

FOCUS on Health

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Thank you for being a member of Horizon NJ TotalCare (HMO D-SNP). We are here to help you reach your health care goals. It is important that you understand what you get with your Horizon NJ TotalCare (HMO D-SNP) benefits. If you have any questions, please call Member Services at **1-800-543-5656** (TTY **711**), 24 hours a day, seven days a week.

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Get more from your benefits

Your Horizon NJ TotalCare (HMO D-SNP) benefits include medical, dental, vision, behavioral health and prescription drug coverage, all at no cost to you. Use these benefits to help you get and stay healthy throughout the year.

- Up to **\$300 every three months** (\$1,200 a year) on a prepaid debit card to buy personal health items from participating retail stores, like Walmart, CVS and Dollar General
- Up to an additional **\$250 every three months** (\$1,000 a year) to buy personal health items from the OTC Benefit Catalog. Go to **HorizonBlueOTC.com** to shop the online catalog.
- 24/7 access to a board-certified doctor using phone, video or online chat through **Horizon CareOnlineSM**
- A gym membership or at-home fitness plan through **FitnessCoach[®]**



If you have any questions about your benefits, call Member Services at **1-800-543-5656** (TTY **711**), 24 hours a day, seven days a week. Our Member Services representatives are specially trained to help you understand your benefits.

Keeping your asthma under control

What is asthma?

Asthma is a chronic lung disease that can be life-threatening if it is not controlled. It occurs when your airways become swollen and inflamed. That causes the airways to become smaller and narrower, and then breathing problems and asthma attacks can occur.

How is asthma treated?

Asthma medicines can be inhaled or taken as a pill. It is important to take your medicine exactly as your doctor tells you to do.

There are two main types of asthma medicines:

Long-term control medicines (maintenance medicines)

These medicines reduce swelling in your airways to lower your chance of flare ups. Most of these medicines are taken daily. Once a flare up begins, these medicines will not stop it.

Quick-relief/rescue medicines

These medicines work quickly to relax and open your airways. This helps ease symptoms like coughing, wheezing and shortness of breath. You should always keep your quick-relief medicine with you at all times, even if you feel fine.

How do I know if my asthma is under control?

If you have asthma, it is important to see your doctor for routine asthma checkups. This allows your doctor to check if your asthma is controlled and change your treatment if needed.

Signs your asthma is not under control can include:

- Symptoms occurring more often or becoming more severe
- Symptoms bothering you at night and causing you to lose sleep
- Limiting normal activities and missing school or work because of asthma symptoms
- Medicines are not working as well anymore
- Using your quick-relief inhaler more often or more than two days a week
- Needing to go to the Emergency Room or a doctor because of an asthma attack

If you have experienced any of these signs, talk to your doctor about what you can do to adjust your treatment and better control your asthma.



If you need help finding an asthma specialist in your area, you can call Member Services at **1-800-543-5656 (TTY 711)**, 24 hours a day, seven days a week.

Be proactive with preventive screenings

Although it can be challenging to fit preventive care into your busy schedule, it is the best way to take care of your health. Your annual wellness exam is the perfect time to discuss any upcoming screenings you may need.

Some screenings that you might need include:

Colorectal screening

Screenings for colon cancer are recommended for men and women who are 50 years or older. Your doctor may recommend screenings earlier, depending on risk factors such as family history. Recommended screenings for colorectal cancer include colonoscopy, sigmoidoscopy and immunochemical fecal occult blood test.

Mammogram

A mammogram checks for early signs of breast cancer. It is recommended to get a yearly mammogram starting at age 40.

If you find any lumps in your breast, or you have a family history of breast cancer, your doctor may recommend you receive this screening earlier or more often.

Pap test

This test checks for abnormal cells that cause cervical cancer and is recommended for women between the ages of 20 and 65. This screening can be done in a gynecologist's office and is recommended every one to three years.

Prostate screening

Screenings for prostate cancer are recommended for all men age 50 and over. Recommended screenings include digital rectal exams and prostate-specific antigen (PSA) tests. If you are African-American, overweight or have a family history of prostate cancer, your doctor may recommend you have this screening earlier or more often.

Your doctor can also recommend other screenings that might be right for you, like a test to check your cholesterol. Remember to ask at your next annual wellness exam, and schedule any follow-up appointments that are recommended. Preventive screenings can catch signs of disease before they become more serious.



