Here for You

Member Newsletter | DELAWARE



FEATURED ARTICLES:

Protect yourself this winter with vaccines.

Quick tips for a healthy pregnancy.

How Member Advocates can help you.

Find help in your community.

...And more.

Find Highmark Health Options Delaware on Facebook.



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Know these important phone numbers.

MEMBER SERVICES

1-844-325-6251 (TTY: 711 or

1-800-232-5460)

Monday-Friday, 8 a.m.-8 p.m.

24-HOUR NURSE LINE

1-844-325-6251

CARE COORDINATION

1-844-325-6251

Monday-Friday, 8 a.m.-5 p.m.

BEHAVIORAL HEALTH

(mental health and substance use disorder)

1-844-325-6251 (TTY: 711)

Monday-Friday, 8 a.m.-5 p.m.

LTSS MEMBER SERVICES

1-855-401-8251

Monday-Friday, 8 a.m.-5 p.m.

MEMBER ADVOCATES

1-855-430-9852

FRAUD AND ABUSE HOTLINE

1-844-325-6256

If you cannot see or read information from Highmark Health Options, call Member Services. We can send you information in a different way, including large print, audio, or Braille. Highmark Health Options can also give you information in a different language. These services are free.

Si usted no puede ver o leer las cartas que le envía Highmark Health Options, llámenos servicios a los miembros. También podemos darle información en español o en otro idioma. Highmark Health Options puede enviarle cartas de una manera diferente, incluyendo letra grande, audio o Braille. Estos servicios son gratuitos.

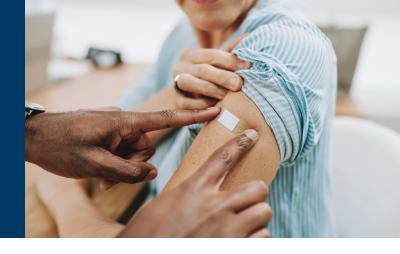
Highmark BCBSD Health Options Inc. d/b/a Highmark Health Options is an independent licensee of the Blue Cross Blue Shield Association.

Highmark has not changed its vaccine coverage or medical policies on vaccinations. Members should talk with their doctor about personal health care needs, including vaccines for themselves or their children.

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Protect yourself this winter with vaccines.



The CDC (Centers for Disease Control and Prevention) wants to help you stay healthy. The vaccines you need depend on:

- How old you are.
- Your health.
- Things that might make you more likely to get sick.

Your doctor can help you decide which vaccines are right for you.

Here's what the CDC recommends.

- **COVID-19:** Helps your body fight the virus so you're less likely to get very sick.
- RSV (Respiratory Syncytial Virus): Protects your lungs. RSV can be serious for older adults or people with health problems.
- Flu (Influenza): Lowers your chance of getting the flu and helps prevent serious illness if you catch it.

Why it matters.

Vaccines help your body fight these viruses so you can stay healthy. If you do get sick, they can help you get better faster and protect your loved ones.

You may hear from our Care Coordination team if you are due for a vaccine. They can help you schedule an appointment and get transportation if needed. To talk with care coordination, call **1-844-325-6251** (TTY: 711), Monday–Friday, 8 a.m.–5 p.m.

Talk to your doctor about which vaccines are best for you based on your age, health, and any risks you might have.

Flu season is here. Are you ready?

Last year's flu season was a tough one. Lots of people got really sick and even had to go to the hospital. But you can help protect yourself by getting the flu shot.

Who needs a flu shot?

Almost everyone! Anyone ages 6 months or older should get a flu shot every year. Think of it as an annual check-up for your immune system.

Why get a flu shot every year?

The flu virus is sneaky. It changes a little bit each year. Even if you had the flu last year, your body might not recognize the new version this year. Getting a new flu shot each year helps your body learn how to fight the latest version of the virus.

The flu shot may not stop you from getting the flu. But it can make your illness milder.

Why is getting vaccinated important?

