

Issue 4, 2020

Blue Notes



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Your health is important to us. That's why our Member Services Representatives are specially trained to help you understand your benefits so you can reach your best health. If you have any questions, please call us at **1-800-682-9090** (TTY 711). We're here for you 24 hours a day, seven days a week.



It's time for your flu shot



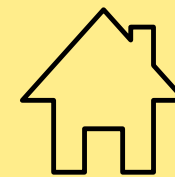
Getting a flu shot every year is your best protection from getting the flu. The flu is contagious and can cause fever, cough, sore throat, muscle aches and fatigue. In serious cases, it can cause hospitalization or death.

Flu shots are covered under your plan at no cost to you.

Because of the COVID-19 public health emergency, getting your flu shot this year is more important than ever. Getting the flu vaccine can help rule out the flu if you get sick, which may help you get the care you need quicker. While the flu vaccine won't prevent you from getting COVID-19, it will reduce your chance of getting the flu or make it less severe if you do get the flu. You can get your yearly flu shot at your doctor's office or at a participating pharmacy.

Do you need the pneumonia vaccine?

Most people only need one pneumonia shot after age 65, but some people may need a second pneumonia shot. Talk to your doctor to see if the pneumonia vaccine is right for you.



Vaccines for homebound members

If you are homebound or have major difficulties leaving your home, you may be able to get your vaccines at home. If you need your vaccines given at home, please reach out to your Primary Care Provider (PCP). If you need additional care coordination, please call your Care Manager or Member Services. If you do not know who your Care Manager is, please call **1-800-682-9094 x89634** (TTY 711).

Managing congestive heart failure



Heart failure, also called congestive heart failure, happens if your heart cannot pump enough blood and oxygen to support the other organs in your body.

Symptoms of heart failure include:

- Shortness of breath during daily activities
- Trouble breathing while lying down
- Weight gain and/or swelling in the legs, ankles, feet or stomach
- Feeling tired and weak

Early diagnosis and treatment is important for managing heart failure. This includes medication, a low-salt diet and daily physical activity. If you have heart failure or experience symptoms related to heart failure, talk to your doctor or Care Manager immediately. It is important that you follow a treatment plan to keep your heart failure under control.

Source: [cdc.gov/heartdisease/about.htm](https://www.cdc.gov/heartdisease/about.htm)



If you would like to enroll in Disease Management for CHF or another chronic condition, please call our Care Management Department at **1-800-682-9094 x89634 (TTY 711)**, weekdays, from 8 a.m. to 5 p.m., ET.

Coming soon!