Have you missed any appointments or preventive screenings this year due to COVID-19? Call your doctor to see if they offer telemedicine visits or if your appointment can be rescheduled for later this year.



Do you know your BMI?

Your body mass index (BMI) is an important indicator that can help you and your doctor understand if you are at a higher risk for certain health problems. Conditions that can be affected by your BMI include:

- High blood pressure
- High cholesterol
- Type 2 diabetes
- Heart disease
- Stroke
- Certain types of cancer

What does it mean?

Your BMI is an estimate of how much body fat you have. Your doctor will calculate your BMI by checking your height and weight. Your BMI will fall into one of four general ranges:

- **Underweight:** less than 18.5
- **Normal:** 18.5 to 24.9
- **Overweight:** 25 to 29.9
- **Obese:** 30 or higher

Lower your risk

If your BMI falls within the overweight or obese ranges, you may have a higher risk for health problems in the future. Your doctor can help you make lifestyle changes to lower your risk, like an improved diet and daily exercise.

Here are some tips for getting started.

- Aim for 30 minutes of mild-intensity exercise every day, like brisk walking.
- Drink water or unsweetened iced tea, instead of sugary drinks.
- Make healthier, lower-calorie versions of your favorite meals.

Source: [cdc.gov/healthyweight/assessing/bmi/index.html](https://www.cdc.gov/healthyweight/assessing/bmi/index.html)

Feed your healthy lifestyle

Making healthy choices about what to eat is one of the most important ways to manage your health and well-being. When you choose foods that are nutritious and low in saturated fat, sodium and added sugars, you can feel good about doing what's right for you.

Five food groups

Aim for a balance of healthy foods and beverages from these groups:



FRUITS

- Choose fresh, canned (in water or 100% juice), frozen or dried fruit
- Most fruits are low in calories, fat and sodium and contain important nutrients like:
 - Potassium
 - Dietary fiber
 - Vitamin C
 - Folic acid



VEGETABLES

- Fill half your plate with vegetables and fruits
- Choose red, orange and dark-green vegetables like red peppers, carrots and broccoli
- If eating canned vegetables, choose options that are "reduced sodium," "low sodium" or "no salt added"



GRAINS

- Choose whole grains over highly-processed grains
- Try whole wheat pasta and brown rice in place of white pasta or white rice
- Eat 100% whole wheat bread instead of white bread
- Look for these words as the first whole grain listed on the Nutrition Facts label:
 - Whole wheat
 - Buckwheat
 - Whole rye
 - Whole oats
 - Bulgur
 - Brown rice
 - Whole grain cornmeal
 - Wild rice
 - Oatmeal



DAIRY

- Choose low-fat (1%) or fat-free (skim) milk, yogurt and cheese
- If you are allergic to milk or cannot digest lactose, choose lactose-free, rice or soy milk that has at least 300 mg of calcium per serving



PROTEIN

- Proteins from animal sources include meat, poultry, seafood and eggs. If you choose to eat animal protein:
 - Choose lean or low-fat cuts of meat like turkey, chicken or pork. Remove the fat and skin from the meat and stick with a 3-ounce portion, which is about the size of a deck of cards
 - Fish and poultry have less saturated fat than other animal proteins. Try to eat seafood twice a week, and choose fish that is rich in omega-3 fatty acids like salmon or mackerel
- Proteins from plant sources are low in saturated fat and high in fiber, including:
 - Beans
 - Peas
 - Lentils
 - Soy products
 - Unsalted nuts and seeds

Visit [choosemyplate.gov](https://www.choosemyplate.gov) to find resources and tools to help you make healthy choices.



Show your heart some love

Heart disease is the leading cause of death in the United States. Make taking care of your heart a priority by following these steps:

1. Know your risk

Work with your doctor to understand your personal and unique factors that contribute to your heart health. Some common risk factors include:

High blood pressure

Normal blood pressure is 120/80 mmHg and below. Stage 1 hypertension, or high blood pressure, is anything higher than 130/80 mmHg. If you have high blood pressure, you have an increased risk for heart disease, stroke, kidney failure and vision loss.

