

# Blue Notes

Issue 2, 2021

**Your updated member materials are available**

Visit [horizonNJhealth.com/annualmaterials](https://horizonNJhealth.com/annualmaterials) for the most current plan information and updated Member Handbook.



[horizonNJhealth.com](https://horizonNJhealth.com)



Your health is important to us. That's why we're available 24 hours a day, seven days a week to answer any questions you have about your coverage. Our Member Services Representatives know your benefits inside and out. Please call us at **1-800-682-9090 (TTY 711)** – we're here to help you achieve your best health.

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## Language translator services

Horizon NJ Health can provide language translator services by phone during your provider visits. To use translator services, you must have current coverage with Horizon NJ Health, the doctor must be a provider in Horizon NJ Health's network and the office visit must be for services that are covered by your plan.

At your visit, ask your provider to call Provider Services at **1-800-682-9091 (TTY 711)**, weekdays, from 8 a.m. to 5 p.m. After hours, you can ask your provider to call Member Services at **1-800-682-9090 (TTY 711)**.

# COVID-19

## Update

### Vaccines available to all individuals 12 years of age and older

Every person in the United States, age 12 and older, is now eligible to get the COVID-19 vaccines.\* The vaccines are safe and effective. It's our best shot to end the pandemic. Protect yourself and others by getting your vaccine as soon as you can.

#### How can I get my vaccine?

- Find appointments near you at [VaccineFinder.org](https://www.vaccinefinder.org) or [covid19.nj.gov](https://www.covid19.nj.gov).
- Check your local pharmacy's website to see if vaccination appointments are available, or if they accept walk-ins.

After you get the COVID-19 vaccine, you may have mild side effects like fever, headaches, tiredness, muscle aches, chills and nausea. You may also have soreness, pain, redness or swelling at the injection site. But that's a sign that the vaccine is working. You can take over-the-counter medicines, like acetaminophen or ibuprofen, to feel more comfortable. Even if you have side effects after your first dose of the two-dose vaccines, it's important to get your second dose to become fully vaccinated.

\* Children age 12 and older can only get the Pfizer COVID-19 vaccine.

### Register at [horizonNJhealth.com](https://horizonNJhealth.com)



Once you register and sign in at [horizonNJhealth.com](https://horizonNJhealth.com), you have access to your plan information anytime, anywhere. You can:

- Change your Primary Care Provider (PCP)
- Request a new member ID card
- Enroll in a Disease Management program
- And much more!



## There's a right way – and a wrong way – to take medicine



Following your doctor's orders for taking your medicines is important for your health. This means getting your prescriptions filled, understanding the directions and taking your medicines on time.

### Here are tips to help you take your medicines correctly and safely:

- **Talk to your doctor.** If your medicine has side effects that bother you, your doctor may be able to change your medicine or dose.
- **Understand the instructions.** Ask your doctor or pharmacist to explain the timing and dosage of your medicines. You should also ask how long you should be taking a medicine.
- **Set daily routines.** Take your medicines at the same time as other daily tasks, like eating a meal or brushing your teeth.
- **Keep your medicine where you'll notice it.** For example, if you need to take a medicine with food in the morning, put the medicine where you usually eat breakfast.
- **Use a pill container.** Choose one that is labeled with the days of the week and time of day.
- **Use a schedule.** Create a list of your medicines, how often you take them and any special directions. Keep the list nearby so you can use it if you have questions.

Always talk to your doctor or pharmacist if you have any questions about your medicines. They are there to help you get the care you need.

Source: U.S. Food and Drug Administration  
[fda.gov/consumers/consumer-updates/are-you-taking-medication-prescribed](https://www.fda.gov/consumers/consumer-updates/are-you-taking-medication-prescribed)

# How to prevent bedsores

Bedsore are injuries that happen after long periods of being in a bed, wheelchair or other situations where the skin is under repeated pressure and your body is in the same position. Most often, bedsores are on skin that covers bony areas of the body, such as heels, ankles, hips, shoulder blades and tailbone. Though bedsores often develop over time, they can happen in a matter of hours or days. Most heal with treatment, but some never heal completely.