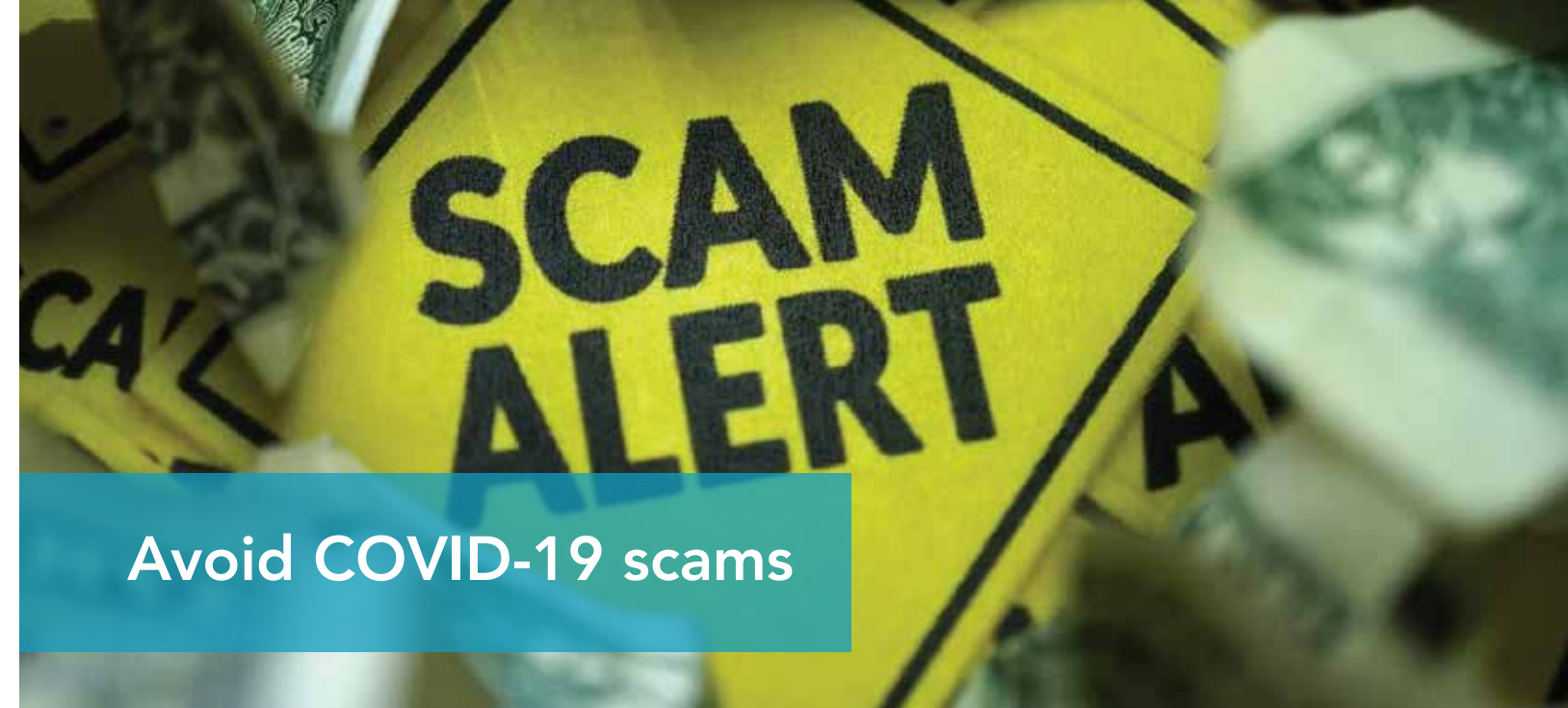


Our secure member web portal is getting an updated design with a fresh, new look and feel. Login at horizonNJhealth.com to access your secure member account. With user-friendly navigation, you can easily change your PCP, request a new member ID card and more.

We've made it easier to get care — No more referrals!



Remember, you do not need a referral to see in-network specialists. You can find a complete list of in-network doctors at horizonNJhealth.com/findadoctor or by calling **1-800-682-9090 (TTY 711)**, 24 hours a day, seven days a week.



Avoid COVID-19 scams

Throughout the COVID-19 public health emergency, the U.S. Federal Communications Committee (FCC) has shared concerns about virus-related scams targeting Americans by phone and text message. Stay alert to the following types of scams:

- Texts advertising a fake cure or test, often offering financial rewards or free offers/services to complete these
- Robocalls offering free health supplies, tests or cures
- Contact tracing scam calls to scare people into believing they've been exposed to the virus in an attempt to get their personal information
- Fake warnings that claim Social Security benefits may be suspended due to the pandemic

What you can do:

- Do not respond to calls or texts from unknown numbers.
- Never share your personal or financial information via email, text messages or phone.
- Do not click any links in a text message.
- Never share your personal information, such as your Social Security Number.
- Be cautious if you're being asked to share your information or make a payment.
- Remember: government agencies will never call to ask for personal information or money.

For information about COVID-19 scams, visit [FCC.gov/consumers](https://www.fcc.gov/consumers).

If you think you've become a victim of a scam, contact your local law enforcement agency and file a complaint at [FCC.gov/complaints](https://www.fcc.gov/complaints).



Understanding COPD

Chronic obstructive pulmonary disease (COPD) is a long-term disease that affects the lungs. It includes emphysema and recurring bronchitis. Being diagnosed with COPD can raise a lot of health concerns, so it is helpful to know what to expect.

COPD risk factors include:

- Smoking
- Air pollution
- Breathing secondhand smoke
- Working with chemicals, dust and fumes
- A history of childhood respiratory infection

Symptoms

- Chronic cough
- Shortness of breath
- Feeling tired; unable to exercise
- Wheezing
- Excess phlegm, mucus or sputum production

There is currently no cure for COPD, but you can maintain a good quality of life with treatment and lifestyle changes. Talk to your doctor if you think you have COPD or think you are at risk. Your doctor can help you find resources and tools to manage the disease.

Source: lung.org/lung-health-and-diseases/lung-disease-lookup/copd

Hypertension: Know your numbers



Blood pressure measures the pressure of blood pushing against the walls of your arteries. Your blood pressure is measured using two numbers:

- Systolic: the pressure in your arteries when your heart beats
- Diastolic: the pressure in your arteries when your heart rests between beats

Normal blood pressure is less than 120/80 mmHg.

High blood pressure (hypertension)

If your blood pressure is higher than normal, it is called hypertension. High blood pressure increases the risk for other health problems, like heart disease, heart attack and stroke.

