

## Generic Medications Help You and the DoD Save Money

The Department of Defense (DoD) and Express Scripts, Inc. (ESI) work together to promote a high-quality, cost-effective pharmacy benefit. A key factor in making this benefit a success is the mandatory generic drug program, which has been in place for more than 10 years.

It is DoD policy to use generic medications instead of brand-name medications, whenever possible. If a generic equivalent drug does not exist, the brand-name drug will be dispensed at the brand-name cost.

Currently, brand-name drugs that have a generic equivalent *may only be dispensed* if there is clinical justification for use of the brand-name drug in place of the generic equivalent.

ESI is proud to serve your prescription drug needs. Visit [www.express-scripts.com/TRICARE](http://www.express-scripts.com/TRICARE) for more information on your prescription drug benefit or call 1-866-DoD-TRRX (1-866-363-8779). ■



### The Doctor is in... Stay Safe in the Summer Sun

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May is Skin Cancer Awareness Month—a perfect time for me to remind you to protect your skin during the summer months. The risk of acquiring most skin cancers, including melanoma, may be reduced by routinely protecting your skin from the sun.

**What is melanoma?** It is a deadly form of skin cancer, usually starting in a non-cancerous mole, though it may also appear where no mole existed before. Melanoma usually begins as a mottled, light brown or

flat, brown blemish with irregular borders that may turn shades of red, blue or white. A changing or growing mole or a new mole should be checked promptly by a physician. The American Academy of Dermatology advises consultation with a dermatologist if moles or pigmented spots exhibit any of the following characteristics. Just remember A-B-C-D:

- **A for Asymmetry:** One half is unlike the other half.
- **B for Border:** The edge is irregular, notched or scalloped.
- **C for Color:** It varies from one area to another; shades of tan and brown; sometimes white, red or blue.
- **D for Diameter:** It is usually larger than a pencil eraser (greater than 6mm in diameter) when diagnosed, but may

be smaller. Moles that are different from others, change, itch or bleed (even if small) should be checked.

**In men,** melanomas are often found between the shoulders and hips, or the head and neck area.

**In women,** melanoma often develops on the lower legs or between the shoulders and hips.

However, melanoma can appear anywhere on the skin.

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## The Doctor is in...

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**Who is at risk?** Many factors may increase your risk for developing melanoma, including:

- Fair skin, light eyes
- Many freckles
- Severe, blistering sunburns as a child or adult
- Family history of melanoma
- History of having melanoma
- Non-cancerous, unusual looking moles
- More than 50 moles on the skin
- A weakened immune system

- Exposure to ultraviolet radiation from tanning salons and tanning beds

**How can you prevent melanoma?**

To protect your skin:

- Avoid the sun between 10 a.m. and 4 p.m., when ultraviolet radiation levels are highest.
- Use sun block (SPF 30, and reapply every two hours).
- Wear a hat, protective clothing and sunglasses.
- Don't go to tanning salons.

Check your skin periodically to get familiar with your moles and birthmarks. If you notice an odd-looking skin lesion, especially a mole with one or more of the A-B-C-D characteristics, contact your doctor immediately.

Remember, melanoma may be cured if detected and treated early. Encourage family and friends to seek immediate medical attention if you see a suspicious looking spot on their skin. You may save a life this summer! ■

## Now You Can Pay Your Monthly Enrollment Fees by Phone! With Humana Military's New Pay-By-Phone IVR System

**Y**ou asked for it and we listened! TRICARE Beneficiaries have been asking for a method to pay Prime enrollment fees by telephone. Humana Military has met that request with the new Interactive Voice Response (IVR) payment system.

“The main reason the IVR payment system was implemented was due to another pilot project for which we had been recording after-hours calls, and callers repeatedly said, ‘I want to make a payment on the phone, now’,” explains Wanda Mabry, manager of Humana Military’s IVR Team.

The new IVR system allows you to make a payment over the phone 24 hours a day, seven days per week. It also provides information and allows you to request forms to set up future automatic monthly payments.

The IVR system is convenient and easy to use. Anytime you need to make a payment, call 1-800-444-5445, press the option for payments and then follow the prompts.

If you call during business hours your call will automatically default to a live customer service representative. If you would rather use the automated IVR to make your payment instead of speaking with a customer service representative, select the option for the automated payment IVR. If you call after business hours you can select the option for payment information and choose the automated payment IVR option.

When you call to make a payment you will need to have this information available:

- Sponsor’s Social Security number
- Payment amount
- Type of credit card (e.g., MasterCard, Visa, American Express or Discover)
- Verification of name on credit card
- Credit card number
- Credit card expiration date

Upon successful completion, you will receive an authorization number. Please record this number in your files.

If you are interested in setting up automatic monthly payments, the IVR will fax the appropriate forms directly to you. It can also give you the Web site address, where you can download the forms yourself.

If you are enrolled in TRICARE Prime, you have the choice of either selecting the *TRICARE Prime Electronic Funds Transfer (EFT) Authorization* form, to have payments withdrawn from your bank account, or the *TRICARE Prime Enrollment Fee Allotment Authorization* form to have payments deducted from your retirement check. TRICARE Reserve Select (TRS) beneficiaries can select the *TRICARE Reserve Select EFT Authorization* form to set up automatic payments.

“The new IVR automated payment system is one way Humana Military tries to meet our callers’ needs; we hope it will give our callers a good experience,” concludes Mabry. ■

## Protecting Your Medical Identity

**W**e all know it is important to keep Social Security numbers (SSNs), credit card numbers and other personal information safe to protect against the possibility of identity theft.

