

# horizon healthy Woman

[HorizonBlue.com/shbp](http://HorizonBlue.com/shbp)

SPRING 2015

Take action  
with NJWELL

Are you making  
the right health  
care decisions?

Retail health  
clinics offer  
convenience



**Horizon**



Horizon Blue Cross Blue Shield of New Jersey

**NJ DIRECT**



**Horizon HMO**

# Take action for optimal health



NJWELL is the SHBP/SEHBP's wellness program focused on helping you take action for optimal health. By participating in healthy activities – staying current on your preventive health screenings and participating in online activities and personal wellness coaching – you can have a big impact on maintaining or improving your health.

In Year 2 of the program (November 1, 2014 through October 31, 2015), you and your covered spouse/partner can start earning rewards even if you missed your chance in 2014! To receive your initial \$100 incentive, you need to attain 300 points. Use the chart below for step-by-step instructions on how to earn points.



<b>Step 1: These activities are required by all participants.</b>		<b>Point Values</b>
Health assessment		150
Biometric screening		100
<b>Step 2: Elective activities – build points to attain your 1st reward! 300 points = \$100 incentive</b>		<b>Point Values</b>
Chat by phone with a disease management coach (if you are eligible)		100
Flu shot		75
Participate in online coaching		50
Age/gender-appropriate screening (annual well visit, mammogram, pap test, colon cancer screening, or prostate screening); each exam earns 25 points.		25
Participate in an online activity (i.e., track your steps, healthy eating, etc.)		25
<b>Step 3: Go for it!</b>		
When you reach 300 points, a \$100 Visa <sup>®1</sup> prepaid card will be mailed to you!		
<b>But why stop there? Keep going!</b>		
Additional incentives are available for attaining different point levels: 400 points = additional \$50 incentive <sup>2</sup> 500 points = additional \$50 incentive <sup>2</sup>		

You have until October 31, 2015 to earn up to 500 points – that's a possible \$200 in rewards! Don't forget, your covered spouse/partner can also earn his or her own incentive card by earning points. That's a potential \$400 per couple!

For more information, visit the New Jersey Division of Pensions and Benefits' website at [nj.gov/njwell](http://nj.gov/njwell).

Speak with your doctor before starting a new nutrition or exercise regimen.

NJWELL is an incentive-based wellness program offered to active employees and their covered spouses who participate in the SHBP/SEHBP.

1 Cards are issued by Citibank, N.A. pursuant to a license from Visa U.S.A. Inc. and managed by Citi Prepaid Services. Cards will not have cash access and can be used everywhere Visa<sup>®</sup> debit cards are accepted.

2 In addition to the initial \$100 Visa<sup>®</sup> prepaid card, another card will be issued at the end of calendar year 2015. If you earn 400 points total, the second card will be for \$50. If you earn 500 points total, the second card will be for \$100. Five hundred points is the maximum reward level.

# Pregnancy support for mom

Welcoming a baby into the world is an exciting time – whether you are expecting your first child or adding to your growing family. The PRECIOUS ADDITIONS® program provides information and resources to help you make healthy choices throughout your pregnancy so your baby has the healthiest possible start.

## Access to Health Coaches

Our Maternity Health Coaches are registered nurses who provide one-on-one counseling and educational support to help address questions and concerns around your pregnancy, the delivery of your baby, and your doctor visits. Your health coach is there to support you throughout your pregnancy so you can feel more comfortable about making healthy choices for you and your baby.

To talk with a Maternity Health Coach, call **1-866-901-7477**, option **3**. Maternity Health Coaches are available Monday through Friday, between 8 a.m. and 8 p.m., Eastern Time.

## 24/7 Nurse Line Support\*

You also have access to the 24/7 Nurse Line whenever you have questions or a health care concern. Registered nurses are available 24 hours a day, seven days a week to help you whenever you need health care advice.

To access to the 24/7 Nurse Line, call **1-866-901-7477**, option **1**.

With our 24/7 Nurse Line Chat, you can also have a live, individual online discussion with a nurse about various health and wellness issues, from the convenience of your computer or web-enabled mobile device.

During the chat, the nurse can display webpages and suggest other helpful resources related to the topic of interest. At the end of the chat, you can request a transcript of the conversation and webpages for future reference.

You can chat with a nurse by registering or signing in to *Member Online Services* at **HorizonBlue.com**. Once you're signed in, go to the *Tools & Resources* tab and select *Nurse Chat* under *Self Service*.

## Specialized Infant Formula Coverage

If your baby (younger than 1 year) is diagnosed with multiple food protein intolerance and your pediatrician recommends a specialized nonstandard infant formula, that specialized formula may be covered under your health plan.

To save on your out-of-pocket costs and have the formula delivered right to your door, contact one of our durable medical equipment (DME) participating providers. For eligibility information and a list of DME participating providers, please call **1-800-414-SHBP (7427)**.

\* For informational purposes only. Nurses cannot diagnose problems or recommend specific treatment. They are not a substitute for your doctor's care. The 24/7 Nurse Line services are not an insurance program and may be discontinued at any time. In the event of an emergency, please go to the nearest hospital or doctor or call 911 or your local emergency services number.