There are typically no signs or symptoms of high blood pressure. The only way to diagnose hypertension is to visit your doctor to get your blood pressure measured.

Controlling hypertension

If you have hypertension, there are ways to lower your blood pressure, such as:

- Regular physical activity
- Eating a balanced diet and limiting salt intake
- Maintaining a healthy weight
- Reducing or avoiding alcohol intake
- Not smoking
- Managing stress

Source: cdc.gov/bloodpressure/about.htm



Talk to your doctor about ways to maintain a healthy blood pressure. Taking action to control your blood pressure will help protect you from heart disease and stroke.

An easier way to find providers

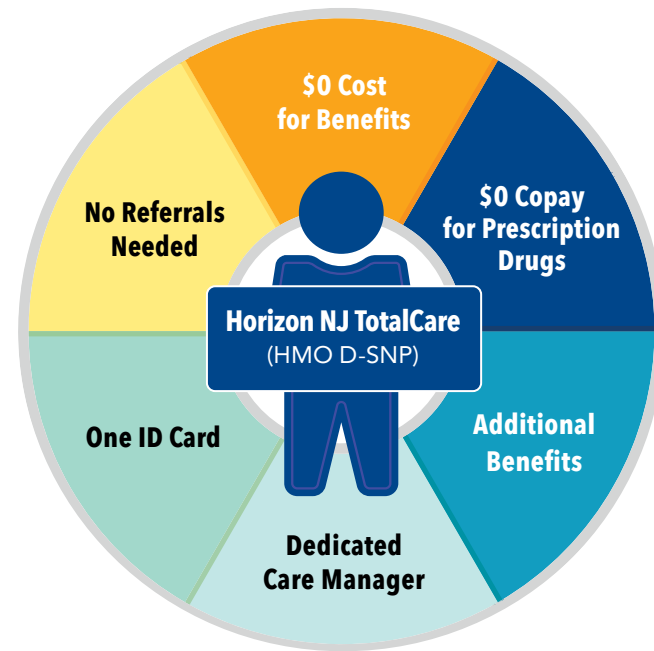


Our online *Doctor & Hospital Finder* makes it easy to find in-network providers for all your health care needs. Visit horizonNJhealth.com/findadoctor to watch a quick video on how to find a provider.

Horizon NJ TotalCare (HMO D-SNP): All your benefits in one convenient plan

If you are eligible for both Medicare and Medicaid, you may be eligible for Horizon NJ TotalCare (HMO D-SNP). This plan combines all covered Medicare and Medicaid health care benefits into one easy-to-use, no-cost plan. In 2021, Horizon NJ TotalCare (HMO D-SNP) will include:

- \$0 copays
- \$0 premiums
- No referrals
- A \$0 gym membership or home fitness program
- \$375 per quarter on an Over-the-Counter (OTC) Benefit Card to spend on health items at participating retail stores
- \$250 per quarter to spend on personal items from our catalog



For more information, call **1-888-328-5736** (TTY **711**), 24 hours a day, seven days a week, or visit HorizonBlue.com/TotalCare.

How we protect your private information



Horizon NJ Health is required to notify members of the availability of our Notice of Privacy Practices, which can be found at horizonNJhealth.com/privacy-policy.

This Notice has important information about how Horizon NJ Health uses, discloses and protects member information, as well as rights that members have regarding their protected health information (PHI).

Also, Horizon NJ Health 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.

Diabetes: Get the facts

Diabetes is a chronic condition that affects how your body turns food into energy. If you have diabetes, your body either can't make enough insulin or can't use the insulin it makes as well as it should. If there is not enough insulin or your cells don't use the insulin that is in your body, too much blood sugar will stay in your bloodstream. Over time, this can cause serious health problems, like heart disease, vision loss and kidney disease.

Insulin is a hormone made by your pancreas that helps your body turn the sugar in your blood stream into energy.

Are you at risk for diabetes?

Learning that you have a high risk of developing type 2 diabetes might sound like bad news. But with this information, you can take steps now that may prevent or delay diabetes. Answer these questions to see if you're at risk.

