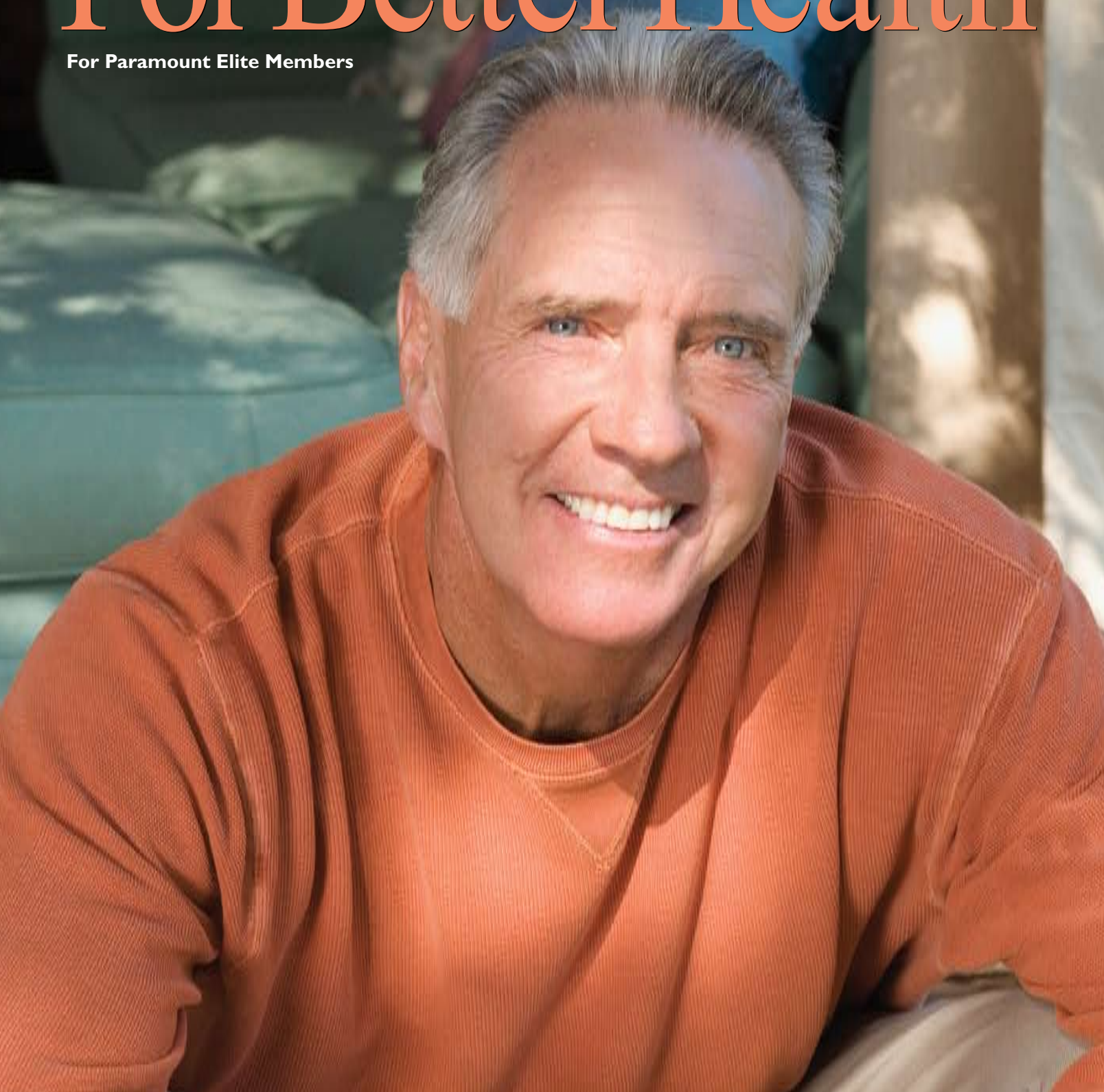


For Better Health

For Paramount Elite Members



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Fall 2008



Schedule Your Breast Cancer Screening

Tips to Keep in Mind

On the day of your mammogram, you may have to skip a few steps in your morning routine. Don't wear lotion, perfume, powder, or deodorant. These can affect the clarity of your mammogram. And be sure to bring a doctor's order and his or her contact information with you so that the facility can send out the results.