## Watch for warning signs



- Changes in skin color like redness or a blue or purple tint
- Swelling of the skin
- Skin that may feel cooler or warmer to the touch than other areas
- Tender areas

## Help prevent bedsores

- Check your skin daily for warning signs of a bedsore, especially on bony areas.
- Change your body position or shift your weight at least every hour.
- Apply moisture barrier cream to protect your skin from irritation.
- Use pillows and pads to ease pressure on sensitive areas. Don't use doughnut cushions, as they put pressure on the surrounding skin.
- Drink plenty of fluids to stay hydrated.

Remember, if you see warning signs of a bedsore, change your position to help ease the pressure on that area. If you don't see improvement in 24 to 48 hours, call your doctor.

Always call your doctor if you see signs of a skin infection, such as a fever, drainage from a sore, a sore that smells bad, or increased redness and swelling around a sore that doesn't go away if you change your position.

# Are you at risk for prostate cancer?



Prostate cancer is the second most common cancer among men in the United States<sup>1</sup>. The good news that is with screening, prostate cancer can be found early – usually before you start to show symptoms. **Prostate cancer is 100% treatable if caught early.**

## Know your risk

- **Age:** your risk increases after age 50
- **Race:** African American men are more likely to get prostate cancer
- **Family history:** having a father or brother with prostate cancer more than doubles your risk

Prostate cancer screening usually starts at age 55. Talk with your doctor about your risk and decide together if prostate cancer screening is right for you.

<sup>1</sup>Source: American Cancer Society, [cancer.org/cancer/prostate-cancer.html](https://www.cancer.org/cancer/prostate-cancer.html)



## Follow-up care for children taking ADHD medicine



For a child diagnosed with Attention-Deficit/Hyperactivity Disorder (ADHD), medicine can be a game changer. Prescription medicine can reduce hyperactivity and impulsivity, and improve a child's ability to focus.

If your child recently started taking prescription medicine for ADHD, it's important to see his or her doctor within 30 days of starting the medicine.

### During follow-up visits, your child's doctor will:

- Ask how well the medicine is working, and with your help, determine if your child is having any side effects.
- Work with you to find the right medicine plan for your child. It's common for changes to be needed to get the medicine plan just right.
- Talk to you about long-term treatment plans, like if your child needs to take medicine during school breaks.

After the 30-day follow-up visit, your child should have two or more visits over the next nine months to make sure he or she is doing well, that the medicine is working and that there are no side effects. These follow-up visits can be with your child's doctor, behavioral health specialist or therapist. You can ask the doctor if they offer telehealth visits to make it easier for you.

If you don't bring your child for follow-up visits, the doctor may not be able to prescribe the ADHD medicine for your child.

### Side effects from ADHD medicine can range from very mild to serious and may include:

- Problems sleeping and eating
- Weight loss
- Mood changes
- Allergic reactions
- Delusions or suicidal thoughts

If your child is having serious side effects, contact your child's doctor right away.

For help finding a behavioral health provider, use our *Online Doctor & Hospital Finder* at [horizonNJhealth.com/findadoctor](https://horizonNJhealth.com/findadoctor) or call Member Services at **1-800-682-9090** (TTY **711**), 24 hours a day, seven days a week.

# Community support is available to you



This past year has been hard, but you are not alone. If you need help getting care, support or basics like food, there are community resources to help you.

## Behavioral health support

The National Alliance on Mental Illness New Jersey (NAMINJ) is a statewide, non-profit organization that helps individuals and families affected by mental illness. Through NAMINJ, you can be connected to support groups with others who can relate to what you are going through. You don't have to struggle with a mental health condition alone. For more information on the support groups near you, please call **1-866-626-4664 (TTY 711)**, or visit **[naminj.org](http://naminj.org)**.

## Food pantries

Food and nutrition play an important role in health, wellness and recovery. If it's hard for you to buy groceries, there are food banks throughout New Jersey that can provide food at no cost. To find food banks near you, please visit **[foodpantries.org](http://foodpantries.org)** or **[freefood.org](http://freefood.org)**.

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# Breast pumps for nursing moms – at no cost!