Questions	Answer	Points	Score
What's your age? Your chance of getting diabetes increases as you grow older.	<input type="checkbox"/> 39 or younger <input type="checkbox"/> 40-49 <input type="checkbox"/> 50-59 <input type="checkbox"/> 60 or older	0 1 2 3	
Are you physically inactive most days of the week? Regular physical activity helps reduce your diabetes risk.	<input type="checkbox"/> No <input type="checkbox"/> Yes	0 1	
Are you overweight or obese? Calculate your body mass index at cdc.gov/bmi . Eating a balanced diet and being active can help you reach and maintain a healthy weight.	<input type="checkbox"/> No <input type="checkbox"/> Overweight <input type="checkbox"/> Obese	0 1 2	
Are you a male or female? Men are more likely than women to have undiagnosed diabetes.	<input type="checkbox"/> Female <input type="checkbox"/> Male	0 1	
If you're a woman, did you ever have gestational diabetes (diabetes during pregnancy)? A history of gestational diabetes increases your risk for type 2 diabetes.	<input type="checkbox"/> No or not applicable <input type="checkbox"/> Yes	0 1	
Have you ever been diagnosed with high blood pressure? A healthy, active lifestyle helps prevent diabetes and high blood pressure.	<input type="checkbox"/> No <input type="checkbox"/> Yes	0 1	
Are you African American, Hispanic or Latino American, American Indian or Alaskan Native? These groups have higher diabetes rates than the general United States population.	<input type="checkbox"/> No <input type="checkbox"/> Yes	0 1	
Do you have a parent, brother or sister with diabetes? Your genes affect how prone you are to developing diabetes.	<input type="checkbox"/> No <input type="checkbox"/> Yes	0 1	
Total Score:			

A total score of 5 or more indicates a high risk for diabetes. If your score is 5 or higher, share your results with your doctor and ask how you can prevent or delay type 2 diabetes.

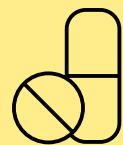
Sources: CDC, cdc.gov/diabetes/index.html; American Diabetes Association, diabetes.org/risk-test



Managing your medication

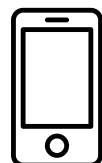
Over-the-counter (OTC) and herbal medicines are medicines you can buy without a prescription from your doctor. These medicines can help you feel better by treating or preventing health problems like allergies, constipation, cough and cold, heartburn and many other health problems. While you don't need a prescription from your doctor to get these medicines, it is very important to let your doctor and pharmacist know all OTC and herbal medicines you are currently taking.

These medicines may cause side effects when taken with the medicines your doctor prescribes. They can also cause other medicines to act differently than intended. If you see more than one doctor or fill prescriptions at more than one pharmacy, it's important to tell everyone involved in your care about all the medicines you are taking, including OTC and herbal medicines.



Take all medicines – OTC and prescription – exactly as the label says to make sure they are working the best way they can to treat your condition.

Your opinion matters



We are always looking for ways to provide you with innovative tools to help you manage your health care and access your plan information. Currently, we are developing a Horizon NJ Health app that you will be able to use on your mobile phone or tablet. To get you the most useful tools, we want to know which features you would want to see on the Horizon NJ Health app. Send us your suggestions and feedback at HNJHAnswers@horizonNJHealth.com.

Changes to covered medicines



Our formulary list, also called a Prescription Drug Listing, is changing. The changes listed below will be added to our Drug Formulary list at horizonNJhealth.com/covered_drugs. This list includes an explanation and listing of step therapy, quantity/age limitations and drugs that require prior authorization (approval).

Here is a list of recent changes:

Formulary Change Description	Brand (Generic) Drug Name	Alternatives (if applicable)
Formulary	Vesicare (solifenacin)	—
Formulary	Zirabev (bevacizumab)	—
Formulary	Trazimera (trastuzumab)	—
Formulary	Valtoco (diazepam)	—
Formulary	Palforzia peanut (Arachis hypogaea) allergen powder)	—
Formulary	Ruxience (rituximab)	—
Formulary	Ubrelvy (ubrogepant)	—
Non-Formulary	Clindesse 2% Vaginal Cream (clindamycin)	Cleocin vaginal cream

Please talk with your PCP about these changes. If your PCP decides that, for medical reasons, you must take a medicine that is not on the formulary list or needs pre-approval, including a brand name medicine exception, he or she can call us and ask for special permission (prior authorization) for you to get the medicine. Please note that Horizon NJ Health's maximum days' supply limit is 30 days.



Depression: What are the symptoms?

Depression is a mental health condition that is more than just feeling down or having a bad day. If you experience a sad mood that lasts for a long time or prevents you from doing normal daily activities, you may have depression.

Symptoms of depression can include:

- Feeling sad or anxious often or all the time
- Not wanting to do activities that you used to enjoy
- Feeling irritable, frustrated or restless
- Having trouble falling asleep or staying asleep
- Eating more or less than usual
- Feeling aches, pains, headaches, no appetite or stomach problems that do not improve with treatment
- Having trouble concentrating, remembering details or making decisions
- Feeling tired, even after sleeping well
- Feeling guilty, worthless or helpless
- Thinking about suicide or hurting yourself

Many Americans are experiencing depression during the COVID-19 public health emergency. Common triggers for depression that are coming about during this public health emergency can include:

- Fear of getting sick
- Concerns about widespread disease
- Less personal interaction due to social distancing
- Financial concerns (for example, unemployment, housing insecurity)
- Reduced access to caregivers
- Worries or fears about returning to the office or school

If you have experienced one or more of these symptoms, talk to your doctor immediately. There are resources and treatment options available to help you.