Women, pat yourself on the back if you've already had an annual mammogram this year. If you haven't had one yet, make an appointment today.

The American Cancer Society recommends that women have a yearly mammogram beginning at age 40. Women with a higher risk for breast cancer may need to start being screened at a younger age or have mammograms more frequently. This includes women who have a personal or family history of breast cancer. Ask your doctor when and how often you should have a mammogram.

Test Your Mammogram IQ

There's a lot to know about mammograms. Test your knowledge with a quiz.

Go to www.paramounthealthcare.com and click on "Better Health for Life," "Interactive Tools," "Quizzes," and then "Mammogram Quiz."



Participating Providers

Do you know what to do when your doctor advises you to get blood work or an X-ray? It's important for you to get these services as promptly as possible through a participating provider.

How do you know who is participating? Go to www.paramounthealthcare.com or call Member Services at **1-419-887-2525** or toll-free at **1-800-462-3589**, Monday through Friday. For the hearing-impaired, call TTY at **1-888-740-5670**.

Your doctor has many patients with many types of insurance. **So remember:** It's your responsibility to know where services are covered under your Paramount Plan.

Payment Reminder

As an Elite member, you can pay your monthly premium at the Paramount Cashier Office, Monday through Friday, from 9 a.m. to 3:30 p.m. E-check or credit card payments may take five to seven business days to post to your account.

Spread the Word About Paramount!

Do you know someone who will be eligible for Medicare within the next few months? We encourage you to tell him or her about Paramount.

We can help people decide on a health plan in person. Because Paramount is a locally owned and operated business, finding someone to speak with face to face is easy. In fact, we invite Medicare beneficiaries to come in for a chat and learn about their health plan options.



Tell Your Friends!
Have your friends call **Suzanne Bettinger at 1-419-887-2487** or **Becky O'Neill at 1-419-887-2484** to find out what Paramount Elite has to offer.

Safeguard in Utilization

Paramount's utilization management decisions are based only on appropriateness of care and service. Utilization management staff and associate medical/clinical directors are not financially or otherwise paid to encourage underutilization and/or denials of services.

In fact, Paramount monitors and analyzes monthly reports for patterns of underutilization and takes action to address any identified problems. In addition, nursing staff cannot deny services that are based on medical necessity—denials can be made only by board certified, locally participating physicians.



Start the Week Right

Imagine what would happen if every Monday, you did something good for your health. You could walk a mile, work out at the gym, or eat an extra couple of servings of fruits and vegetables. By the end of the year, you'd have logged an impressive number of healthy activities.

Some people have trouble sticking with healthy behaviors all week long. Think of each Monday as a great day to renew your commitment because it's the start of the week. Here are some ideas to get you going:

- **Eat whole grains for breakfast**, such as oatmeal, bran flakes, or whole wheat toast.
- **Take 10-minute breaks to stretch**, walk, or exercise with dumbbells.
- **Have fish for dinner.** The American Heart Association recommends having two servings a week.

No matter what you do, make Monday your day to stick with a "New Week" resolution. Then add your healthy habits to every day of the week.

Coverage for New Medical Technology

Paramount is committed to providing benefits for new health care practices and technologies that are scientifically proven advancements. As new technologies and ways to apply them become apparent, Paramount performs an extensive review of each technology to determine coverage recommendations.

Paramount investigates all requests for coverage of new technology using the HAYES Medical Technology Directory® as a guide. Paramount also uses additional sources, including Medicare and Medicaid

policies, U.S. Food and Drug Administration (FDA) releases, current medical literature, and the HMO Alliance (a collaboration of 14 HMO plans). This information is evaluated by Paramount's Technology Assessment Working Group, which is made up of several local physicians in a variety of clinical disciplines and other physician advisers.

