Healthy Horizons

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6 tips to get the most from your plan

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HorizonBlue.com/Medicare

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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**), weekdays, from 8 a.m. to 8 p.m., Eastern Time (ET). You can also visit **HorizonBlue.com** or use 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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Access your member ID card anytime, anywhere



You have two ways to access your member identification (ID) card online whenever you need it:

- Use the Horizon Blue app to view your member ID card on your smartphone. To get the app, text **GetApp** to **422-272** or download it from the App Store[®] or Google Play[™]. Once you're signed in to the app, tap *ID Cards* to view, download and share your member ID card with your doctors.
- Sign in to our secure member web portal at **HorizonBlue.com**. Select *ID Cards* and follow the prompts to print, download or request a new card. You may only be able to view and print a proof of coverage letter, which includes the same information as a member ID card.



How to share your member ID card with your doctor:

- When you use the **Horizon Blue app**, you can download your virtual ID card to share it with your doctor.
- If you are at the doctor but don't have your phone, your doctor's office can access your member ID card through NaviNet[®], an online tool for health care professionals.

Get the most from your plan Here are 6 tips to get you started.

We offer you exceptional programs, care management and services to help you get the most from your benefits*.

1. Take advantage of your extra benefits

- \$100 reimbursement for eyewear or eyeglasses not associated with cataract surgery, including contact lenses. Visit HorizonBlue.com/eyewear-benefit for details on how to receive your reimbursement.
- Blue365[®] a discount program available to you at no additional cost. Register or sign in now at Blue365Deals.com to start saving! You can get deals on:
 - Fitness
 - Hearing and vision
 - Nutrition
 - Travel
 - And more

2. Get the care you need – wherever you are

You can connect with a doctor by phone, video or chat with Horizon CareOnlineSM. You get unlimited medical video visits with doctors, wherever you are, for non-emergency care – no appointment necessary**. You can even get a prescription.

Visit HorizonCareOnline.com, or call 1-877-716-5657 (TTY 711) to get started.

- * Check your plan benefits by signing in to our secure member web portal at HorizonBlue.com.
- ** Appointments required for Behavioral Health.



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3. Manage your benefits with our online tools

Register and sign in at **HorizonBlue.com** or download the **Horizon Blue app** to use our secure online tools to:

- Access your member ID card and email or text it to your doctors
- Find benefits and coverage information
- Pay your premium
- View your Explanation of Benefits (EOB) and claim information
- Chat with a Member Services representative, weekdays from 8 a.m. to 5 p.m., ET.



Your relationship with your PCP is very important. Your PCP should:

- Listen carefully to your health concerns
- Help you get access to a specialist
- Explain things in a clear and understandable way
- Discuss any medications you are taking

If you need to change your PCP for any reason, please call Member Services at **1-800-365-2223** (TTY **711**).

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5. Schedule preventive care and health screenings

We will send you important reminders for preventive care like your annual flu vaccine – your best protection from the flu. Preventive care can save your life.

Plus, you can earn gift cards for getting your preventive screenings. Visit **HorizonBlue.com/ HorizonHealthyJourney** to learn more.

6. Make the most of your pharmacy benefits

- Take your medications at the same time every day.
- Use a pillbox or holder to keep track of doses and times and refill at the same time each week.
- Set up automatic refills. Your pharmacy will call, text, or email reminders to you or you can choose to have the refills automatically filled.
- Ask your doctor for a 90-day prescription to avoid frequent trips to the pharmacy.

Your pharmacy benefits manager is Prime Therapeutics (Prime). Visit **MyPrime.com** or call **1-800-391-1906** (TTY **711**), 24/7 for more information.

Your voice matters

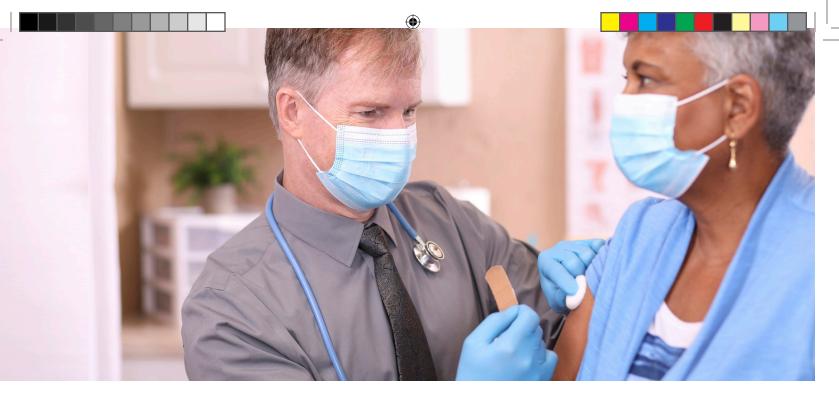
You may get a survey in the mail asking about your experience with your health care. The Consumer Assessment of Health Providers and Systems (CAHPS) survey is developed by the Centers for Medicare & Medicaid Services (CMS). Every year, in March, the survey is sent to a randomly selected group of Horizon BCBSNJ members.