Getting the flu shot helps more than just you. It also protects people who are more likely to get really sick from the flu, like:

- Young children
- Grandparents and other older adults
- People with weaker immune systems

When you get vaccinated, you're helping to keep your community healthy.

Is the flu just a bad cold?

No! The flu is much worse than a cold. It can make you feel really awful. Sometimes it can even lead to serious problems where you need to go to the hospital. The flu is caused by a virus, so antibiotics won't help.

How well does the flu shot work?

It changes from year to year. If the flu shot is a good match for the flu viruses going around, it can cut your risk of needing to see a doctor for the flu by 40% to 60%.

Can the flu shot give you the flu?

No, it can't! The flu shot uses a dead virus (or part of one), so it can't make you sick. The nasal spray vaccine uses a weakened live virus, but it's too weak to cause the flu. If you get sick after getting the flu shot, you were likely already exposed to the virus beforehand, or the shot had not had time to take effect. It takes about two weeks for the flu shot to fully protect you.

Continues on the next page



What are the side effects?

Most people don't have any side effects from the flu shot. Some people might have:

- A sore arm
- A mild fever
- Fatigue
- · Headaches
- Muscle aches

The nasal spray might cause a runny nose or sore throat. But these side effects are usually mild and go away quickly.

What if you're allergic to eggs?

Good news! You can still get the flu vaccine. People with egg allergies can get any flu vaccine.

Which flu shot should you get?

For most people under age 65, any flu shot is a good choice. If you're ages 65 or older, it's recommended to get a special flu shot that covers four different flu viruses.

Where can you get your flu shot?

- Your local pharmacy
- Your doctor's office

And the best part? It's free!

Getting your flu shot is a simple way to protect yourself and others from the flu. So don't wait. Get your flu shot today.

Source: cdc.gov/flu/vaccines



Quick tips for a healthy pregnancy.



Here are ways you can have a healthy pregnancy.

Regular prenatal care: See your doctor or midwife for all checkups and get any infections treated promptly.

Healthy diet: Eat nutritious foods, including fruits, vegetables, whole grains, lean proteins, and low-fat dairy. Make sure you get enough folic acid (400-800 mcg daily).

Stay active: Engage in regular, safe exercises like swimming or walking, but avoid overexertion, high altitudes, and hot weather.

Rest well: Get plenty of sleep at night and rest during the day.

Emotional health: Manage stress with relaxation techniques. Talk to your doctor if you have persistent sadness or anxiety.

Medicine safety: Discuss all medicine and supplements with your doctor or midwife.

Avoid harmful substances: Do not smoke, vape, drink alcohol, or use drugs. Talk to your doctor if you want help to quit.

Safety first: Prevent falls, wear seat belts, avoid overheating (using hot tubs or saunas), and avoid risky activities and strong chemicals. If you're in an abusive relationship, talk to your doctor.

Source: Healthwise



Do you need help taking care of your health?

Call Care Coordination.

We offer free programs for people with chronic or complex needs—or those at risk.

You may benefit if you:

- Often go to the hospital or emergency room (ER).
- Have worsening health problems.
- Have high blood pressure or other health numbers not in range.
- Worry about pregnancy or diabetes.

If you have or are at risk for:

- Heart problems (heart failure, heart attack, stroke, high blood pressure, high cholesterol)
- Diabetes or pre-diabetes
- Kidney disease (chronic kidney disease/CKD)
- Lung disease (chronic obstructive pulmonary disease/COPD)
- Digestive or bowel problems (inflammatory bowel disease/IBD)

We can:

- · Check in with you.
- Answer questions about care or medicines.
- Help you work with your doctor.
- Give you easy-to-read health information.
- Find doctors or support you need.



Our Care Coordination staff is here to help you. If you'd like to join any of these programs, or opt out at any point, call 1–844–325–6251 (TTY: 711),

Monday-Friday, 8 a.m.-5 p.m.



How Member Advocates can help you.

A Member Advocate works at Highmark Health Options and can help you in several ways. They can assist you with any health-related social needs you have.