High cholesterol

Cholesterol is the fat in your blood. Too much cholesterol in your blood can make fat collect on the inside of your artery walls. This is called plaque. Large amounts of plaque can cause a heart attack or stroke.

Diabetes

Adults with diabetes are at a higher risk for heart disease. With simple tests, like A1c to check your average blood sugar control over a period of time, many problems can be detected early and stopped. Lifestyle changes can also reduce your risk, such as losing weight if you're overweight, eating healthier and getting regular physical activity.

Obesity

A BMI in the obese range can increase your risk for heart disease and other health problems, such as high blood pressure, high cholesterol and diabetes. Reducing your weight is worth the effort – your heart will thank you.

2. Choose healthy behaviors

Eat (and drink) with your heart in mind. Choose fresh fruits and vegetables instead of processed foods whenever you can, and avoid foods that are high in saturated fat or trans-fat. Limit salt and sugar, and limit alcohol intake.

3. Maintain a healthy weight

Carrying extra weight can cause stress on your heart and blood vessels. Ask your doctor how to keep your weight in the healthy range.

4. Exercise regularly

Adults should get two hours and 30 minutes of moderate-intensity exercise every week, like brisk walking or bicycling. Your doctor can help you find activities that work for you.

5. Don't smoke

Smoking greatly increases your risk for heart disease, so if you don't smoke, don't start. If you do smoke, ask your doctor for tools to help you quit.



How to avoid broken bones and injuries

As we age, the risk of falling increases. But there are things you can do to protect yourself.

Preventing falls

Keep yourself safer with these 6 simple tips.

- 1. Exercise regularly.** Aim for activities that improve your strength and balance, like walking, yoga or Tai Chi.
- 2. Install grab bars and handrails.** Place them in tubs and on stairs to help you get around with ease.
- 3. Light your home well.** Low-lit areas are a risk for tripping and falling. Make sure it's bright enough so you can see properly.
- 4. Tell your doctor if medicine makes you dizzy.** Make sure your doctor knows about all the medicines you take, including over-the-counter medicines.
- 5. Have your vision checked once a year.** Make sure you get new glasses or contact lenses if your prescription changes.
- 6. Cut out clutter.** Get rid of things like loose rugs or wires that could cause you to trip.

Know your risk for osteoporosis

Of the estimated 10 million Americans with osteoporosis, 80% are women. Other risk factors for osteoporosis include:

- A small/thin body (weigh less than 127 pounds)
- A family history of osteoporosis
- Certain medicines for long-term health problems such as arthritis, lupus or thyroid disease
- Low calcium and vitamin D levels
- Do not get enough physical activity
- Existing health conditions, such as diabetes, premature ovarian failure or celiac disease
- Past menopause

Talk to your PCP at your annual wellness visit about managing your risks for broken bones and injuries and lowering your risk for osteoporosis.



Good health starts with a healthy mouth

Your smile says a lot about you, but did you know it also says a lot about your overall health? Studies have shown that oral bacteria can lead to a severe form of gum disease called periodontitis. Gum disease can cause other health conditions, including:

- **Endocarditis** – an infection of the heart valves that can happen when bacteria from other parts of your body (like your mouth) spread through your bloodstream and enter your heart
- **Cardiovascular disease** – heart disease, clogged arteries and stroke
- **Pneumonia** – bacteria in your mouth can be pulled into your lungs

Follow these tips for good oral health

- Brush twice a day with fluoride toothpaste and a soft-bristled brush
- Don't smoke or use tobacco
- Eat healthy and limit added sugars
- Floss every day
- Schedule regular dental checkups and cleanings
- Use mouthwash after brushing and flossing

You are covered for routine dental exams and cleanings twice a year, at no cost to you.