If you're pregnant or have recently had a baby, congratulations! To help with breastfeeding, you're covered for a breast pump and supplies – **at no cost**. You can get a breast pump through a participating Durable Medical Equipment (DME) supplier.

## To find a DME provider, you can do any of the following:

- Search our *Doctor & Hospital Finder* at **[horizonNJhealth.com/findadoctor](http://horizonNJhealth.com/findadoctor)**.
  - Select *Lab, urgent care or other health care facility* and choose *Horizon NJ Health* as your plan
  - Enter *Durable Medical Equipment Supplier* in the search bar.
- Call Member Services at **1-800-682-9090 (TTY 711)**.
- Contact your Mom's GEMS Care Manager.

With every new birth, you can get a manual or standard electric pump, or you can rent a hospital grade electric pump, if it's medically necessary. You don't need a prescription or prior authorization.

If you have any issues getting your breast pump timely, please call Member Services.

Visit **[state.nj.us/health/fhs/wic/](http://state.nj.us/health/fhs/wic/)** to apply for the WIC (Women, Infants and Children) program to get free nutritional benefits.



## Coping with cognitive impairment: You are not alone



Cognitive impairment is when a person has trouble remembering, learning new things, concentrating or making decisions that affect his or her daily life. It can range from mild to severe. Cognitive impairment is something that affects many people at some point. In fact, over 16 million adults in the United States are living with cognitive impairment<sup>1</sup>.

### In older adults, cognitive impairment can be caused by:

- Alzheimer's disease
- Dementia
- Depression
- Illness
- Medication side effects

Some of these causes, like medication side effects and illness, can be reversed. Dementia and Alzheimer's disease cannot be reversed; however, symptoms can improve with treatment.

### Common signs of cognitive impairment:

- Asking the same questions or repeating the same stories frequently
- Changes in mood or behavior
- Difficulty planning or carrying out everyday tasks, like following a recipe or keeping track of monthly bills
- Memory loss

### Help for caregivers: community resources

There are English- and Spanish-speaking support groups available to help you. Please call **1-888-280-6055** (TTY **711**) to connect with one of New Jersey's dementia experts. You can also visit:

- The National Institute on Aging: [nia.nih.gov/health/taking-care-yourself-tips-caregivers](https://nia.nih.gov/health/taking-care-yourself-tips-caregivers)
- Family Caregiver Alliance: [caregiver.org](https://caregiver.org)
- Alzheimer's Association: [alz.org](https://alz.org)
- Alzheimer's New Jersey: [alznj.org](https://alznj.org)

Sources: <sup>1</sup>[cdc.gov/aging/pdf/cognitive\\_impairment/cogimp\\_poilicy\\_final.pdf](https://cdc.gov/aging/pdf/cognitive_impairment/cogimp_poilicy_final.pdf)  
[nia.nih.gov/health/assessing-cognitive-impairment-older-patients](https://nia.nih.gov/health/assessing-cognitive-impairment-older-patients)



# Make your wishes known using an advance directive



No one likes to think about being sick or hurt, but it's important to plan ahead to help prevent added stress and confusion for your loved ones if you get ill.

An advance directive is a legal form that lets your family and doctors know how you want to be treated if you become too sick to tell them. Any adult in New Jersey who can make decisions can make an advance directive. You can change or cancel it at any time.

## Types of advance directives

- A **proxy directive** means you choose an adult to make health care choices for you if your doctor says that you cannot understand your diagnosis or care options.
- An **instruction directive**, also called a living will, states what care you want – or don't want – if you are unable to make your own choices.

## Things to think about

- What type of treatment or procedures do you want and for how long, including breathing machines, cardiopulmonary resuscitation (CPR), surgery and more?
- What are your wishes for feeding and fluid intake?
- What medicine, doctors and hospitals do you want?
- Who – if anyone – can make choices about your care?
- Do you want to donate your organs?

## Your rights regarding advance directives

An advance directive can help make emotional times easier for your loved ones. That's why we are telling you about your right to make an advance directive. When we tell you about your right to make an advance directive, we also need to tell you that:

- You have the right to give instructions about your care if you are not able to make medical decisions for yourself.
- We cannot deny you access to care because you do or do not have an advance directive.
- We have to comply with all state laws and let our staff and the community know about all of our advance directive policies.