You or your physician can find out if a specific new procedure is covered under your Plan by calling our Member Service Department at **1-419-887-2525** or **1-800-462-3589**.





Know More About Pneumonia

With every breath we take, millions of tiny air sacs in the lungs go to work. They filter the air, pull in oxygen, and pass it into the blood. Think about how difficult this task would be if the air sacs were swollen and clogged.

That's exactly what happens if you have pneumonia, an illness that affects millions of people and leads to about a million hospitalizations every year. Here's what you need to know to protect your health.

What Is Pneumonia?

Pneumonia is an infection in the lungs. The lungs usually filter out the harmful germs that you breathe in. But if you inhale a strong germ or your immune system is weak, the body's natural defenses may not be able to fend it off and keep you healthy. The most common bugs that invade the lungs are pneumococcus bacteria and flu viruses. Less often, pneumonia is caused by a fungus or by accidentally inhaling a bit of food, drink, or even vomit.

Viral or bacterial pneumonia can develop after a cold or bout of flu has left the body vulnerable. You can also develop pneumonia while you're in the hospital for another illness. In addition, if you have diabetes, chronic obstructive lung disease, asthma, heart failure, or another chronic condition, you are more at risk of getting pneumonia.

Pneumonia isn't always life-threatening, but it can be, especially for older adults. People with a chronic condition and all people ages 65 and older should get a pneumonia shot to help prevent it. See the sidebar "You Can Prevent Pneumonia—and the Flu" for more information.

What Are the Symptoms?

Fever, chills, and cough are common symptoms of pneumonia. You may also have:

- Chest pain
- Severe fatigue
- Headache
- Shortness of breath
- Coughing that may bring up green or yellow phlegm
- Confusion

Sometimes the illness can lead to an abscess in the lungs, a blood infection (bacteremia), or a buildup of fluid around the lungs.

If you have these symptoms or you don't seem to be recovering from a cold or the flu, see your doctor as soon as possible. He or she will listen to your lungs with a stethoscope and may order a chest X-ray, blood test, or other tests.

How Is It Treated?

Treatment for pneumonia is based on the type that you develop. Bacterial pneumonia is treated with antibiotics. Antibiotics should be used only when prescribed by a doctor to treat bacterial infections. After taking your prescription, you will probably start to feel better within one to three days. Be sure to take all your prescribed medication, even if you're feeling healthy again.

Viral pneumonia may be treated with antiviral medication. It may take one to three weeks before you feel better. No matter which kind of pneumonia you have, you should also drink plenty of fluids and stay rested.

You Can Prevent Pneumonia—and the Flu

The best way to protect yourself from illness is to get vaccinated against pneumococcal pneumonia, if you haven't yet. One shot will protect you for five to 10 years. It's important to get the vaccine if you are age 65 or older. You should also get the shot if you have a weak immune system due to a medical condition or if you have a chronic disease such as:

- Alcoholism
- Asthma
- Diabetes
- Emphysema
- Heart disease
- Liver cirrhosis
- Sickle-cell disease

Getting an annual flu shot also helps protect you because having the flu sometimes leads to pneumonia. October and November are good times to get your flu shot.

Don't Ignore the Signs of a *Ministroke*

If you were warned that a stroke was in your future, you'd act to prevent it, right? Yet many people ignore a major red flag: the ministroke. According to a recent study in the journal *Stroke*, only one out of 10 people with symptoms of a ministroke, also called a transient ischemic attack (TIA), actually sought appropriate emergency treatment at a hospital.

About one-third of people who have a TIA will have a stroke in the future, according to the American Heart Association. But that doesn't mean it's inevitable. Knowing the warning signs of a TIA—and seeking immediate medical attention—can help keep your brain safe.

