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Skin Cancer Care by Dr. Steve Hoseong Yang, MD PhD

Did you know that ultraviolet (UV) light emitted by the Sun may cause premature skin aging, dark spots, and even various skin cancers? Skin cancer is the most common cancer in the United States, with more than five million cases every year. In fact, more people are diagnosed with skin cancer each year in the U.S. than all other cancers combined.

About 90 percent of non-melanoma skin cancers are associated with exposure to UV radiation from the sun. Basal cell carcinoma (BCC) is the most common form of skin cancer. An estimated 3.6 million cases of BCC are diagnosed in the U.S. each year. Squamous cell carcinoma (SCC) is the second most common form of skin cancer. An estimated 1.8 million cases of SCC are diagnosed in the U.S. each year.

An estimated 207,390 cases of melanoma will be diagnosed in the U.S. in 2021. The vast majority of melanomas are caused by the sun. In fact, one UK study found that about 86 percent of melanomas can be attributed to exposure to UV radiation from the sun.

Regular use of sunscreen everyday may reduce the risk of developing skin cancers including melanoma by 50 percent. Moreover, it is highly recommended that you see a Board-certified dermatologist for annual skin exams or whenever you find a new, or changing skin lesion. Early detection and intervention of skin cancers may save your life!

Dr. Steve Hoseong Yang is a Board Certified Dermatologist, and the Medical Director of Guam Dermatology Institute. He is the only full time permanent dermatologist in Guam. Along with his dedicated team, Dr. Yang brings world-class expertise in medical, surgical, including staged Mohs surgery, and cosmetic dermatology to Guam.

Prior to moving to Guam, Dr. Yang served as an Assistant Professor and Assistant Director of Cutaneous Translational Research Program in the Department of Dermatology at the prestigious Johns Hopkins Hospital.

Guam Dermatology Institute proudly accepts TakeCare Insurance. Please call 671-588-5001 for your appointment today.

Dermatology Cancer Care
Steve Hoseong Yang, MD PhD
Guam Dermatology Institute

Eye Health By: Dr. Peter Lombard, MD

Healthy lifestyle choices like exercising, eating well, and not smoking can keep vision sharp. But the most important way to safeguard vision

is through regular eye exams, since many eye diseases have no early symptoms. Patients over 65 should see an eye care provider every 1 to 2 years for an eye exam.

Along with testing visual acuity, eye doctors test for: Refractive errors including nearsightedness, farsightedness or astigmatism; focusing problems like presbyopia, eye diseases such as glaucoma and macular degeneration; and other vision problems like strabismus, amblyopia or binocular vision; and of course diabetic retinopathy, a common cause of blindness in Guam. When identified early, prompt treatment can help prevent vision loss.

Changes in night vision (especially glare) may indicate cataracts, the leading cause of reversible vision loss in the United States. Cataract surgery provides a higher quality of life and greater independence because of improved vision, while reducing the risk of tripping, falls, and hip fractures.

Finally, we can all take steps to prevent eye dryness! Stay hydrated and remind yourself to “blink more often” when doing your charting. Staring at digital screens reduces your blink rate and can promote corneal dryness. At home, the holidays can bring more opportunities to spend time on digital devices, and this can put us at risk for computer vision syndrome (CVS), a condition that can cause headaches, eye strain, and pain in the back and neck. Follow the 20-20-20 rule: every 20 minutes, take a 20-second break and look at something at least 20 feet away. You may also want to keep some rewetting drops handy for use when your eyes feel irritated and itchy.

If we take care of our vision, we will see that it really is the gift that keeps on giving — year after year after year!

Dr. Peter Lombard, MD
Advanced Eye Care LLC,
dba Lombard Health

Newly Renovated TakeCare Wellness Center open with Educational and Management Programs

TakeCare recently opened its renovated Wellness Center at the Baltej Pavilion in Tamuning. The new Wellness Center includes a full kitchen, consultation and education rooms and group and one-to-one classes. Programs focus on nutrition, diet, disease prevention, and disease management to improve the participant's health and well-being.

The Wellness Center promotes the four pillars of a balanced lifestyle: being active, eating right, relaxing and unwinding, and being socially connected.

Jonei Delgado, FHP Health

Center's registered dietitian nutritionist, will teach cooking workshops focusing on ways to incorporate a variety of nutrient dense foods and ingredients into easy and exciting meals. She will provide guidance on nutritional habits by teaching about ingredients, how nutrients interact with your body, and how a healthy, balanced diet can maximize health.

The new center also features the Evolt 360 Body Composition Analyzer Intelligent Body Scanner. This is a simple-to-use 60-second body scan that provides detailed data with more than 40 measurements. All readings are specific to the individual. This

scanning method provides measurements and data beyond the one-size-fits-all generic Body Mass Index (BMI).

Health and wellness coaches, led by Ernest Aquino, TakeCare's wellness team lead, provide educational and coaching services including Prevent T2 - Diabetes Prevention Program, Guam's only fully recognized Center for Disease Control and Prevention program; helping participants learn to manage their diabetes, hypertension, hyperlipidemia; and assisting participants to reach their goals (weight loss, gain, or management, increasing daily physical activity, improving eating habits) and providing accountability to keep them on track.

Every other Wednesday in the Pacific Daily News, Ernest Aquino, TakeCare's wellness team lead, and Jonei Delgado, FHP Health Center's registered dietitian nutritionist, co-write **Wellness Wednesdays**, a column offering tips and suggestions to live a balanced lifestyle.