# We can help you make better health care decisions

If you have a chronic condition or are experiencing a complex medical issue, our Chronic Care and Case Management programs can help. Participation in these programs is voluntary and confidential – and there's no additional cost to you.

## Chronic Care Program

Our Chronic Care Program promotes healthy living by reinforcing the health goals you've set with your doctor. Through a series of assessments, phone calls and targeted mailings, an interdisciplinary team of nurses and registered dietitians work with your doctor to help you better understand your health situation. We can help you with diet, treatment plan and medication compliance, in addition to the early identification of signs and symptoms. Home monitoring services may also be available to you if you have heart failure and require more intensive follow up.

Those diagnosed with one or more of the following conditions may participate:

- Asthma (adult and pediatric programs available)
- Chronic Kidney Disease (CKD), including members receiving dialysis
- Chronic Obstructive Pulmonary Disease (COPD)
- Coronary Artery Disease (CAD)
- Diabetes (adult and pediatric programs available)
- Heart failure

For more information on our Chronic Care Program or to see if you are eligible to participate, call **1-888-345-1150**, Monday through Friday, 8 a.m. through 7 p.m., Eastern Time (ET).

## Case Management Program

Our Case Management Program provides professional guidance for you and your family when faced with a complex medical situation. An assigned Horizon Blue Cross Blue Shield of New Jersey Case Manager can help you examine your options regarding specialists, hospitals and medical care, and can help you use the health care system more efficiently.

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# Staying healthy at any age

Screenings are tests that can detect diseases before you have symptoms. Blood pressure checks and mammograms are examples of screenings. You can get some screenings, such as blood pressure readings, in your doctor's office. Others, such as mammograms, require special equipment, so you may need to go to a different office. After a screening, ask when you will see the results and who to talk to about them. Be sure to talk to your doctor for more personal guidance for you.

## Breast Cancer

Take steps to detect breast cancer early, at its most treatable stage. In addition to performing monthly breast self-exams, you should talk with your doctor about when you should have your first mammogram (also called a *baseline mammogram*). For women ages 40 years and older, your SHBP/SEHBP health plan covers one mammogram per year.

## Cervical Cancer

Have a Pap test every one to three years if you are 21 to 65 years old and have been sexually active. If you are older than age 65 or have had a hysterectomy, talk with your doctor about whether you still need to be screened.

## Chlamydia and Other Sexually Transmitted Diseases

Sexually transmitted diseases can cause serious health problems and can also make it difficult to get pregnant.

- Have a screening test for chlamydia if you are ages 24 or younger and sexually active. If you are older than 24, talk to your doctor about being screened for chlamydia.
- Ask your doctor whether you should be screened for other sexually transmitted diseases.

## Colorectal Cancer

Have a screening test for colorectal cancer starting at age 50. If you have a family history of colorectal cancer, you may need to be screened earlier. Several different tests can detect this cancer. Your doctor can help you decide which test is best for you.

## Depression

Your emotional health is as important as your physical health. Talk to your health care team about being screened

### Earn NJWELL Points for Wellness Activities

For details, sign in to *My Health Manager*, powered by *WebMD*®, on Horizon BCBSNJ's *Member Online Services* at [members.HorizonBlue.com](http://members.HorizonBlue.com). Once signed in:

- Click the *Tools and Resources* tab. Select *My Health Manager from Self Service*.
- In the *Healthy Living* tab, click *Rewards* to view a menu of incentivized activities.

If you are not registered for *Member Online Services*, select *Register Today* and follow the on-screen prompts.

Read more about NJWELL on page 2.



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# Staying healthy at any age *(continued)*

for depression, especially if during the last two weeks:

- You have felt down, sad or hopeless.
- You have felt little interest or pleasure in doing things.

## Diabetes

Diabetes (high blood sugar) can cause problems with your heart, brain, eyes, feet, kidneys, nerves – and other body parts. Get screened for diabetes if your blood pressure is higher than 135/80 or if you take medication for high blood pressure.

## High Blood Pressure

Starting at age 18, have your blood pressure checked at least every two years. High blood pressure is 140/90 or higher. High blood pressure can cause stroke, heart attack, kidney and eye problems, and heart failure.

## High Cholesterol

Starting at age 20, have your cholesterol checked regularly if:

- You use tobacco.
- You are obese.
- You have diabetes or high blood pressure.
- You have a personal history of heart disease or blocked arteries.
- In your family, a man before age 50 or a woman before age 60, had a heart attack.

## Obesity and Being Overweight

Being overweight or obese can lead to diabetes and cardiovascular disease. The best way to learn if you are obese or overweight is to learn your body mass index (BMI). You can determine your BMI by entering your height and weight into a BMI calculator. BMI between 18.5 and 25 indicates a normal weight. If your BMI is 30 or higher, you may be obese.

If you are obese, talk to your doctor about seeking intensive counseling and help with changing your behaviors to lose weight.