Source: Mayo Clinic [mayoclinic.org/healthy-lifestyle/adult-health/in-depth/dental/art-20047475](https://www.mayoclinic.org/healthy-lifestyle/adult-health/in-depth/dental/art-20047475)



Keep your vaccines up-to-date

Give yourself and your loved ones the best protection against preventable diseases by staying up-to-date on your vaccines. Your annual wellness visit is the perfect time to talk to your Primary Care Provider (PCP) about these recommended vaccines for adults:

General recommended guidelines for adult vaccinations

Vaccine	Recommended for	Dosage	Protects against
Influenza (flu)	Anyone age 6 months and older	One shot every year	Flu and flu-related complications. It can also reduce the risk of flu-related hospitalization.
Pneumonia (PCV13 and PPSV23)	Adults 65 years and older	Two shots with second shot at least a year after the first	Pneumococcal diseases, which can lead to serious infections like: <ul style="list-style-type: none"> • Pneumonia (lung infection) • Meningitis (inflammation of the lining of the brain and spinal cord) • Bacteremia (infection of the bloodstream)
Shingles (Shingrix)	Adults 50 years and older	Two shots two to six months apart	Shingles, a painful rash that develops on one side of the face or body.

These vaccines are covered by Horizon NJ TotalCare (HMO D-SNP) at no cost to you.

Source: Centers for Disease Control and Prevention, [cdc.gov](https://www.cdc.gov)

Notice of Nondiscrimination

Horizon Blue Cross Blue Shield of New Jersey complies with applicable Federal civil rights laws and does not discriminate against nor does it exclude people or treat them differently on the basis of race, color, gender, national origin, age, disability, pregnancy, gender identity, sex, sexual orientation or health status in the administration of the plan, including enrollment and benefit determinations. Horizon BCBSNJ provides free aids and services to people with disabilities (e.g. qualified language interpreters and information in other formats) and to those whose primary language is not English (e.g. information in other languages) to communicate effectively with us.

Contacting Member Services

Call Member Services at **1-844-498-9393 (TTY 711)** or the phone number on the back of your member ID card, if you need the free aids and services noted above and for **all other Member Services issues**.

Filing a Section 1557 Grievance

If you believe that Horizon BCBSNJ has failed to provide the free communication aids and services or discriminated against you for one of the reasons described above, you can file a discrimination complaint also known as a Section 1557 Grievance. Horizon BCBSNJ's Civil Rights Coordinator can be reached by calling the Member Services number on the back of your member ID card or by writing to:

**Horizon BCBSNJ
Civil Rights Coordinator
PO Box 820
Newark, NJ 07101**

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights Complaint Portal, online at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail at **U.S. Department of Health and Human Services, 200 Independence Avenue, SW, Room 509F, HHH Building, Washington, D.C. 20201** or by phone at **1-800-368-1019** or **1-800-537-7697 (TDD)**. OCR Complaint forms are available at www.hhs.gov/ocr/office/file/index.html.

Language assistance

Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al **1-844-498-9393 (TTY 711)**.

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 **1-844-498-9393 (TTY 711)**。

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다.

1-844-498-9393 (TTY 711) 번으로 전화해 주십시오.

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para **1-844-498-9393 (TTY 711)**.

સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન
કરો **1-844-498-9393 (TTY 711)**.

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer **1-844-498-9393 (TTY 711)**.

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero **1-844-498-9393 (TTY 711)**.

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-844-498-9393 (رقم هاتف الصم والبكم 711).

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa **1-844-498-9393 (TTY 711)**.

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните **1-844-498-9393 (телетайп 711)**.

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele **1-844-498-9393 (TTY 711)**.

ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं।

1-844-498-9393 (TTY 711) पर कॉल करें।

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số **1-844-498-9393 (TTY 711)**.

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le **1-844-498-9393 (ATS 711)**.

خبردار: اگر آپ اردو بولتے ہیں، تو آپ کو زبان کی مدد کی خدمات مفت میں دستیاب ہیں۔ کال کریں

1-844-498-9393 (TTY 711).



Member rights and responsibilities

As a Horizon NJ TotalCare (HMO D-SNP) member, you have rights and responsibilities. Your member rights and responsibilities can be found in your Evidence of Coverage or at [HorizonBlue.com/rights](https://www.HorizonBlue.com/rights).

Health and wellness or prevention information.

This plan is available to anyone who has both Medicare and full Medicaid benefits. This information is not a complete description of benefits. Call **1-800-543-5656 (TTY 711)** for more information. Members must use a D-SNP network provider. Members must use a D-SNP network DME (Durable Medical Equipment) supplier. Members must use a D-SNP network pharmacy. Members will be enrolled into Part D coverage under the D-SNP and will be automatically disenrolled from any other Medicare Part D or creditable coverage plan in which they are currently enrolled.

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