### You can make an advance directive today



An easy-to-use advance directive form is available on the State of New Jersey's website at [state.nj.us/health/advancedirective](https://state.nj.us/health/advancedirective). Once you create an advance directive, share it with your doctor and loved ones, and keep a copy in a safe place.

# Changes to covered medicines



Our Prescription Drug Listing, also called a formulary, is changing. The most up-to-date listing, including information about which medicines require prior authorization (approval), step therapy (trying less expensive options before “stepping up” to medicines that cost more) or have quantity/age limitations is posted online at [horizonNJhealth.com/covered\\_drugs](http://horizonNJhealth.com/covered_drugs).

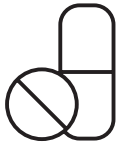
Here is a list of recent changes:

Covered Change Description	Brand (Generic) Drug Name	Alternatives (if applicable)
Covered	Dovato (dolutegravir-lamivudine)	-
Covered	Gavreto (pralsetinib)	-
Covered	Imcivree (setmelanotide)	-
Covered	Jadenu (deferasirox) tablets	-
Covered	Nyvepria (pegfilgrastim-apgf)	-
Covered	Onfi (clobazam) suspension	-
Covered	Oxlumo (lumisiran)	-
Covered	Phenergan DM (promethazine/ dextromehorphan)	-
Covered	Semglee (insulin glargine)*	-
Covered	Temovate (clobetasol) solution	-
Covered	Upneeq (oxymetazoline)	-
Covered	Zokinvy (lonafarnib)	-
Not Covered	Basaglar Kwikpen (insulin glargine)*	Semglee
Not Covered	Miacalcin (Calcitonin)*	generic Fosamax, generic Actonel, generic Zometa, generic Sensipar, generic Aredia

\* Change will be effective on **October 1, 2021**

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. Under your Horizon NJ Health plan, you can get up to a 30-day supply of your medicine, if needed.

# New generics



Horizon NJ Health encourages using generic products before using brand name products, when appropriate. Generic drugs are the same as brand name drugs in quality, strength, purity and stability, as required by the Food and Drug Administration. The following generic drug is currently on the market or expected to be on the market within the next three (3) months.

Generic Name	Brand Name
Dimethyl Fumarate	Tecfidera
Emtricitabine	Emtriva
Efavirenz, Lamivudine, Tenofovir Disoproxil Fumarate	Symfi, Symfi Lo
Efavirenz, Emtricitabine, Tenofovir Disoproxil Fumarate	Atripla
Emtricitabine, Tenofovir Disoproxil Fumarate	Truvada

## What is congestive heart failure?

Heart failure, also called congestive heart failure (CHF), can happen if your heart can't pump enough blood and oxygen to support the other organs in your body. Finding CHF early, and getting treatment, is key to managing this condition and staying healthy.

### Signs of CHF are:



- Shortness of breath
- Chest pain
- Feeling tired and weak
- Weight gain with swelling in the legs, ankles, feet or stomach
- Irregular heartbeat
- Trouble breathing when you lay down

If you have signs of CHF, talk to your doctor. Your risk for CHF may be higher if you smoke, have high blood pressure, have diabetes and have an unhealthy diet. Treatment is available, including medicines, a low-salt diet and getting daily physical activity. Your doctor will let you know what's right for you.

Source: CDC, [cdc.gov/heartdisease/heart\\_failure.htm](https://www.cdc.gov/heartdisease/heart_failure.htm)



## High blood pressure: what you should know



High blood pressure, also called hypertension, is common. Nearly half of adults in the United States have it.<sup>1</sup> 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

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**Normal blood pressure is less than  
120/80mmHg.**

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If you have hypertension, it increases your risk for other health problems, like heart disease and stroke. There are usually no signs of high blood pressure, but let your doctor know if you're experiencing headaches, dizziness, blurred vision or nosebleeds. The only way to diagnose hypertension is to visit your doctor to get your blood pressure checked. Your risk for hypertension may be higher if you:

- Have diabetes
- Eat an unhealthy diet
- Are overweight or obese

- Do not exercise
- Use tobacco
- Drink too much alcohol
- Have family members who have hypertension

### Controlling hypertension

If you have hypertension, you can lower your blood pressure by:

- Eating a healthy diet and limiting salt intake
- Maintaining a healthy weight
- Regular physical activity
- Not smoking
- Limiting or avoiding alcohol intake
- Managing stress
- Taking blood pressure medicine, if prescribed by your doctor

Talk to your doctor about ways to lower your risk for hypertension. If you have hypertension, ask about what you can do to control your blood pressure.