They can help you with things like:

- Finding a food bank, or other food-related resources in your community.
- Providing more information about the voucher program to take the GED test for free.
- Locating financial resources.

Member Advocates can talk with you about Highmark Health Options and explain your benefits.

They can:

- Educate you about the Highmark Health Options website and the myHHO member website.
- Make sure you are aware of and comfortable with the Member Handbook and the Provider Directory.
- Help you file a grievance or an appeal.

Good health care comes with good communication.

Member Advocates can:

- Help you understand health care information in a language that you understand. We have information available in more than 25 languages, including Arabic, French, Haitian Creole, Spanish, and Tagalog.
- Help you if you need information in a certain format, such as Braille, large print, or audio. These services are free to you.
- Help you understand medical terms.
 They will take complex concerns or issues that you may have and explain them in an easily understood format.



Remember!

If you understand your benefits, you can get the most out of them.



Help us make sure you got the care you needed.



Did you know Highmark Health Options is working even harder to keep your health information safe? We're using a new way to check with you about your doctor visits, medical equipment, lab work, and medicines you've received.

Here's how it works.

- After you visit the doctor or hospital, we may send you a text message.
- The text will come from 43881, so you know it's really us. It'll have a safe link that you can tap.
- The link will take you to a website. You'll be asked to answer a simple question: "Did you get this health care service?"
- Just tap "yes" or "no." It's that easy.

Why are we doing this? To protect you!

By checking with you, we want to make sure you get the care you need so you can feel better.



How Highmark Health Options helps your doctor care for you.

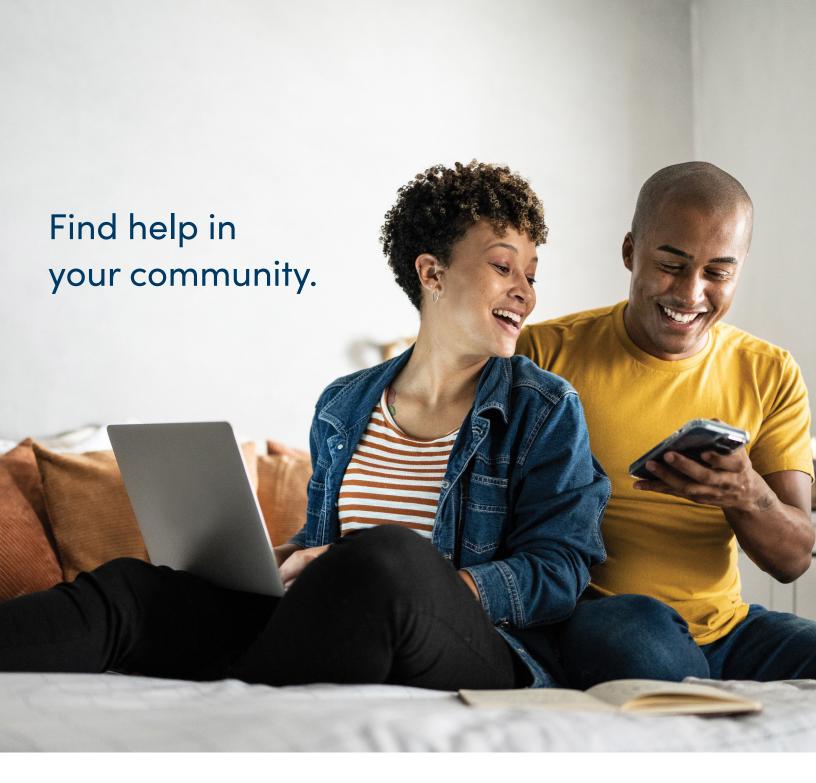
Highmark Health Options uses guides to help your doctors give you the best care. These guides are called clinical practice guidelines. They help your doctor make good choices about your health. We make these guidelines using trusted information. They also help us create programs to keep you healthy.

What to know about these guides.