If you get the CAHPS survey, it's your chance to voice your opinion about your health care, health plan and doctor and hospital network. Your answers will help us improve how we deliver our services.

You'll be asked:

- How well is your health plan and prescription plan working for you?
- Did you get your flu shot?
- How quickly can you get appointments with your doctors and specialists?
- Does your doctor coordinate your care and communicate effectively?
- What can be better about your health plan?

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Vaccine coverage: Is it Part B or Part D?

Vaccine	Part B	Part D
COVID-19	•	
Flu	٠	
Pneumococcal	•	
Shingles		•

COVID-19-related costs are waived during the public health emergency. This includes COVID-19 testing, treatment and vaccines.

Many common preventive vaccines, such as the flu shot, are covered at no cost to you. However, some, such as the shingles vaccine, are covered by Medicare Part D and have a cost share. Vaccines covered under Part D that require two doses have two cost shares -- one for each dose.

For more information about which vaccines are covered under Part B and Part D, visit **MyPrime.com**, or call **1-800-391-1906** (TTY **711**), 24/7.

Your 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 online at **HorizonBlue.com/rights**.

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Follow-up care can keep you out of the hospital

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If you've recently been hospitalized or treated, in an Emergency Room (ER) or Urgent Care Center for an illness or injury, you may be at greater risk for complications. It's important to follow up with your PCP within **5 to 7 days**. If you are unable to call, ask a friend or family member to call for you.

Your PCP knows your health history and can help you understand what to do next. Remember to discuss any tests that were ordered for you or any additional testing you might need, as well as your current medicines and any new medicines that were ordered for you.

You may be able to schedule your follow-up visit via telehealth, a convenient option so you can meet with your PCP from the comfort and safety of home.

If you've been hospitalized, you will get a call from one of our Registered Nurses to see how you are feeling. This is an important phone call to help you move forward with your recovery.





Care Management

To help you stay on the path to better health, you can also call our Care Management Team at **1-888-621-5894** (TTY **711**) and select option **2**. Representatives are available to help you, weekdays, from 8 a.m. to 5 p.m., ET.

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2 million vaccinations in 100 days

The health and well-being of our members remain our top priorities. Throughout the COVID-19 pandemic, every one of us at Horizon Blue Cross Blue Shield of New Jersey (Horizon BCBSNJ) has been committed to being here for our members when they need us most.

As the COVID-19 vaccines become more readily available, it's important that essential workers and those among us who are most vulnerable get access to the protection they need. That's why we are proud to join the national effort to vaccinate 2 million seniors living in the most vulnerable communities in 100 days. Some of the actions that Horizon BCBSNJ and other health insurers across the country are focused on to achieve this goal include:

- Identifying members who are vulnerable to COVID-19 and who live in areas where vaccination rates are low
- Working with partners in our communities to share information and help people understand that COVID-19 vaccines are safe and effective
- Helping members eligible to get a vaccine to register and schedule appointments, and coordinate services to help remove potential barriers to getting vaccinated, including transportation and childcare

As the state's largest and most experienced health solutions leader, we're partnering with health care professionals and community leaders to keep our New Jersey seniors safe and healthy.



For more information on how we're helping you during the COVID-19 public health emergency, visit **HorizonBlue.com/covid19**.

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What you need to know now

With vaccines now available for the most at-risk people, there's a real sense of hope that COVID-19 will soon be behind us.

Until that time, we need to focus on staying safe and healthy. Continue to wear a mask, stay six feet apart and avoid crowds.

How to register for the COVID-19 vaccine

Once you're eligible, register for your vaccine by visiting **covid19.nj.gov/pages/vaccine**. You can also call your PCP for more information.

What to do if you think you were exposed to COVID-19

If you think you've been exposed to or are having symptoms of COVID-19, contact your PCP. Your PCP will advise you on how to get a test. It's important to isolate yourself from others until you're sure you're not contagious.

Source: Centers for Disease Control and Prevention (CDC)

Call your doctor right away if you're experiencing:

- Congestion or runny nose
- Cough
- Diarrhea
- Fatigue
- Fever or chills
- Headache
- Muscle or body aches
- Nausea or vomiting
- New loss of taste or smell
- Shortness of breath or difficulty breathing
- Sore throat

Seek emergency medical care immediately if you have:

- Trouble breathing
- Persistent pain or pressure in the chest
- New confusion
- Inability to wake or stay awake
- Bluish lips or face

Call 911 or call ahead to your local emergency facility, and notify the operator that you are seeking care for someone who has or may have COVID-19.