Sources: CDC, <sup>1</sup>[cdc.gov/nchs/fastats/hypertension.htm](https://www.cdc.gov/nchs/fastats/hypertension.htm),  
[cdc.gov/bloodpressure/about.htm](https://www.cdc.gov/bloodpressure/about.htm)

# Understanding how your care is delivered



Horizon NJ Health will sometimes need to review your doctor's treatment plan before you get care to make sure it's medically necessary and appropriate. Decisions are made based on your health care needs and plan benefits.

Horizon NJ Health does not offer rewards or incentives to our employees for denial of coverage or service. We also do not stop providers from discussing all available treatment options, even if it's not covered by your plan.

## Prior authorization

Prior authorization means you need to get approval for certain care or medicines before they will be covered. If you or your doctor needs to request prior authorization, please call **1-800-682-9090 (TTY 711)**, weekdays, from 8 a.m. to 5 p.m., Eastern Time (ET).

If you need treatment outside of normal business hours, please call your doctor. An on-call doctor is available 24 hours a day, seven days a week. If it's a true medical emergency, call **911**.

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## New Behavioral Health benefit: Care Management services



Getting help in difficult times is an important step in your overall health and well-being. To support our members who are receiving Substance Use Disorder (SUD) treatment, we now cover Care Management services for those enrolled in the Managed Long Term Services & Supports (MLTSS) program, the Fully Integrated Dual Eligible Special Needs Plan (FIDE-SNP) and the Division of Developmental Disabilities (DDD).

Care Management services are for our members with a SUD who have other complex physical and/or psychosocial needs and may need additional help with SUD treatment. Care Managers will help address with issues that make recovery difficult and will build relationships to help you with recovery and successful community living.

### You qualify for Care Management services if you:

- Are 18 years of age and older
- Have a SUD diagnosis
- Get SUD treatment in the community or are recently discharged (within six months) from an Inpatient or Residential setting and seeking community SUD treatment
- Need support to meet complex needs, including but not limited to:
  - Homeless or risk of homelessness
  - Diagnosis of service mental condition
  - Diagnosis of chronic and/or serious mental health condition

If you are interested in these services or have questions about your benefits, call Member Services at **1-800-682-9090 (TTY 711)**, 24 hours a day, seven days a week.

# Horizon NJ TotalCare (HMO D-SNP): all your benefits in one plan



With Horizon NJ TotalCare (HMO D-SNP), you can get all covered Medicare and Medicaid health care benefits combined into one easy-to-use, no-cost plan. If you're eligible for Medicare and Medicaid, you may be eligible for Horizon NJ TotalCare (HMO D-SNP), which includes:

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

To get more information and to see if you're eligible, call **1-888-328-5736** (TTY **711**), 24 hours a day, seven days a week, or visit **HorizonBlue.com/TotalCare**.

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## Are you eligible for a free cell phone?



Horizon NJ Health works with SafeLink Wireless to offer the LifeLine program at **no cost to you**. Because you're a member, you may be eligible to get:

- A free smartphone, 4.5 GB of data and 350 monthly minutes
- Unlimited text messages
- Free calls to Horizon NJ Health Member Services that won't count toward your minutes

### Already have your own phone?

You may be able to use your phone for this program.

For more information and to see if you're eligible, apply at **SafeLink.com**, or call **1-877-631-2550** (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 - PP-16F  
PO Box 420  
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](http://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 (TTY 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 मु त 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 (TTY 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)**.



Horizon NJ Health  
1700 American Blvd.  
Pennington, NJ 08534



To request a printed copy of your Member Handbook or other materials, call us at **1-800-682-9090 (TTY 711)**

# Blue Notes

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