3

THREE GOOD QUESTIONS FOR YOUR GOOD HEALTH

Every time you talk to a doctor, nurse or pharmacist, ask these three easy-to-remember questions. They will help you understand what your health care providers are saying so you can take better care of yourself.

1. What is my main problem?
2. What do I need to do?
3. Why is it important for me to do this?

When should I ask these questions?

- Whenever you see your doctor, nurse or pharmacist
- Whenever you prepare for a medical test, screening or procedure
- Whenever you pick up your medicine

What If I ask and I still don't understand?

Let your doctor, nurse and pharmacist know that you still aren't clear about what they said. Don't be nervous or embarrassed. You might say, "This is new to me. Will you please explain that to me one more time?"

Before my visit

- I will ask a family member or friend to help me at my doctor visit.
- I will make a list of my health concerns to tell my doctor.
- I will bring a list of all my medicines when I visit my doctor.
- I will ask my pharmacist to help when I have questions about my medicines.

Tips for clear health communication

Remember, your doctor, nurse and pharmacist want you to get the information you need to take care of your health. You may want to copy this tip sheet and take it with you to your next medical visit to remind yourself what you need to do and the questions you want to ask.

During my visit

I will ask these three questions:

1. What is my main problem?

2. What do I need to do?

3. Why is it important for me to do this?

How can I remember everything?

During your visit, your doctor or nurse may ask you to make healthy lifestyle changes. For example, you may need to exercise more or eat different foods. Take a journal or notepad and write down the changes you will make, or use the space below to take notes.

Notes

Ask Me 3 is an educational program provided by the Partnership for Clear Health Communication, a coalition of national organizations that are working together to promote awareness and solutions around the issue of low health literacy and its effect on health outcomes.

Patriot Life, the official newsletter of the Johns Hopkins Uniformed Services Family Health Plan (USFHP), is published quarterly by Johns Hopkins Medicine Marketing and Communications. For more information, call 410-614-4991.

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Understanding the Fine Print

Point of Service Option

The Department of Defense recently modified our contract to add a point of service (POS) option that provides limited coverage for unauthorized, non-emergent, out-of-network services. Care provided must be a covered benefit for POS coverage to apply. Before this change, there was no coverage for unauthorized out-of-network care. Now there is partial coverage, but you should be aware of the high out-of-pocket costs.

Covered services provided by a non-participating provider without prior authorization are considered for payment at the lesser amount of 50 percent of our allowable charges or billed charges after a \$300 individual or \$600 family deductible has been met. For example, if a non-participating provider charges \$500 for an office visit and USFHP's allowable charge is \$350, USFHP would pay \$25 under the point-of-service option. You would be responsible for the deductible (\$300), the 50 percent coinsurance (\$25) and the difference between our allowable charges and the non-participating provider's charges (\$150), for a total out-of-pocket expense of \$475. Any amounts accrued under the point-of service-option do not accrue to the catastrophic cap.

Member Reimbursements

As a USFHP member, you should never receive a bill from participating providers for a covered service, except for your applicable co-payments. Participating providers are required to bill the Plan directly for all covered services provided to you. If you do receive a claim or a bill in error, call USFHP Customer Service at 410-424-4528 or 800-808-7347 and ask the representative to contact the provider to correct the error.

There is one exception to this policy: If you are traveling outside the service area and need urgent or emergency care, the provider should bill USFHP at the address shown on the back of your member ID card. However, some providers (especially outside the United States) may require immediate payment from you. If so, be sure to obtain a receipt and a copy of the bill and submit them along with a reimbursement form to the Plan when you return.

The form can be found at hopkinsmedicine.org/usfhp/members_visitors/member_forms and can be submitted by mail or faxed to 410-762-5212.