- These guides are not rules for every person. Your doctor knows you best. They may need to do something different for you.
- These guides do not decide what health care services or products Highmark Health Options will cover. What we cover depends on your plan and if the service or product is needed for your health.

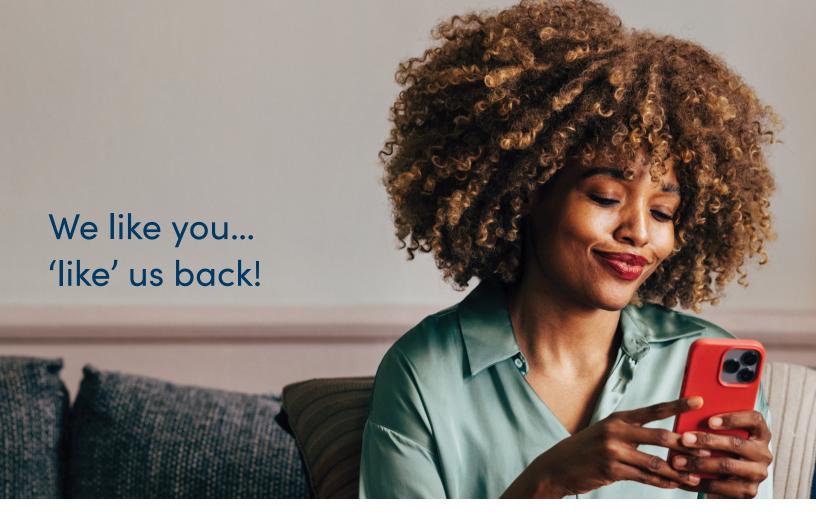
You can find all of **Highmark Health Options' guides online**. If you want a paper copy, call the Quality Improvement Department at **1-844-325-6251 (TTY: 711)**.







Go to **hho.fyi/support** and enter your ZIP code to find free or reduced cost services in your community. There, you'll find resources for food, housing, transportation, utility assistance, medical care, job training, and more.



Like and follow Highmark Health Options on Facebook to discover more ways to achieve whole life health.

Our Facebook page includes:

- Information on benefits and programs to help you get the most out of your membership.
- Community events and activities for you and your loved ones.
- Health and wellness tips to help you feel your best.
- Free vaccination clinics and screenings.
- Resources for food, housing, and utility assistance.
- Healthy, delicious, and budget-friendly recipes.
- · And much more!

Connect with us on **Facebook**(@**HighmarkHealthOptions**) to learn more or share social content suggestions.



Member Rights and Responsibilities

Member Rights

Learn about your rights and responsibilities.

- 1. Get the help you need to understand this Member Handbook.
- 2. Learn about us, our services, doctors, and other health care providers.
- 3. See your medical records as allowed by law.
- 4. Have your medical records kept private unless you tell us in writing that it is OK for us to share them or it is allowed by law.
- 5. All facts from your doctor of any information about your medical condition, treatment plan, or ability to look at and offer corrections to your own medical records.
- 6. Be part of honest talks about your health care needs and treatment options no matter the cost and whether your benefits cover them. Be part of choices that are made by your doctors and other providers about your health care needs.
- 7. Be told about other treatment choices or plans for care in a way that fits your condition.
- 8. Get news about how doctors are paid.
- 9. Find out how we decide if new technology or treatment should be part of a benefit.
- 10. Be treated with respect, dignity, and the right to privacy all the time.
- 11. Know that we, your doctors, and your other health care providers cannot treat you in a different way because of your age, sex, race, national origin, language needs, or degree of illness or health condition.
- 12. Talk to your doctor about private things.
- 13. Have problems taken care of fast, including things you think are wrong, as well as issues about your coverage, getting an approval from us, or payment of service.
- 14. Be treated the same as others.
- 15. Get care that should be done for medical reasons.
- 16. Be free from any form of restraint or seclusion used as a means of coercion, discipline, convenience, or retaliation.
- 17. Choose your PCP from the PCPs in our Provider Directory that are taking new patients.
- 18. Use doctors who are in our network.