Sources: [cdc.gov](https://www.cdc.gov), [massgeneral.org/news/coronavirus/depression-on-rise-during-covid-19](https://www.massgeneral.org/news/coronavirus/depression-on-rise-during-covid-19)

Your Member Handbook is a valuable resource



Your Horizon NJ Health Member Handbook is a complete guide to your plan. It contains information about your covered benefits and everything else you need to know as a member. Inside, you will find a variety of topics and important phone numbers. You can also find information about:

- How to file a grievance or appeal
- Utilization Management (UM) availability and decision making
- Programs available to you

Your Member Handbook is updated annually and you can find it online at horizonNJhealth.com/handbooks. If you can't access it online, call Member Services at **1-800-682-9090 (TTY 711)** and ask for one to be sent to you.



If you lose eligibility for a program or service that has been helpful to you, Horizon NJ Health will provide you with information or alternative resources so your care is not interrupted. Please call Member Services at **1-800-682-9090 (TTY 711)**.

Use Nurse Chat for your health concerns



Nurse Chat is a real-time live online tool that lets you chat with a nurse or doctor for free. Registered nurses are available 24 hours a day, seven days a week. They can help you understand symptoms related to COVID-19, or help with other health concerns. If the nurse determines a need, he or she can connect you with a doctor for a video consult.

How to use the Nurse Chat tool:

- Visit **HorizonBlue.Pager.com**.
- Answer the questions to determine if your symptoms or health concerns are related to COVID-19 or a different health issue.
- Enter your member ID number, date of birth, phone number and email address.

You can use chat to ask about any health concerns related to urgent care, like cough, fever, sore throat, pink eye and more – **all at no cost to you.**

INVESTIGATIONS

FRAUD

Look out for health insurance fraud

Health insurance fraud is a problem for everyone. You can help identify and prevent it.

Some common types of health insurance fraud schemes are:

- Billing for a higher level of service to get a higher payment
- Billing for services that did not happen
- Changing claims or prescriptions
- Claiming non-covered treatments are medically-necessary procedures
- Faking a patient's diagnosis to justify a test, surgery or other procedure that is not medically necessary
- Kickbacks or bribes
- Performing unnecessary procedures to get a payment

Here's what you can do:

ALWAYS

- Review anything you get in the mail from Horizon NJ Health, a doctor or other health care providers.
- Ask for a copy of everything you sign.
- Be suspicious of anyone giving free tests or screenings if you give them your member ID card number.

NEVER

- Give your health insurance ID card number to anyone except your doctor, clinic, hospital or other health care provider.
- Give your health insurance ID card number to anyone who calls you without you asking and offers you free goods or services (durable medical equipment or medication).
- Let anyone borrow or use your health insurance ID card or number.
- Ask your doctor or health care provider for treatment or care you do not need.
- Sign your name to a blank form.
- Share your medical records or medical information with anyone except your doctor, clinic, hospital or other health care provider.

We will always verify your identity before talking to you about your benefits or services. This is an important step we take to protect your information and guard against fraud.

To report health insurance fraud, call **1-855-FRAUD20 (1-855-372-8320) (TTY 711)**.

Notice of Nondiscrimination

Horizon NJ Health 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 NJ Health 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 NJ Health 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 NJ Health'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 NJ Health
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)**.



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Blue Notes

BLUE NOTES is published for members of Horizon NJ Health, 1700 American Blvd., Pennington, NJ 08534. Information in BLUE NOTES comes from a wide range of medical experts. If you have any concerns or questions about specific content that may affect your health, please contact your health care physician. Models may be used in photos and illustrations.

Horizon NJ TotalCare (HMO D-SNP) is an HMO Medicare Advantage Dual Eligible Special Needs plan with a Medicare contract and a contract with the State of New Jersey Medicaid Program. Enrollment in Horizon NJ TotalCare (HMO D-SNP) depends on contract renewal. Products are provided by Horizon NJ Health. Communications are issued by Horizon Blue Cross Blue Shield of New Jersey in its capacity as administrator of programs and provider relations for all its companies. Both are independent licensees of the Blue Cross and Blue Shield Association.

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Y0090_H8298_ECN001420_M