Learn more about the vaccines

Download our digital brochure, Every shot counts — the COVID-19 vaccines at www.HorizonBlue.com/sites/default/ files/Covid_Vaccines_Digital_Booklet_ Medicare_FINAL.pdf



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New dietary guidelines to help you stay healthy

A balanced diet is essential at any age, but did you know that there are special considerations for people ages 60 and older? The Food and Drug Administration (FDA) recently released new dietary guidelines you should know about.

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Get enough protein

Protein helps prevent the loss of lean muscle that happens naturally with age. About 50% of women and 30% of men ages 71 and older are not getting enough protein.

Good sources of protein include:

- Seafood, meats, poultry and eggs
- Nuts, seeds and soy products
- Dairy and fortified soy alternatives to dairy

Boost your vitamin B12

The ability to absorb B12, which helps keep your body's blood and nerve cells healthy, tends to decrease with age and the use of certain medications. You can increase your B12 levels by including certain fortified foods, such as breakfast cereals, into your diet. You might also need to add a vitamin B12 supplement to your diet, but be sure to check with your PCP first.

Hydrate, hydrate, hydrate

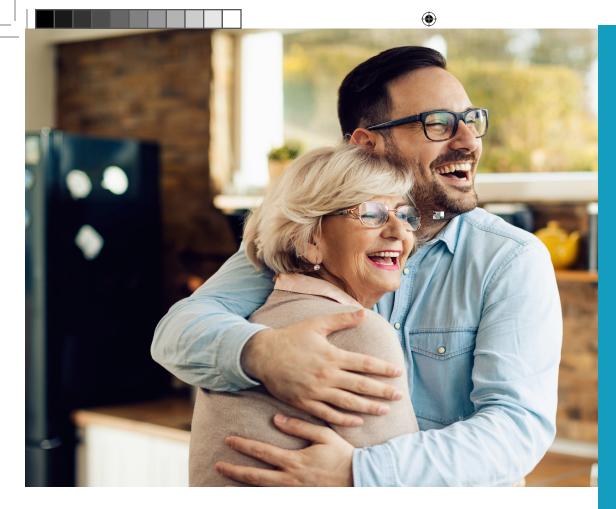
Many older adults are not drinking enough fluids to stay hydrated because the feeling of thirst tends to decline with age and there can be concerns about bladder control or mobility. It's important to drink plenty of water to prevent dehydration and help your body digest food and absorb nutrients.

In addition to water, you can also fight dehydration with unsweetened beverages like 100% fruit or vegetable juices, low-fat or fat-free milk, or fortified soy beverages. Water contained in foods such as fruits, vegetables and soups can also contribute to your overall hydration.

Source: dietaryguidelines.gov/sites/default/files/2020-12/

Dietary_Guidelines_for_Americans_2020-2025.pdf





Tips for caregivers

Caring for someone with a chronic illness is a labor of love that can be stressful. Taking care of yourself is the most important thing you can do as a caregiver. Use these tips to help you manage your own health and well-being.

- Acknowledge your feelings. Feeling frustrated and angry at times is a common experience.
- Make healthier food choices, exercise regularly and get enough sleep.
- Don't be afraid to ask for and accept help. from others.
- Ask questions of the doctors and health care team who are caring for your family member, spouse or partner.
- Watch for signs of depression, and get professional help when you need it.
- Join a caregiver support group.
- Give yourself credit for doing the best you can in one of the toughest jobs there is.

Source: nia.nih.gov/health/taking-care-yourself-tips-caregivers

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Consistent quality of care

We're committed to making sure you have access to quality care. Our Quality Improvement Program monitors and works to improve the quality of care and services provided to our members. We want the care and services our members receive to be appropriate, necessary and properly administered. For more information, visit HorizonBlue.com/qip.

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As we age, the risk of falling increases. You can help avoid falls with these 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 a 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.



How we use and protect your private information

Annual notice of privacy

Horizon BCBSNJ is required to periodically notify members of the availability of our Notice of Privacy Practices, which can be found at **HorizonBlue.com/privacy-policy**. The notice contains important information about how Horizon BCBSNJ uses, discloses and protects member information, as well as members' rights regarding their protected health information.



Getting information about your medicine

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Prime Therapeutics (Prime) is your pharmacy benefit manager. Prime works on behalf of Horizon BCBSNJ to manage your prescription benefits. Prime can help you get the information you need to safely manage your medicines.

