

# Empowered: Put your health first with screenings paid for by Ladies First

You know health screenings are important. They help find diseases and risk factors early when they're easier to treat. You also know they are expensive and that might make you put them off.

But now that you're a member Ladies First you have the power to put your health first, because Ladies First pays for many important screenings.

## Ladies First pays for:

### Breast cancer screening

- annual breast exam
- annual (or less often) mammogram, starting at age 40
- additional testing as needed

### Cervical cancer screening

- annual pelvic exam
- Pap test on a schedule recommended by health care provider
- HPV testing for women over age 30
- additional testing as needed

### Heart disease screening

- blood pressure
- total cholesterol and blood glucose (sugar) testing
- weight and height

## More power to you with other Ladies First services!

### Want to lose weight, get more exercise, or quit smoking?

The Ladies First Lifestyle Program Coordinator can help connect you with the program that fits your needs. See more about these programs in the section called *Energized: Weight management & fitness programs.*

*Ladies First gave me a blood pressure cuff so now I monitor myself regularly. I always know how I'm doing and can keep my risk factors down.  
- Beverly, Burlington*



# Heart strong: Get checked and get moving

## Heart health and you

Reality check: Heart disease is the most common cause of death for women in the U.S. That's why it's so important to understand what causes it, how likely you are to get it, and what you can do to prevent it.

There is much you *can* do to reduce risk factors for heart disease. You can quit smoking (really, you can!). You can lower your blood pressure and cholesterol. You can lose weight and become more active. You can also control diabetes. All the while, Ladies First is right there with you, giving you financial and emotional support.

Want to lose weight, get more exercise, or quit smoking? The Ladies First Lifestyle Program Coordinator can help connect you with the program that fits your needs. See more about these programs in the *Energized: Weight management & fitness programs* section.

### Important screening tests for heart health:

- blood pressure
- cholesterol
- blood glucose (sugar)
- body mass index (BMI): a measure of body fat based on height and weight

*I do water aerobics three times a week.  
It's easy with the free classes at the  
YMCA through Ladies First.  
- Marty, Burlington*



Cholesterol and blood glucose are checked by a blood test. Some health care providers draw blood in their office and some send you to a lab to have this done. It is best to be fasting (not eating for several hours) when you have these tests, so ask for an early morning appointment, and do not eat or drink anything except water after midnight the night before your appointment. If you forget to fast, you can still get tested for total cholesterol, HDL cholesterol and Hgb A1C (instead of blood glucose). These values are not affected by fasting status and will still count as a heart health screening.

### Ladies First will pay for these screenings

Call your health care provider to make an appointment today. All you need is your insurance card (if applicable) and your Ladies First member card. Your provider will know what to do.

# Proactive: Breast health screening

## Facts can be frightening ...

... like the fact that one out of eight women will have breast cancer. Every year, about 210,000 women in the U.S. are diagnosed with breast cancer – about 40,000 die from it.<sup>1</sup>

But don't be scared. Take action. The fact is, when breast cancer is found early, treatment is usually successful.

## The tests: Mammograms, ultrasounds and biopsies

The best way to find cancer early is to have regular mammograms on a schedule recommended by your doctor. All women are at risk for breast cancer, so most women should begin having regular mammograms at age 50. Some women should start earlier. Talk with your health care provider about when and how often you should start getting them.

A mammogram is an x-ray of the breast that allows doctors to look for early signs of breast cancer up to three years before it can be felt. Often the result of a mammogram is not completely clear and more tests are needed. These tests may include additional x-rays, an ultrasound or a biopsy. These tests are common so if you are told you need them it is still likely that you do not have cancer.

Ladies First pays for mammograms for our members starting at age 40 (or earlier if you are at high risk) and pays for ultrasounds and biopsies if they are needed. If you have insurance, it will probably pay for the mammogram but may not pay for other tests. Your insurance will be billed first and Ladies First will be billed for anything insurance doesn't cover.

## Other things that may lower the risk of breast cancer include:

- being physically active most days of the week
- staying at a healthy weight
- limiting the amount of alcohol you drink
- avoiding hormone replacement therapy (HRT) or finding out the risks and benefits to see if it's right for you

*Ladies First gives you peace of mind.  
You can move forward because you  
have valuable information.  
- Linda, Milton*



<sup>1</sup> U.S. Cancer Statistics Working Group, *United States Cancer Statistics: 1999–2011 Incidence and Mortality Web-based Report*.

# Preventive: Cervical health screening

Most of the time cervical cancer is easily preventable with regular screening tests and follow-up. It's also very curable if found early and treated.

The main cause of cervical cancer is human papillomavirus (HPV), a common virus that can be passed from one person to another during sex. At least half of all sexually active people will have HPV at some point in their lives. Because the immune system can fight off HPV naturally, HPV usually goes away by itself within two years and does not cause health problems. If the body does not clear the virus, it stays in the body for many years before it causes these cancers.