"New column focuses on wellness"

The Lifestyle section has been running health and wellness columns by contributing writers on Wednesdays, and we're excited to introduce a new column that reflects the theme: Wellness Wednesdays. The column will focus on health, fitness and nutrition and will be written by Ernest Aquino, TakeCare's wellness team lead, and Jonei Delgado, FHP Health Center's registered dietitian nutritionist.

To read the rest of the column, click [here](#)

Previous columns are located on the Pacific Daily News' website.

REMINDER: Last day to complete your preventative breast cancer screening is December 31, 2021

In Celebration, TakeCare will begin our annual Breast Cancer Screening, Awareness and Preventative Campaign **September 1st - December 31st, 2021**.

Attention all eligible TakeCare members (women ages 35 and above):

Complete your preventative breast cancer screening at FHP Health Center and receive a free gift!

TakeCare members are able to receive an incentive up to \$75 for completing their mammogram.

Get screened and enter for a chance to win a PHR Membership Card!

Call **(671) 646-5825** press **1** for appointments.

Effective for coverage policies effective on or after January 1, 2022.

Your Rights and Protections Against Surprise Medical Bills in the US

When you get emergency care or get treated by an out-of-network provider at an in-network hospital or ambulatory surgical center in the US, you are protected from surprise billing or balance billing.

What is "balance billing" (sometimes called "surprise billing")?

When you see a doctor or other health care provider, you may owe certain out-of-pocket costs, such as a copayment, coinsurance, and/or a deductible. You may have other costs or have to pay the entire bill if you see a provider or visit a health care facility that isn't in your health plan's network.

"Out-of-network" describes providers and facilities that haven't signed a contract with your health plan. Out-of-network providers may be permitted to bill you for the difference between what your plan agreed to pay and the full amount charged for a service. This is called "**balance billing**". This amount is likely more than in-network costs for the same service and might not count toward your annual out-of-pocket limit.

"Surprise billing" is an unexpected balance bill. This can happen when you can't control who is involved in your care—like when you have an emergency or when you schedule a visit at an in-network facility but are unexpectedly treated by an out-of-network provider.

You are protected from balance billing for:

Emergency services in the US

If you have an emergency medical condition and get emergency services from an out-of-network provider or facility, the most the provider or facility may bill you is your plan's in-network cost-sharing amount (such as copayments and coinsurance). You can't be balance billed for these emergency services. This includes services you may get after you're in stable condition, unless you give written consent and give up your protections not to be balance billed for these post-stabilization services.

Certain services at an in-network hospital or ambulatory surgical center in the US

When you get services from an in-network hospital or ambulatory surgical center, certain providers there may be out-of-network. In these cases, the most those providers may bill you is your plan's in-network cost-sharing amount. This applies to emergency medicine, anesthesia, pathology, radiology, laboratory, neonatology, assistant surgeon, hospitalist, or intensivist services. These providers can't balance bill you and may not ask you to give up your protections not to be balance billed.

If you get other services at these in-network facilities, out-of-network providers can't balance bill you, unless you give a written consent and give up your protections.

You're never required to give up your protections from balance billing. You also aren't required to get care out-of-network. You can choose a provider or facility in your plan's network.

When balance billing isn't allowed, you also have the following protections:

- You are only responsible for paying your share of the cost (like the copayments, coinsurance, and deductibles that you would pay if the provider or facility was in-network). Your health plan will pay out-of-network providers and facilities directly.
- Your health plan generally must:
 - Cover emergency services without requiring you to get approval for services in advance (prior authorization).
 - Cover emergency services by out-of-network providers.
 - Base what you owe the provider or facility (cost-sharing) on what it would pay an in-network provider or facility and show that amount in your explanation of benefits.
 - Count any amount you pay for emergency services or out-of-network services toward your deductible and out-of-pocket limit.

If you believe you've been wrongly billed, you may contact us at (671) 647-3526 or via email at customerservice@takecareasia.com

The Prevent T2 program offers a proven approach to preventing or delaying the onset of type 2 diabetes through modest lifestyle changes made with the support of a coach and one's peers. Participants learn how to eat healthy, add physical activity to their routine, manage stress, stay motivated, and solve problems that can get in the way of healthy changes. The program's group setting provides a supportive environment with people who are facing similar challenges and trying to make the same changes. Together participants celebrate their successes and find ways to overcome obstacles.

Prevent T2 groups meet for a year — weekly for the first 12 weeks, twice a month from April to August, and then monthly from September to December to maintain healthy lifestyle changes. Prevent T2 is part of the National Diabetes Prevention Program led by the Centers for Disease Control and Prevention (CDC).

Start Date: Saturday, January 8, 2022

Time: 10:00 am - 12:00 pm

Location: TakeCare Wellness Center

To register:

Visit <https://takecarewellnesscenter.simplybook.me/v2/#> or contact the Wellness Team at (671) 646-6956 ext 7260 or scan QR Code.

Newly Credentialed Providers

TakeCare welcomes newly credential providers and facilities. For a complete list of TakeCare's Network visit our website at: https://takecareasia.net/directories/provider_directory

TakeCare's mission is to help improve members' health and well-being by offering comprehensive wellness programs and essential tools to achieve individual health goals to support abilities for self-care. TakeCare Wellness Program is the only AAAHC accredited health education and wellness program in Guam.

For more information on TakeCare's Wellness Programs, visit:
<https://www.takecareasia.com/wellness-program/getting-started>