Sometimes, your medicines may have restrictions or need approvals before your pharmacy can fill the prescription. Examples include:

Prior authorization: your doctor needs to get approval from Prime before you can get the medicine.

Quantity limits: you may only fill a certain amount of your medication in a certain number of days.

Step therapy: you must try a certain drug first before Prime will approve another drug, such as trying the generic version of a drug before the brand name version.

To find out if your medication needs prior authorization, has a quantity limit or requires step therapy:

- **1.** Go to **MyPrime.com**. On the top bar, click *Medicines* and select *Find medicines* in the dropdown menu.
- 2. Click Continue without sign in. Select Horizon BCBSNJ as your health plan. Select Yes for Medicare Part D member, select your plan name from the list and click Continue.
- **3.** To find out if your medicine requires:

a. Prior authorization

- i. Select Prior Authorization Criteria under Helpful documents.
- b.Quantity limits (QL)
 - i. Select 2021 Comprehensive Formulary under Helpful documents to view a copy of your formulary.
 - ii. Find your medicine on your formulary. "QL" will appear in the "Necessary actions, restrictions, or limits on use" column.

c. Step therapy

i. Select Step Therapy Criteria under Helpful documents.

You or your doctor can submit a request for prior authorization, quantity limits or step therapy by:

- 1. Phone 1-800-391-1906 (TTY 711)
- 2. Fax 1-800-693-6703
- Mail Prime Therapeutics LLC Attn: Medicare Appeals Dept. 2900 Ames Crossing Road Eagan, MN 55121
- 4. Online MyPrime.com

All request forms are available online. Go to **MyPrime.com**, and click *Forms*. Click *Continue without sign in*. Select *Horizon BCBSNJ* as your health plan. Select Yes for Medicare Part D member, select your plan name from the list and click *Continue*. Select *Coverage Determination/ Redetermination*. Fill out the selected form under prior authorization, quantity limits or step therapy.

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Telehealth offers help for substance use disorders and behavioral health issues



Don't put off taking care of yourself. You can get the help you need from the comfort and safety of home. Call Horizon Behavioral Health at **1-800-626-2212** (TTY **711**) 24/7, for help.

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If you or a loved one has been to the ER for a substance use disorder or behavioral health issue, it is especially important to seek follow-up care within 7 days.

Many health care professionals are offering telehealth services. Call Horizon Behavioral Health at **1-800-626-2212** (TTY **711**), 24/7 for help.

Urgent Care Centers: What are they?

Your PCP should be your first call in a non-emergency medical situation. But if you can't reach your doctor or need care outside of regular office hours, an urgent care center can be used for an illness or injury that is not life-threatening.

Urgent care centers have doctors and other health care professionals on site, and most can provide services such as X-rays and laboratory tests. The wait time is usually shorter than the ER.

You can go to an urgent care center for treatment for:

- Eye irritation and redness
- Fever or flu
- Minor broken bones and fractures
- Sore throat and cough
- Skin rash and infection
- Sprains and strains
- Urinary tract infection
- Vomiting, diarrhea or dehydration

Remember, for a life-threatening emergency, such as a heart attack or serious head injury, call **911** or go to the nearest ER.

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.

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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 કરા 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 (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: यिद आप हिंदी बोलते हैं तो आपकेलिए 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 بولنے ہیں، تو آپ کو زبان کی مدد کی خدمات مفت میں دستیاب ہیں ۔ کال کریں 1-844-498-9393 (TTY 711).

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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.

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Blue365[®] offers access to savings on items that members may purchase directly from independent vendors, which are different from items that are covered under your policies with your local Blue company, its contracts with Medicare or any other applicable federal health care program. These independent vendors do not provide Blue Cross and/or Blue Shield products or services and are solely responsible for the services provided. To find out what is covered under your policies, call Horizon Blue Cross Blue Shield of New Jersey. The products and services described herein are neither offered nor guaranteed under your local Blue company's contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to Horizon Blue Cross Blue Shield of New Jersey's grievance process. Blue Cross and Blue Shield Association (BCBSA) and local Blue companies may receive payments from Blue365 vendors. Neither Horizon Blue Cross Blue Shield of New Jersey blue Shield of New Jersey and services and services and services and services and services may be subject to Horizon Blue Cross Blue Shield of New Jersey's grievance process. Neither Horizon Blue Cross Blue Shield of New Jersey nor BCBSA recommends, endorses, warrants or guarantees any specific Blue365 vendor or item.

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Stay up to date with the latest company news and health and wellness information. Follow us on Twitter,™ **twitter.com/HorizonBCBSNJ**.