## Screening

Two tests can help prevent cervical cancer or find it early:

- the Pap test (or Pap smear) looks for pre-cancerous changes on the cervix that might become cervical cancer if they are not treated
- the HPV test looks for the virus that can cause these cell changes

### Pap test: who/when

- women 21 and up
- every three to five years with normal results

### HPV test: who/when

- women 30 and up
- every five years with normal results

Both tests can be done at the same time as your pelvic exam.



*I had my pap and HPV test done at the same time, through Ladies First. They turned out normal and I won't have to have them for another five years.  
- Nancy, Burlington*

## HPV vaccines

HPV vaccines protect against the types of HPV that most commonly cause cervical cancer. The Centers for Disease Control now recommends that all girls and boys get three doses (shots) of HPV vaccine when they are 11 or 12 years old to protect against cervical cancer.<sup>2</sup> HPV vaccines are also recommended for teen girls and women up to age 26 who did not get all three doses of the vaccine when they were younger.

### More steps to help prevent cervical cancer:

- avoid smoking
- use condoms during sex
- limit the number of sexual partners

HPV infection can occur in both male and female genital areas that are covered or protected by a latex condom, as well as in areas that are not covered.

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<sup>2</sup> Atlanta, GA: Dept. of Health and Human Services, Centers for Disease Control and Prevention and National Cancer Institute; 2010.

# Energized: Weight management & fitness programs

## Live to the fullest with free lifestyle programs

Ladies First now offers free programs to help you reach your weight management and fitness goals. These are called lifestyle programs because we want to encourage gradual, realistic changes in eating and physical activity so that you can stick to your program and see the results you want. Our lifestyle programs help you do that.

Joining is easy. If you are 30 or over, have a full heart health screening and have at least one risk factor, you're eligible for the Ladies First lifestyle programs. We currently offer Weight Watchers®, Curves Complete® and the YMCA Diabetes Prevention Program. These programs are offered totally free to motivated members who are ready to make lifestyle changes related to nutrition and physical activity.

### **Weight Watchers**

Ladies First can pay for 12 Weight Watchers meetings over 12-24 weeks, and possibly an additional 12 meetings if you are attending regularly and are losing weight.

### **Curves Complete**

Ladies First can pay for a 3-6 month Curves Complete membership for eligible participants, which includes fitness, weight loss tracking, one-on-one health coaching and menu planning. Participants must complete a minimum of two workouts and one coaching session with a Curves Complete coach each week, although they are free to work out as often as they wish. Members may also enroll in the Curves fitness-only option, which includes unlimited access to the fitness facility, but no other features.

### **YMCA Diabetes Prevention Program**

The YMCA Diabetes Prevention Program helps you set a goal for reducing your weight and increasing your activity. Classes are free of charge to qualified members through a partnership with the Vermont Blueprint for Health.



*Ladies First helped  
me achieve my goals.  
- Virginie, Burlington*

## Other options for you

### **Health coaching**

Not ready to commit to the gym? We can connect you to a health coach in your area who provides personalized and confidential services. You'll meet individually with a trained health coach and can choose to focus on any area of behavior change that interests you, whether it is nutrition, physical activity or tobacco cessation. The choice is yours and the number of sessions is up to you.

### **Blood pressure self-management**

If you have high blood pressure (also called hypertension), controlling it is very important, to avoid more serious health problems. If you are on blood pressure medication or your blood pressure is higher than 140/90, Ladies First can provide a free blood pressure monitor and tracking tools for you to use at home. We also provide support so you can report your blood pressure readings to your doctor on a regular basis in order to get feedback, adjust your medication or schedule an appointment.

### **Smoking cessation services**

Get tips and tools that can make it easier to quit smoking.

### **Special incentives**

Ladies First members who have had their heart health screening may be eligible for special incentives, including Farmer's Market coupons, Vermont State Park passes and other special items as they are available.

To find out more about these programs, contact our Lifestyle Program Coordinator at **802-652-4139**.

# Assertive: Steps to take now

## Grab your member card and make an appointment

If you have a doctor or other health care provider, call to schedule an appointment. He or she should be able to tell you what screenings you currently need.

Almost all health care providers in Vermont (and some in New York and New Hampshire) accept Ladies First payments, but be sure to mention when you call that you are a Ladies First member. If you also have insurance, your insurance will be billed first and Ladies First will be billed for anything they don't pay. If you want to have cholesterol and blood glucose testing, let them know and ask for an early morning appointment (you cannot eat before the test).

If you don't have a doctor or other health care provider, please call us at **800-510-2282** and we will help you find a provider in your area.

## Take the provider report and member card with you

Your member card and provider report are in the front pocket of this folder. Please take both to your appointment and show them when you arrive. The member card has a number on it that the provider will need in order to bill Ladies First, but you should keep the card.

