

Thank you for choosing **Atlantis Health Plan** as your health care company. Atlantis is run by your doctors.
We are here when you need us — that is our commitment.

ATLANTIS

Fall 2004 – Winter 2005

Newsletter

As a Member of Atlantis Health Plan, you are eligible to receive quality health care services and health education through a Network of Atlantis Health Plan participating hospitals and physicians. The Atlantis Member Newsletter is an extension of Atlantis' mission to educate our membership regarding health issues and inform members about our Atlantis policies and procedures.



Sury Anand, MD, Gastroenterologist
CEO of Atlantis Health Plan

The Clinical View

Here is a quick overview of some common digestive conditions along with some pearls of wisdom from an expert in the field:

1. What is the common condition called Hiatal or Hiatus Hernia?

This is not to be confused with routine inguinal hernias. A Hiatal Hernia is an internal hernia when a portion of the stomach rides up into the chest through the diaphragmatic orifice. The most common sliding form allows the stomach to slide in and out of the chest.

Pearl: Hiatal Hernias are present in the vast majority of the population in varying degrees and usually do not cause any symptoms.

2. How serious is GERD or Gastro Esophageal Reflux Disease?

GERD is a common acid reflux condition. Generally, it is episodic and responds to simple measures like diet and antacids. Sometimes, it can be disabling and needs prescription drugs to control the acid production.

Serious acid reflux can mimic a heart attack and also cause serious complications.

Pearl: Avoid the big six — chocolates, nuts, mints, fried foods, spices, and citrus fruits and juices that can aggravate the condition.

3. What causes the majority of ulcers?

The majority of ulcers are caused by bacteria called H. Pylori and by certain drugs called NSAIDs. The bacteria are transmitted from person to person, and NSAIDs are commonly the ingredient in arthritis and pain medications. Very few bacteria can survive the highly acidic stomach pH, but this bacterium called H. Pylori has found a way to survive and thrive in this environment, and cause damage to the lining of the stomach.

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ATLANTIS HEALTH PLAN
Doctors make the difference



ValueOptions Named as New Behavioral Health Vendor

Atlantis Health Plan is pleased to announce a new partnership in behavioral health services with ValueOptions. Effective October 1, 2004, ValueOptions now manages mental health and substance abuse services for Atlantis Health Plan members.

ValueOptions is the nation's largest privately held mental health care administrator. The foundation of ValueOptions' success has been its commitment to providing excellent service to more than 24 million members—meeting

growing customer needs and dedication to quality and service.

Customer Service Representatives are available Monday through Friday, 8:30 am to 5:00 pm. Professional clinicians are available 24 hours a day, 7 days a week to assist you with your mental health and substance abuse authorization needs.

ValueOptions may be reached toll-free at (866) 477-9740.



An Ounce of Prevention...

Atlantis believes that an ounce of prevention is better than a pound of cure. Our screening guidelines support most of the American Cancer Society, the American Diabetes Association, and the American Heart Association recommendations. The highlights are:

Men and Women:

Blood pressure measurement starting at age 20, at each regular health care visit, and at least every two years. Body mass index measurement starting at age 20, at each regular visit. Blood

cholesterol test, starting at age 20 and at least every 5 years.

Blood glucose test, starting at age 45, every three years. Colorectal screening starting at age 50, every 1-10 years depending on the test your doctor uses.

Women:

Clinical breast exam starting at age 20, every three years; yearly after age 40. Mammography starting at age 40, yearly (Atlantis Health Plan [AHP] recommends a baseline at age 35-39). Pap test at age

20, yearly, and after age 30 every one to three years depending on the test used and past results (AHP recommends starting at age 18).

Men:

Prostate-Specific Antigen test and digital rectal examination starting at age 50 or at any age for men having a prior history of cancer. AHP recommends starting at age 40 for African-American men because of the higher incidence for this group. Members are advised to ask their doctor about the pros and cons of testing.



Influenza Vaccine Shortage

Centers for Disease Control interim recommendations for the 2004-05 season

It has been widely reported that a serious flu vaccine shortage exists this season. The New York State Department of Health has appealed to all health care providers to cooperate with this urgent situation. The Centers for Disease Control has identified groups who should get priority vaccination. These groups are as follows:

- all children aged 6-23 months
- adults aged 65 years and older
- persons aged 2-64 years with underlying chronic medical conditions

- all women who will be pregnant during influenza season
- residents of nursing homes and long-term care facilities
- children 6 months – 18 years of age on chronic aspirin therapy
- health care workers with direct patient care, and
- out-of-home caregivers and household contacts of children aged under 6 months

Intranasally administered, live, attenuated influenza vaccine, if available, should be encouraged for healthy persons who are aged 5-49 years and are not pregnant.