But did you know it is just as important for you to keep your medical identity safe to prevent it from being used fraudulently? Medical identity information includes your name, birth date, SSN, Medicare identification number and address.

“It’s a growing problem, and in the electronic age it’s easier to submit these types of claims,” said Margaret Payne, Humana Military’s supervisor for Program Integrity. “Our department is very aggressive in pursuing every case of fraud. We feel identity theft is one of the most serious cases of health care fraud, not only because of the financial loss, but more importantly for the harm it causes the beneficiary.”

If someone steals your medical information and uses it to get medical services or to file false claims, the results can be disastrous. Medical identity theft frequently results in erroneous entries in your medical records or the creation of fake or false medical records in your name.

This incorrect information can remain in your medical files for years, and it may never be corrected or even discovered. A serious consequence of medical identity theft is the possibility of incorrect medical treatment based on the false medical history created by the imposter. To protect yourself, always review your explanation of benefits and medical bills to ensure you received the services billed to you.

Also, according to the nonprofit Patient Privacy Rights Foundation, your career can be put at risk. When hiring or promoting, many companies—including more than a third of the Fortune 500 companies—demand access to medical records before making their decisions. If there is false information in your files due to medical identity theft, you could fail required pre-employment physical exams or background checks.

“One of the more serious situations we’ve had recently is an individual who required a security clearance. Unpaid medical bills showed on his credit report as a bad debt when a background check was performed,” Payne said. “This could have resulted in the beneficiary being terminated from his job due to erroneous bad credit. The bills were not paid because they were false claims, and even with us helping him it may take a while to get this off his record.”

You can report medical identity theft to the Humana Military Program Integrity Department in the following ways:

Phone: 1-800-333-1620

Online: <https://infocenter.humana-military.com/South/bene/progintegreferral.asp>

Mail: Humana Military Healthcare Services,  
Attn: Program Integrity  
500 W. Main Street, 19th Floor  
Louisville, KY 40202 ■

## What’s New at [www.Humana-Military.com](http://www.Humana-Military.com)?

**T**o better meet your needs, we have updated, redesigned and made several changes to the Humana Military Web site.

With the TRICARE South region being prone to severe weather such as hurricanes and tornadoes, the “Disaster Resources” section is now full of things you need to know to be prepared for a natural disaster. Be sure to also check out the “Hot News” page, which now features the latest facility closures, updated as soon as they are made available.

Included under “Beneficiary Resources” is the “Health and Wellness” page, which features hot topics like ways to manage stress, diabetes, hypertension and advice on how to quit smoking. And, read articles from previous newsletters and bulletins on the “Materials and Resources” page of “Beneficiary Resources.”

Access important information on everyday health issues more easily in the newly reorganized “Audio Library,” available any time of day,

seven days a week. Subjects include allergies, asthma, healthy eating, men’s health, pregnancy, childbirth and substance abuse—plus many additional topics.

Now you can take advantage of these informative, helpful resources. Visit [www.humana-military.com](http://www.humana-military.com) today and see for yourself! ■

# TRICARE HealthMatters

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- ## TRICARE
- ### An Excellent Value
- Generous coverage
  - Superior health care
  - Decisions are health driven, not insurance driven
  - High satisfaction with care
  - Low out-of-pocket costs
  - Easy access

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*Health Matters* is published by the TRICARE Management Activity. Please provide feedback at [www.tricare.mil/evaluations/feedback](http://www.tricare.mil/evaluations/feedback).



## Men: Start Your Healthy Lifestyle Today

**N**ow more than ever, men are taking control of their health. If you're not leading a healthy lifestyle now, there's no better time to get started.

This year, National Men's Health Week runs from June 11-17, the week leading up to Fathers Day, but it shouldn't be the only time you think about your health. Take action now for a healthier lifestyle.

**Checkups/Screenings** - Getting regular checkups and health screenings can save your life. They help you identify problems like high blood pressure, high cholesterol, diabetes and certain cancers even before you have symptoms. Regular visits also give you a chance to talk to your doctor about any other health concerns you may have.

Clinical preventive services are an enhanced benefit under TRICARE Prime. These are comprehensive health-promotion and disease prevention examinations for children and adults ages 24 months and older. These exams include services such as immunizations, periodic health screenings and other disease prevention examinations.

**Nutrition** - What you eat today could affect you 10, 20, even 40 years down the road. Do not ignore the warnings against fats, salt and sugar. With a little planning and diligence, you can find healthy replacements for your unhealthy favorites. You don't have to sacrifice taste for health. For more information about proper nutrition, visit [www.nutrition.gov](http://www.nutrition.gov).

**Fitness and Exercise** - It only takes 30 minutes a day to gain the benefits of exercise. It doesn't even need to be 30 continuous minutes, just a total of 30. Take a walk at lunch for 15 minutes and do another 15 around the neighborhood in the evening. Enlist co-workers, family or pets to go with you to make it more enjoyable and, as you get in better shape, you can increase your daily regimen. Don't let the excuse "there's just not enough time to exercise" keep you from getting fit.

For more information about men's health, visit the National Men's Health Week Web site at [www.menshealthweek.org](http://www.menshealthweek.org). ■

### Correction: TRICARE Health Matters, Issue 1: 2007

The fiscal year 2007 inpatient cost-share rates published in *TRICARE Health Matters*, Issue 1: 2007 apply to civilian treatment facilities. For additional information about cost-shares for TRICARE-covered services, visit the TRICARE Web site at [www.tricare.mil/tricarecost](http://www.tricare.mil/tricarecost). ■