

Issue 3, 2020

Healthy Horizons



HorizonBlue.com/Medicare

Thank you for being a member of Horizon Blue Cross Blue Shield of New Jersey (Horizon BCBSNJ). Your health and well-being are important to us, and we are here to help you understand what you get with your plan. If you have any questions, please call Member Services at **1-800-365-2223 (TTY 711)**, Monday through Friday, from 8 a.m. to 8 p.m., Eastern Time (ET). You can also visit **HorizonBlue.com** or the Horizon Blue app to learn more about your plan. Text **GetApp** to **422-272** to download the app for free.

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Keep your member identification (ID) card

If you have the same Medicare Advantage plan for 2021, your member ID card will not change. Hold on to the one you currently have, and continue to use it.

Your member ID card is also available online. You can log in at **HorizonBlue.com** to view a copy of your member ID card or to request a new one. You can also view your member ID card on the Horizon Blue app. Text **GetApp** to **422-272** to download the app for free.

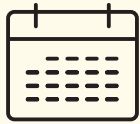
If you have any questions about your member ID card, please call Member Services at **1-800-365-2223 (TTY 711)**. Or, chat with us once you log in to your account at **HorizonBlue.com**.



Have you been putting off preventive care because of COVID-19?

Now, more than ever, it's important to stay up to date on your preventive care and screenings. If you have concerns, contact your Primary Care Physician's (PCP) office, but rest assured, medical facilities are taking precautions for your safety.

Schedule your Annual Wellness Visit



This visit with your PCP is your time to take care of your health and to ask about:

- Falls and your risk for a fall
- Blood pressure
- Medications
- Any health concerns or questions you have
- Preventive health screenings, such as breast cancer, colorectal cancer, prostate cancer, bone density, diabetes (hemoglobin A1c, microalbumin, diabetic eye exam)

Getting the most out of your doctor visit



Asking the right questions is important to help you understand what doctors are telling you. Here are some questions to ask the next time you go to the doctor.

Ask these 4 questions the next time you visit your doctor:

- Can you explain what my condition is?
- How does this impact my well-being?
- What can I do to help my condition that doesn't require medication?
- What are the limitations I'll have with this condition?

If your doctor prescribes medication, here are the 3 questions to ask:

- How long should I take this medication?
- Can you explain the common side effects?

- If I have side effects, when do I have to worry about them and how long should I wait before coming back in?

If you need to get treatment or tests, ask your doctor about the following:

- Why do I need this treatment?
- Are there any alternatives?
- What is this test for?
- Do I need a follow-up appointment?

In addition to these questions, remember to talk about all of your symptoms – especially if you're using telehealth.



New Horizon *Healthy Journey* Program - Get rewards for taking care of your health!

We're excited to share our brand new program that replaces the previous Rewards and Incentive Program. With Horizon's *Healthy Journey* Rewards Program, you may earn gift cards for completing your:

- Annual wellness visit
- Bone density test
- Breast cancer screening
- Colorectal cancer screening
- Diabetic eye exam

We've made the program faster, more convenient and more beneficial for you! Here's how:

- We expanded the selection of retailers to Walmart, CVS or Target
- We added an option to submit your information via phone

Please note the rules to participate in the program:

- You must be enrolled in a Medicare Advantage HMO/PPO plan at the time you completed the screening.
- Screenings should be completed between **January 1, 2020** and **December 31, 2020**.
- You have until **January 15, 2021** to participate in the program.

The program will launch this upcoming fall, so please be on the lookout for more information in the mail. We apologize for the delay in launching the program due to COVID-19 and thank you for your patience.

You don't want to miss out. Get screened and get rewarded!




Your flu shot is more important than ever



COVID-19 has made essential vaccinations, such as your flu shot, even more urgent. As New Jerseyans, we can help essential workers by lowering our risk for preventable diseases like influenza so that more resources are available for fighting this new virus. And if you do happen to become ill, it will be easier for your health care provider to diagnose you if you're up to date on your vaccinations. Don't forget to ask your PCP if you would benefit from being vaccinated against pneumonia. Remember, you can get your flu shot at your doctor's office or local participating pharmacy, so don't wait!