Source: New York State Department of Health

Drug Utilization Review

Due to the fact that growing pharmaceutical expense is one of today's greatest threats to the affordability of health care, AHP believes in working closely with doctors and pharmacists to help members get the best quality pharmaceutical products for their health care needs. Certain categories of drugs undergo medical necessity review before they can be dispensed. These reviews are done for quality control and safety purposes to ensure adequate medical supervision of members. To facilitate the process, a list of medications requiring prior authorization has been made accessible to AHP providers via the AHP website as well as the Provider Handbooks. This list includes injectable drugs that may require prior authorization under each member's medical benefit. The drugs requiring utilization review are regularly updated.

List of medications requiring authorization:

- Accutane®
- Accolate®
- Allegra
- Allegra-D
- Amnesteem
- Avonex (Interferons, Injectable)
- Bextra®
- Botulinum toxin type A (Botox®) Neurotoxin Complex/BOTOX
- Celebrex®
- Cerezyme®
- Claravis
- Copaxone (Glatiramer Injection)
- Depo-Provera (Medroxyprogesterone)
- Enbrel®
- Epogen®
- Figrastim®
- Fragmin
- G-CSF (Neupogen)
- Genotropin®
- Humatrope®
- Imitrex
- Infertility Treatment (Please check if member has a rider for this)
- Intron A (alfa-2b), Roferon-A (alfa-2) – Interferons
- Ketorolac Oral
- Lamisil® tablets
- Levitra
- Lovenox (Enoxaparin)
- Lupron
- Nasarel
- Nexium (Members must try 4 weeks of Prilosec OTC first)
- Norditropin®
- Nutropin®, -AQ, -Depot
- Pegfilgrastim (Neulasta)
- Prevacid (Members must try 4 weeks of Prilosec OTC first)
- Procrit®
- Protopin®
- Provera
- Prozac
- Raptiva (Efalizumab Injection)
- Rebetol (Ribavirin)
- Rebetron
- Remicade
- RespiGam
- Retin-A Micro® (> age 25)
- Rowasa
- Saizen®
- Sandostatin® Octeotide Injection (Hormone)
- Serostim®
- Singulair®
- Sotret
- Sporonax
- Synagis
- Toradol
- Tretinoin (Retin-A®) (> age 25)
- Wellbutrin
- Viagra
- Xyrem
- Zoladex (Goserelin)
- Zylflo®
- Zyrtec
- Zyvox



Any prescription costing more than \$200 is routinely reviewed by the Plan when the member brings it to the Pharmacy; however, only medications on this list must be pre-authorized by the Plan.

Choosing a Primary Care Physician (PCP) or Finding a Network Physician

All members must choose a primary care physician (PCP) on their enrollment form. These doctors can be pediatricians, family practitioners, internists, and Ob/Gyns. A female patient can have both a general doctor and an Ob/Gyn as primary care physicians.

The Atlantis Health Plan's POS and HMO Open Access products allow members to visit specialists without a referral from their primary care physician.

How to recruit your family doctor to join the Atlantis network

E-mail us via our website or write to our Member Services department. Be sure to list your doctor's full name and specialty, address, and telephone number.

The Atlantis network is constantly expanding. Our most current directory is available at www.atlantishp.com or by calling our Member Services department for an in-network provider.



Pearl: Most ulcers are completely curable with medications and do not require surgery or other drastic interventions.

4. What are the functions of the small intestine and colon?

The small intestine is a 22-foot-long, coiled organ whose main function is to digest and absorb the nutrients from the food we eat. The colon, or the large intestine, is a 6-foot-long organ whose main function is to reabsorb fluids from digested food and prepare the material for excretion. Both are highly complex organs with multiple other secondary functions.

Pearl: A person can live a normal life without a colon. A person cannot survive without a small intestine, unless they are fed intravenously.

5. What is colitis?

Colitis is an inflammation of the colon. It is only a sign of a disease and not a diagnosis. The doctor has to figure out what kind of colitis the patient is suffering from. Colitis can result from food poisoning, overuse of common antibiotics, lack of blood supply, or from unknown causes. The last category is sometimes mysteriously called idiopathic. Although we cannot pinpoint the

cause of idiopathic colitis, we usually know how to treat it.

Pearl: If you are told you have colitis, always ask what kind of colitis.

6. What is the common condition called IBS?

Irritable Bowel Syndrome (IBS) used to be called mucus colitis, nervous bowel, or irritable colitis. The term colitis is a misnomer because usually there is no inflammation. The main problem is an inability to have well-ordered contractions and relaxations of the colon. This results in constipation, diarrhea, and bloating.

Pearl: IBS is more annoying than life-threatening. It is very manageable with the right diet and medications, although occasionally it can be disabling.

7. What are the problems that can result from diverticulosis?

Diverticulosis is a pocket or out-pouches from the colon. This is usually caused by an increase in pressure within the colon, and this pressure can be reduced with a high-fiber diet or fiber laxatives. Bleeding and perforation are rare but serious complications of diverticulosis.

Pearl: This is a very common condition in the western world and generally does not cause any symptoms. Stick to a low-fat, high-fiber diet and you should rarely be bothered by these pouches in the colon.