Watch for Stroke Signals

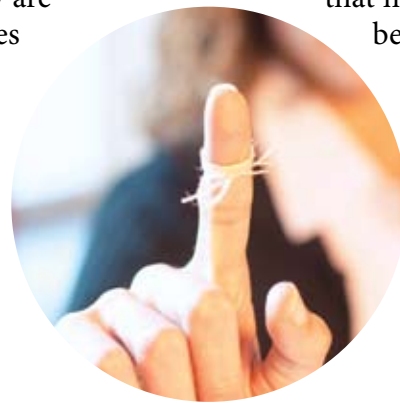
TIAs occur when blood flow to an area of the brain is temporarily blocked, often due to a blood clot. They are known as ministrokes because they cause the same symptoms as a stroke but last only a few minutes.

For both TIA and stroke, symptoms come on suddenly and include the following:

- Numbness or weakness of the face, arm, or leg, especially on one side of the body
- Confusion or dizziness
- Trouble speaking or understanding
- Trouble seeing in one or both eyes
- Difficulty walking
- Loss of balance or coordination
- Severe headache with no known cause

Heed the Warning

Health experts say you should assume that all strokelike symptoms signal an emergency. So if you experience even one of the symptoms listed above, seek immediate medical attention or call **911**. Remember that ministrokes tend to be brief, but you still need emergency care, even if your symptoms disappear quickly.



11 Ways to Prevent a Stroke

Seeking help for TIAs is one way to prevent stroke. Discover other ways online. Go to www.paramounthealthcare.com and click on "Better Health for Life," then "S" in the encyclopedia at top for "stroke."



Paramount's Access Standards

Access is defined as the extent to which a member can obtain available medical services when he or she needs them. Below are the expected access standards for general medical and behavioral health services provided by Paramount physicians. If you are having problems obtaining these services, please call the Member Service Department at **1-419-887-2525** or **1-800-462-3589**.

Medical	Behavioral Health	
Type of Care Required		Standard
Routine assessments, physicals, or new visits	Routine care/office follow-up visits: This type of care is generally for nonurgent, nonemergent assessments or visits or posthospitalization visits for recurring problems when the member, Primary Care Physician, and behavioral health provider agree with or prefer the scheduled time.	Members can access care within 30 days.
Routine follow-up visits: for recurring problems related to chronic conditions such as hypertension, asthma, or diabetes	Routine care/office visits: for new problems upon request of the member or provider <i>This type of care is generally for nonurgent, nonemergent assessments or visits; follow-up visits; posthospitalization; and other visits for recurring problems.</i>	Members can access care within 14 days.
Symptomatic nonurgent visits: for conditions such as a cold, a sore throat, a rash, muscle pain, or a headache		Members can access care within two to four days.
Urgent medical problems: unexpected illnesses or injuries requiring medical attention soon after they appear	Urgent care: may not be life-threatening but requires immediate attention (complex or dual problems such as substance abuse and mental problems)	Members can access care within one to two days.
Serious emergencies: life-threatening illness or injury, such as heart attack, stroke, poisoning, loss of consciousness, inability to breathe, uncontrolled bleeding, or convulsions	Emergency care: immediate threat to self or others (acutely suicidal or homicidal) <i>The expectation is that the patient will receive immediate emergency care; the mental health provider may either provide immediate care or direct the patient to call 911 or go to the nearest emergency room.</i>	Immediate care
Access to care after hours		Members will find access to after-hours care to be acceptable.
Return phone calls from provider office during office hours		Members will find return phone calls during office hours to be acceptable.

Knees Aching? Get the Right Treatment

Are you one of the 10 million Americans with osteoarthritis (OA) of the knee? If you are, you know firsthand about the pain and stiffness it causes. Having OA of the knee is no picnic, but there are things you can do to relieve the pain and get around more comfortably.