The provider report should be filled out by the doctor or other health care provider and sent to us. Some health care providers don't see many Ladies First members, so you might need to remind them how it works. Please tell them you'd like the report to be sent (or faxed) to Ladies First after it's completed.

## Don't forget about heart disease screening!

Most doctors know about the mammograms and Pap tests offered by Ladies First, but some don't know that we also pay for cholesterol and blood glucose (sugar) testing. If you'd like to have this done, please ask for it. If you want to be in one of our weight loss programs, you will have to have your cholesterol and blood glucose tested, as well as blood pressure, height and weight.

## Do you need transportation or an interpreter?

If you need a ride to your appointment, please call us and we will pay for a ride provided by your local transport agency. If you need an interpreter, we can also arrange and pay for one.

## After your appointment

Please let us know if you have any questions after the appointment. If you get a bill by mistake, do not pay it – call us right away.

*"I'm with Ladies First."  
It's the first thing I say when  
I go to an appointment.  
They're all really for us women!  
- Christina, Essex Junction*



## You may be wondering ...

### **Can I be a member of Ladies First if I have health insurance?**

Yes, as long as you do not have Medicaid or Medicare Part B and you meet the Ladies First income limit and other guidelines.

### **What if I get my health insurance through Vermont Health Connect?**

You can have health insurance through Vermont Health Connect and still be a member of Ladies First, as long as you meet the income limit and other guidelines.

### **After I've joined Ladies First, what happens next?**

Once you receive your member card, call your doctor or nurse to make an appointment.

### **Where do I go for my appointment?**

Almost all doctors in Vermont accept Ladies First, so in most cases you can go to your regular doctor. If you do not have a regular doctor, call our Member Services Coordinator at 800-508-2222 and she will help you find one.

### **What if I don't have a way to get to my appointment?**

Ladies First can arrange and pay for transportation to your appointment if you have no other way to get there.

### **What if I need an interpreter?**

Ladies First pays for interpreter services.

### **What does Ladies First cover?**

See the section called *Empowered: Put your health first with screenings paid for by Ladies First*.

### **How often should I have a Pap test, mammogram, and heart health screening?**

Some people need these tests more often than others, or starting at an earlier age. Ask your doctor how often you need them and follow his/her recommendations.

### **Can Ladies First help me lose weight?**

Yes, we can! See the section called *Energized: Weight management & fitness programs* for more information.

### **What if I can't afford my cholesterol, blood pressure or diabetes medications?**

Our Lifestyle Program Coordinator can help you find out where to get low-cost or free medications. Call her at 802-652-4139.

### **What if I have an abnormal Pap test or mammogram?**

If you are told that your test results are abnormal or that more testing is needed, call our Care Coordinator at 800-510-2282.

### **What if I am diagnosed with cancer and I have no health insurance?**

It is unlikely that you will be diagnosed with cancer, but if you are, our Care Coordinator will help you get connected with the treatment you need. Call her at 800-510-2282.



*I'm a realist when it comes to exercise. I just try to get 30 minutes of moderate physical activity every day. It helps me stay healthy!*  
- Gail, Williston

## Stay in touch

As a member of Ladies First, you are important to us and we want to help you be as healthy as possible. Please call us anytime you have questions about your health and we will do our best to steer you in the right direction.

### Also, please be sure to call us if you:

- have a mammogram or Pap test and are told that the results are not normal or that more tests are needed
- have your blood pressure checked and it is higher than 140/90
- go on Medicaid or Medicare insurance
- go on insurance through Vermont Health Connect; you can still be a Ladies First member if you meet the income guidelines, but we need the policy information
- move to a new address
- get a bill for something you thought was paid for by Ladies First
- aren't sure where to go to have your Ladies First check-ups

## Contacting us

### Member support: [800-508-2222](tel:800-508-2222)

The Member Services Coordinator can help you with any questions about the program and how it works.

### Lifestyle programs: [802-652-4139](tel:802-652-4139)

The Lifestyle Program Coordinator can answer questions about the results of your heart health screening. She can also tell you about our weight management and fitness programs and help you get enrolled if you are eligible.

### Further testing, if needed: [800-510-2282](tel:800-510-2282)

If you have a mammogram or Pap test and the results show that more testing is needed, our Care Coordinator can answer any questions you may have and help you get additional testing. Also, although it is unlikely that you will be diagnosed with cancer, our Care Coordinator can help you get connected with the treatment you need.

### Billing issues: [802-865-7756](tel:802-865-7756)

Occasionally, you may get a bill by mistake. If this happens, please do not pay the bill! Instead, mail a copy of the bill to us at:

**Vermont Department of Health - Ladies First Program**  
PO Box 70, Drawer 38  
Burlington VT 05402-0070

## Questions?

Call us at [800-508-2222](tel:800-508-2222) or visit [www.LadiesFirstVt.org](http://www.LadiesFirstVt.org)

*Ladies First changed my life!*  
- Melissa, Milton