## Osteoporosis (Bone Thinning)

Have a screening at age 65 to make sure your bones are strong. If you are younger than 65, talk to your doctor about whether you should be tested.

### Need help managing your health? We can help.

Read page 4 for information about our Chronic Care and Case Management programs.

## Immunizations

- Get a flu shot every year.
- If you are age 65 or older, get a pneumonia shot.
- Depending on your health, you may need a pneumonia shot at a younger age or need shots to prevent diseases like whooping cough or shingles.
- Talk with your doctor about whether you need vaccinations. You can also find easy-to-read vaccine schedules for all ages at [cdc.gov/vaccines/schedules](http://cdc.gov/vaccines/schedules).

Sources: This information is based on research from the U.S. Department of Health and Human Services and the U.S. Preventive Services Task Force (USPSTF). The USPSTF, supported by the Agency for Healthcare Research and Quality (AHRQ), is a national independent panel of medical experts that makes recommendations based on scientific evidence about which clinical preventive services should be included in primary medical care and for which populations.



# Quality care at your convenience

Watery eyes, runny nose and an itchy throat – telltale signs that your allergies are in full swing. You're out of medication and your doctor can't see you until next week.

*What can you do?*

Get help at a retail health clinic – our in-network, walk-in health care centers.

MinuteClinic®, available inside CVS/pharmacy stores, and Healthcare Clinics®, inside Walgreens®, offer a convenient alternative for treating common ailments for the entire family. These clinics are staffed by board-certified nurse practitioners who are qualified to:

- Diagnose and treat ailments, and prescribe medication when it is part of the treatment plan for common conditions, such as seasonal allergies, strep throat and pink eye.
- Offer certain common vaccinations, including those for pneumonia and influenza.
- Treat basic or common skin ailments, such as rashes.

## Retail health clinics and your health plan benefits

When receiving care at a retail health clinic:

- A referral is not required. Just show your member ID card.
- Your copayment will be the specialist copayment amount shown on your ID card.
- With your consent, the nurse practitioner will share information about your visit with your Primary Care Physician (PCP).

Please remember that MinuteClinic and Healthcare Clinics are not an alternative to your PCP. Annual well exams, for example, must be provided by your PCP. These services are not covered if performed at a retail health clinic. Please make sure the PCP participates in our network.

Lab services must still be coordinated with LabCorp®. If the retail health clinic nurse practitioner recommends lab work, such as a confirmatory strep test, he or she will perform the test and send it to LabCorp with the necessary paperwork. MinuteClinic and Healthcare Clinics do not specifically recommend any blood work, but may recommend you see your PCP for additional assessments or treatment plans.

For more information on retail health clinics and to locate one near you, visit [Directory.HorizonBlue.com](http://Directory.HorizonBlue.com).

MinuteClinic® is a registered mark of the CVS/Caremark Corporation.



# Women's Health and Cancer Rights Act

The federal government mandates certain health coverage for breast reconstructive surgery in any health insurance plan that provides medical and surgical benefits for mastectomies.

If you are receiving benefits in connection with a mastectomy and choose to have breast reconstruction along with that mastectomy, your plan must provide, in a manner determined in consultation between you and the attending doctor, coverage for the following:

- All stages of reconstruction of the breast on which the mastectomy was performed.
- Surgery and reconstruction of the other breast to produce a symmetrical appearance.
- Treatment of physical complications of the mastectomy, including lymphedemas.
- Breast prostheses, which is an artificial form of a breast, to help reconstruct its original form.

These benefits are provided to the same extent as any other illness under your coverage, subject to your deductible and coinsurance. All other features and benefits of your health insurance plan remain the same and are not impacted by this mandate.

Please refer to your Evidence of Coverage for more details on deductibles and coinsurance applicable to your health insurance plan.





# We can help you make better health care decisions *(continued)*

Case Management can help members who have certain complex illnesses or issues such as:

- Cancer
- Extensive home care or home infusion
- Heart surgery
- High-risk pregnancy
- Organ transplant
- Severe injury or paralysis
- Ventilator management

Our specially trained Case Managers, who are registered nurses or registered dietitians, can:

- Provide information to help you make informed decisions about your health care.
- Coordinate health care services to help maximize your benefits.
- Connect you with a pharmacist to assist with your medications.

- Coordinate meetings with an interdisciplinary care team to discuss your care plan.
- Help with securing authorizations for services.
- Refer you to other valuable resources when required, such as dental and vision care as well as behavioral health coaches.
- Provide information about community resources.

For more information about our Case Management Program, to speak to a nurse, or to see if you are eligible to participate, please call **1-888-621-5894**, prompt 2, Monday through Friday, 8 a.m. through 7 p.m., ET.

More information on both programs is available online at **HorizonBlue.com/shbp**. Select the *Health & Wellness* tab, and then select *Health Programs* from the dropdown menu.

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See how we're transforming the health care delivery system in New Jersey on [youtube.com/BCBSNJ](https://www.youtube.com/BCBSNJ).



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Stay connected to your health care plan information with the new **Horizon Blue App**.

**HorizonBlue.com/shbp**