Screenings you might need

Here are some general recommended screenings for both men and women. Based on your personal health, family history or screening results you've already received, your doctor may recommend a different screening schedule.

Gender	Screening	Screening Description	Ages 40-49	Ages 50-64	Ages 65-74	Ages 75+
	Breast Cancer Screening	Mammogram	Discuss screening with your doctor	Yearly		Based on individual risk
	Cervical Cancer Screening	PAP test and human papilloma virus (HPV)	Every 5 years		Based on individual risk	
	Osteoporosis Management	Bone mineral density test			Annually—recommended for those at high risk for fracture – speak to your doctor if you need this test.	
	Prostate Cancer Screening	1. PSA test 2. Digital rectal exam	<ul style="list-style-type: none"> • Based on individual risk or family history • African-American men should talk about prostate cancer screening with their doctor starting at age 45, due to increased risk. 			
	Annual Wellness Visit/Physical Exam	Height Weight Blood pressure Body mass index	Annually			
	Colorectal Cancer Screening	Colonoscopy	Based on family history	Every 10 years		
		Sigmoidoscopy		Every 4 years		
		CT colonography		Every 5 years		
		Fecal Occult Blood Test (FOBT)		Annually		
		FIT DNA		Every three years		
	Cholesterol checkup	Simple blood test	<ul style="list-style-type: none"> • Every 4 to 6 years • Adults who have heart disease or are taking medicine to manage cholesterol should talk to their doctor about how often to have their cholesterol checked 			
	Flu Vaccine	Vaccine	Annually			
	Shingles	Vaccine		Adults 50 and older should get two doses of Shingrix, 2 to 6 months apart		
Pneumococcal Vaccine	Vaccine			Adults 65 and older should receive the following doses: <ul style="list-style-type: none"> • PCV13 first • PPSV23 at least a year later 		
Diabetes Care	<ul style="list-style-type: none"> • Hemoglobin A1c • Kidney function test (microalbumin test) • Diabetic eye exam 	Annually (Recommended for diabetics with type 1 or 2 diabetes)			Based on individual risk	



Get the most from
your pharmacy benefits



Streamline your prescription medicines with pre-sorted packaging



Keeping track of medicine can be complicated, especially if you have more than one prescription. Some need to be taken at certain times or with food. Some may have side effects when used with other drugs. It can be a lot to remember. If you're confused, you're not alone. About 46 percent of Americans used one or more prescription drugs in the past 30 days, according to the National Center for Health Statistics. That's why many pharmacies are working to make the process easier with pre-sorted packaging.

Pre-sorted packaging means your pharmacy packages your pill doses in individual packs, organized by the times when you take your medicine. You may have more than one pack for each day. For example, let's say you have two medicines, with one taken once a day (in the morning) and the other taken twice a day (morning and evening). The pharmacy would send you two small packs for each day. One pack includes the pills you take in the morning, and one includes the pill you take in the evening. Each pack comes with clear

instructions on how and when to take each medicine. This makes it easier to take the right medicines at the right time.

You can get your medicines delivered to your home from PillPack by Amazon Pharmacy, a full-service, in-network pharmacy. PillPack delivers your medicines at no additional cost to you.

There are three easy ways to sign up:

1. Go to **PillPack.com/HorizonBlue** and follow the on-screen instructions.
2. Call **1-855-494-4897** (TTY 711)
3. Sign in to your secure **HorizonBlue.com** member account. Then:
 - a. Click *Doctors & Care* from the top of the screen.
 - b. Click *Prescriptions*.
 - c. Click *PillPack by Amazon Pharmacy*.
 - d. Complete the registration information.

Once signed up, you can pick which medicines you want to fill through PillPack, and PillPack will work with your doctors to get your prescriptions transferred.