8. What are the consequences of living without a gall bladder?

Gall bladders are commonly removed for symptomatic stones or dysfunction. The gall bladder is a reservoir for bile, which it releases with exquisite timing to digest fatty foods. Consequently, a person without a gall bladder will lack the reservoir function and the timing of release of the bile. This can result in irritation of the stomach and resultant gastritis, and a condition called bile-induced diarrhea.

Pearl: Certain medications that bind the bile acids can give some relief of these symptoms.

9. Are colon cancers preventable?

Yes. There is a higher incidence of colon cancers in persons who have first-degree relatives with the same cancer. Colon polyps are also a precursor to colon cancer. So, if patients at high risk are carefully monitored, we can prevent or detect the prob-

lem early. High-risk persons should have a colonoscopy on a regular schedule every one to three years. Non-high-risk individuals should have this test every five to ten years starting at age 50.

Pearl: Colon cancer is one of the few cancers that can truly be prevented by regular checkups. Don't let the embarrassment of a colonoscopy cost you your life.

10. What causes Hepatitis C?

Hepatitis C is a virus that enters the blood through contaminated blood products or infected needles. For the past 15 years, blood products have been tested for this virus and have been found safe. Exposure is mainly confined to those individuals who received transfusions before the time that testing began and for those who use shared needles for drug use.

Pearl: Several treatments are available for this condition, and they are continually being refined to minimize the side effects and improve efficacy.

Sury Anand, MD is a practicing gastroenterologist in New York City. Dr. Anand is the Chairman and CEO of Atlantis Health Plan. Please address any inquiries or questions to him at SANand@AtlantisHP.com.



Submitting Claims

Remember that all in-network claims have to be submitted within 60 days of the date of service. All non-network claims have to be submitted within 180 days of the date of service.

Reminder: Our claims mailing address is:

Atlantis Health Plan
Claims Processing Department
Bowling Green Station
P.O. Box 873
New York, NY 10274

Every claim must be accompanied by an original claims form, completed in its entirety. Photocopies are not acceptable.

In addition, you may remind your provider that we accept claims electronically using Payor ID #13853.



Atlantis Q&A: Generic Drugs – Quality at a Better Price

Q. Are there any important differences between generic drugs and brand name drugs?

A. No, there are not. Generic drugs are made from the same chemical compound as their brand name counterparts. They are manufactured according to the same standards as brand name drugs and have the Food and Drug Administration's (FDA's) approval for safety and effectiveness.

Q. Why do generic drugs cost less?

A. When a company develops a new drug, it has a 17-year patent period, during which no other company can sell the drug. This eliminates competition and causes the price to stay high. During the 17-year period, the company is able to recover its costs for research and development.

Q. What happens after the 17-year period?

A. Many physicians continue to prescribe the drug by its brand name because of their familiarity, thereby keeping the brand price high. Likewise, the competition between companies offering the generic version keeps the generic price low. Unlike brand name drugs, generic

drugs are not advertised, which helps keep the price down.

Q. What does this mean to you and your employer or organization?

A. By asking your physician to prescribe a generic drug, you get a quality medication at a fraction of the brand name price.

Q. Do companies test generic drugs?

A. Yes. The FDA requires testing by generic manufacturers to prove that their drugs are therapeutically equivalent to the brand name drugs.

Q. Does the FDA monitor the quality of generic drugs as closely as brand name drugs?

A. Yes. Whether they are brand name products or generic versions, all approved drugs must meet the same FDA standards of quality.

All manufacturers are subject to periodic inspections. All must follow the FDA's Good Manufacturing Practice Regulations.

The FDA periodically collects samples of all drug products, both generic and brand name, from manufacturers



and from the marketplace to be tested in the agency's laboratories for purity and strength.

Q. Do shape and color affect generic drug performance?

A. No. You can be assured that the difference in shape or color has no effect on the way the drug works.

Q. Is there a generic version available to fill my prescription?

A. Ask your pharmacist for more information. Chances are a lower priced, generic version of the drug your doctor prescribed is readily available. The FDA has now approved over 8,000 generic versions of a wide variety of drugs.



Subscriber Contract and Member Handbook

Please read your Subscriber Contract and Member Handbook in your enrollment package for all the details about your coverage and how to use the Plan. Check your

Explanation of Benefits (EOB) statement that you will receive every time we pay a claim on your behalf. Call our Member Services department if you notice any fraudulent activity.

Important Phone Numbers

Administrative/General Phone Number	212-747-0877
Administrative/General Phone Number (Toll-free)	888-258-1498
Administrative Fax Machine	212-747-0843
Behavioral Health Pre-Authorization	866-477-9740
Member Services	866-747-8422
Provider Services	866-747-8422
24/7 MD Hotline	866-747-8422
Prescription Drug Plan	888-645-9303
Utilization Management Pre-Authorization	800-270-9072
Vision Care Services	800-428-8789



Website www.atlantishp.com

*Please note: Although we try to be timely and accurate in the information presented in this newsletter, some information may have changed. Please contact Atlantis Member Services for the most up-to-date information.

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