Life's Wear and Tear

Cartilage is the slippery, shock-absorbing cushion tucked between the bones of a healthy knee joint. It prevents the bones from rubbing together. But wear and tear can erode the cartilage. Having a previous knee injury and being overweight can also contribute to it. In time, the bones start grinding against each other, leading to symptoms such as swelling, pain, and stiffness.

If you have symptoms of knee OA, your doctor will examine your knee. He or she may order an X-ray or magnetic resonance imaging (MRI). An X-ray or MRI can help your doctor see whether the cartilage of the knee joint is worn down and whether there are other joint problems.

Getting Relief

Medications can reduce OA inflammation and pain. Commonly prescribed drugs include acetaminophen and NSAIDs (nonsteroidal anti-inflammatory drugs) as well as sprays and creams. Cortisone or hyaluronic acid injected into the knee may be helpful.

The following steps, which you can take on your own, may help the most:

- **Exercise.** Regular activity is one of the best ways to reduce the pain and disability of OA of the knee, according to the American Medical Association. Strengthening exercises make the muscles around the joint stronger. Range-of-motion exercises help keep the knee joint limber.
- **Manage weight.** Being very overweight puts a lot of pressure on the knee joint. Eating a healthy diet and getting exercise on most days can help you lose weight.
- **Rest.** When your knees feel tired, take a break to avoid overexertion. Talk with your health care provider if arthritis pain is preventing you from getting a good night's sleep.
- **Use heat and cold.** Applying warm compresses or taking a warm bath or shower can ease pain and stiffness. A cold pack can reduce inflammation. Check with your health care provider or physical therapist to find out what's best for you.

Get the Latest News Online!

Find out about recent studies on osteoarthritis of the knee. Visit www.paramounthealthcare.com and click on "Better Health for Life," "Library," "Health News," "Search news archive," and then search for "osteoarthritis knee."

Save Your Breath

Supplemental oxygen can relieve certain breathing conditions

It's good for everyone to take a few deep breaths every now and then. This is very true when you have chronic obstructive pulmonary disease or cystic fibrosis, or if you're at risk for heart failure. If you have these conditions, your doctor may recommend using a supplemental oxygen device.

These devices can give you more endurance, improve your sleep, and help you lead a more normal, active life.

There are three main options for oxygen therapy:

- **Compressed gas** is oxygen stored under pressure in a cylinder. You can get large cylinders to keep at home as well as small, portable cylinders.

- **Liquid oxygen** changes to gas as you breathe it in. The container is portable and takes up less space than a compressed gas cylinder.

- **Oxygen concentrators** separate oxygen from the air and store it so that you don't need to buy oxygen. They run on electricity, so you need to have a back-up cylinder in case of a power outage. Both larger home and smaller portable devices are available.

Oxygen therapy needs to be prescribed by a doctor. He or she can determine how much oxygen you need per minute (the flow rate) and when you should use it.



Be Safe with Oxygen

Oxygen won't explode or burn on its own, but it will feed a fire, so follow these rules if you use it:

- Don't smoke when using oxygen, and don't let visitors smoke near oxygen.
- Stay at least 6 feet away from gas flames and lighted candles or fireplaces.
- If you take oxygen into a restaurant, sit in the nonsmoking section.
- Make sure the oxygen container is in a stable area so that it won't fall.
- Keep a fire extinguisher handy.

Quit Smoking for Free! Join our free quit-smoking program to talk with a trained quitting specialist and receive nicotine-replacement therapy. In Ohio, call **1-800-QUIT-NOW (1-800-784-8669)**. In Michigan, call **1-800-884-7118**.

ALL MODELS USED FOR ILLUSTRATIVE PURPOSES ONLY.

Member Services

Monday–Friday
8 a.m. to 8 p.m.

In Ohio:
1-419-887-2525
1-800-462-3589

TTY 1-888-740-5670

In Michigan:
1-734-529-7800
1-888-241-5604
TTY 1-888-740-5670

¿Necesita
un interprete?
1-419-887-2525

Please send suggestions
for the newsletter to
mindy.cross@promedica.org.

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