If you have exhausted your benefits

If covered benefits are exhausted while you still need care, we will work with you to identify alternatives and resources for continuing care and how to obtain it, as appropriate. If you are receiving care and have received notice of that your benefits are running out, contact a Care Manager at **1-888-621-5894**. Care Management is available to support our members' return to their optimal health, and will work with you to help identify resources to support your needs.

Brain games – have fun, stay sharp



Getting older doesn't have to mean losing your mental edge. Although it's normal to have some memory problems in our later years, there are easy and enjoyable ways to train your brain and get the most out of life at any age.

Use it or lose it!

You might have heard it said before, but it's worth repeating: the more you use your brain, the better it functions. It's great if you have a mentally challenging job or hobbies, but there's an even bigger payoff in learning new skills and information. That's because we use different parts of the brain to perform new tasks. So if you've always wanted to learn another language, join a book club or take up a musical instrument, now is the time to do it. It's like a whole-brain workout!

Make a game plan

Staying sharp doesn't have to be a chore – it can literally be a game! Some popular games that give help keep your brain active are:

- Sudoku
- Crossword puzzles
- Card games
- Chess
- Jigsaw puzzles

Apps and websites can help you stay engaged

If you enjoy a little competition, you can look for online or app-based versions of your favorites, like word games or checkers. And check out these brain-training apps and websites below to add some new challenges:

- **Lumosity** can help you improve your memory and focus (lumosity.com)
- **AARP** has a free daily crossword (games.aarp.org/games/daily-crossword-new)
- **Braingle** offers one of the world's largest collection of brain-teasers (braingle.com)

Sources:

"7 ways to keep your memory sharp at any age" <https://www.health.harvard.edu/healthbeat/7-ways-to-keep-your-memory-sharp-at-any-age>

"9 Great Brain Games and Brain Training Websites" <https://www.verywellmind.com/top-websites-and-games-for-brain-exercise-2224140>



Consistent quality of care

Horizon BCBSNJ's Clinical Practice Guidelines promote quality health care and reduce unnecessary variations in care. If you would like more information, please visit HorizonBlue.com/providers/policies-procedures/utilization-management/clinical-practice-guidelines.

You can protect yourself from illnesses



There are steps you can take to protect yourself from COVID-19, as well as other infectious diseases like the flu.

When you are out in public, wear a face covering:

- A clean cloth mask can help slow the spread of COVID-19
- Place it over your nose and mouth and secure it under your chin
- Try to fit it snugly against the sides of your face
- Make sure you can breathe easily

Maintain social distancing:

- You can help slow the spread of COVID-19 by staying 6 feet apart from others
- Try to limit your outings to essential errands when possible
- Avoid crowded places and indoor gatherings
- If possible, avoid public transit or maintain as much distance as possible from other passengers

Tips for proper handwashing

When to wash:

Before	After
Preparing food	Using the toilet
Eating	Changing diapers or cleaning a child who has used the toilet
Caring for someone who is ill	Blowing your nose, coughing or sneezing
Treating a cut or a wound	Touching pets, their food or their waste
Putting on a mask	Throwing out garbage

How to wash:

1. Wet your hands with clean, running water (warm or cold), turn off the tap and apply soap.
2. Lather your hands by rubbing them together with the soap. Lather the backs of your hands, between your fingers and under your nails.
3. Scrub your hands for at least 20 seconds (that's the length of singing the "Happy Birthday" song twice).
4. Rinse your hands well under clean, running water.
5. Dry your hands using a clean towel or air dry them.

Sources:

[cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/diy-cloth-face-coverings.html](https://www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/diy-cloth-face-coverings.html)

[cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/social-distancing.html](https://www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/social-distancing.html)

[cdc.gov/handwashing/](https://www.cdc.gov/handwashing/)

Supporting your mental health goals during challenging times



The daily demands of family, household tasks and other responsibilities can create stress and anxiety. Worrying about your health and your loved ones while trying to stay connected to friends and family and practicing social distancing can be overwhelming. While all these challenges can be difficult, getting help doesn't have to be.

Whatever you're facing, Horizon BCBSNJ is here for you, now and always.

If you're facing stress, anxiety, a Substance Use Disorder (SUD) or other behavioral health issues, the Horizon Behavioral Health program can connect you with care* including:

- Individual and group counseling
- Crisis intervention and mental health treatment
- Online wellness and self-directed therapy tools
- Virtual doctor and therapy visits
- Treatment programs for SUD

If you or a loved one need help, our dedicated care team is available 24/7 to work with you, your family, caretakers and doctors to make sure you get the treatment and support you need, when you need it most. Just call **1-800-626-2212**.

* Prior authorization may be required for certain behavioral health care services.

Introducing a new way to health: Braven HealthSM

Braven Health is the first and only New Jersey Medicare plan built in partnership by the state's most comprehensive health system and its most trusted health insurer.

Together, we're creating an improved health care experience guided by those who know our members' health best: their doctors. With less red tape and more collaboration, it's a whole new approach to Medicare for a new generation of Medicare members.

Coming soon to select counties in New Jersey. Call **1-833-713-1313** (TTY 711) or visit **BravenHealth.com** for more information.



Do you need help finding a doctor or specialist?

Visit **HorizonBlue.com/doctorfinder** to search for a physician and other health care professionals in your network. You can also call Member Services at **1-800-365-2223** (TTY 711) for help.



Older adults are at greater risk for malnutrition: do you know the signs?

Did you know that adults age 65 and over are more likely to suffer from malnutrition than any other age group? Older people can often face special challenges that make it more difficult to get the nutrients and calories they need, such as:

- Swallowing difficulties
- Dental health problems
- Mobility issues
- Acute or chronic illnesses

Good nutrition is essential to maintaining health. Malnutrition can cause problems like a weakened immune system, poor wound healing, loss of muscle and bone mass, and an increased risk for fractures, hospitalization and death. It can be difficult to detect malnutrition, especially in older adults, so it's even more important to familiarize yourself with the signs and symptoms.

Sources: theconversation.com/malnutrition-is-on-the-rise-in-older-adults-how-to-spot-the-signs-129953#
mayoclinic.org/healthy-lifestyle/caregivers/in-depth/senior-health/art-20044699#

Signs of malnutrition

- Clothing and jewelry fitting more loosely
- Reduced appetite
- Lack of interest in food or drink
- Tiredness
- Altered mood
- Weakness

If you suspect you or a loved one might be suffering for malnutrition, call your doctor. The road back to better health includes steps like eating nutrient-rich meals and snacks, using herbs and spices to make food more appetizing, and using supplemental nutrition drinks.

Member rights and responsibilities

As a Horizon BCBSNJ member, you have rights and responsibilities. Your member rights and responsibilities can be found in your Evidence of Coverage or at HorizonBlue.com/rights.

Notice of Nondiscrimination

Horizon BCBSNJ 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 **1-800-365-2223 (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 (TTY 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).



HorizonBlue.com/Medicare

Healthy Horizons

Health and Wellness or Prevention Information

Prime Therapeutics is an independent company that supports Horizon BCBSNJ in the administration of its Part D Prescription Drug program. Prime Therapeutics has an ownership interest in AllianceRx Walgreens Prime, a central specialty and home delivery pharmacy.

PillPack is an independent company that supports Horizon Blue Cross Blue Shield of New Jersey in prescription delivery services. PillPack is independent from and not affiliated with Horizon Blue Cross Blue Shield of New Jersey.

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Horizon Blue Cross Blue Shield of New Jersey has joined active users on Facebook[®] with our own corporate page, facebook.com/HorizonBCBSNJ.



You can stay up to date with the latest company news and health and wellness information. Follow us on Twitter,[™] twitter.com/HorizonBCBSNJ.