Continues on the next page



- 19. Get medical care in a timely manner.
- 20. Get services from doctors outside our network in an emergency.
- 21. Refuse care from your PCP or other caregivers.
- 22. Be able to make choices about your health care.
- 23. Make an advance directive (also called a living will).
- 24. Tell us your worries about Highmark Health Options and the health care services you get.
- 25. Question a choice we make about coverage for care you got from your doctor.
- 26. File a complaint or an appeal about Highmark Health Options, any care you get, or if your language needs are not met.
- 27. Ask how many grievances and appeals have been filed and why.
- 28. Tell us what you think about your rights and responsibilities and suggest changes.
- 29. Ask us about our Quality Improvement program and tell us how you would like to see changes made. Ask us about our utilization review process and give us ideas on how to change it.
- 30. Know that we only cover health care services that are part of your plan.
- 31. Know that we can make changes to your health plan benefits as long as we tell you about those changes in writing.
- 32. Ask for this Member Handbook and other member books and brochures in other formats such as other languages, large print, audio CD, or Braille at no charge to you.
- 33. Ask for an oral interpreter and translation services at no cost to you.
- 34. Use interpreters who are not your family members or friends.
- 35. Know you are not responsible if your health plan becomes bankrupt (broke).
- 36. Know your provider can object to the denial of service if you agree.
- 37. Know that you can request a copy of the Member Handbook at any time. You will be told every year of your right to request a Member Handbook.
- 38. You can get a list of network providers that includes the following details about the doctors: name, specialty, hospitals the doctor can visit, education, language spoken, gender, and office location.

Continues on the next page



Member Responsibilities

- 1. Tell us, your doctors, and other health care providers what they need to know to treat you.
- 2. You can ask us to correct your health and claims records if you feel they are incorrect or incomplete. We may say "no" to your request, but we will tell you why in writing within 60 calendar days. If we cannot change your records, you may have a statement of your disagreement added to your personal medical information. If you would like to make a request, call Member Services at 1-844-325-6251 (TTY: 711).
- 3. Learn as much as you can about your health issue and work with your doctor to set up treatment goals you agree on with your doctor.
- 4. Ask questions about any medical issue and make sure you know what your doctor tells you.
- 5. Follow the care plan and orders that you have agreed on with your doctors or other health care professionals.
- 6. Do the things that keep you from getting sick. Make and keep medical appointments and tell your doctor at least 24 hours in advance when you cannot make it.
- 7. Always show your member Highmark Health Options ID card and Delaware Medicaid card when you get health care services.
- 8. Use the emergency room only in cases of an emergency or as your doctor tells you.
- 9. If you owe a copay to your pharmacies, pay at the time the services are received.
- 10. Tell us right away if you get a bill that you should not have gotten or if you have a complaint.
- 11. Treat all Highmark Health Options staff and doctors with respect and courtesy.
- 12. Know and follow the rules of your health plan.
- 13. Know that laws guide your health plan and the services you get.
- 14. Know that we do not take the place of workers' compensation insurance.
- 15. Tell the DHSS Change Report Center and us when you change your address, family status, or other health care coverage.
- 16. If a minor becomes emancipated, or legally freed from control by his or her parents (age 16 and older), or marries, he or she shall be responsible for following all Highmark Health Options member guidelines set forth above.





Highmark Health Options complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, creed, religious affiliation, ancestry, sex, gender, gender identity or expression, or sexual orientation. Highmark Health Options does not exclude people or treat them differently because of their race, color, national origin, age, disability, creed, religious affiliation, ancestry, sex, gender, gender identity or expression, or sexual orientation.

Highmark Health Options provides free aids and services to people with disabilities to communicate effectively with us, such as:

- Qualified sign language interpreters.
- Written information in a different way, including large print, audio, and Braille.

Highmark Health Options provides free language services to people whose primary language is not English, such as:

- Qualified interpreters.
- Information written in other languages.

If you need these services, contact Highmark Health Options Member Services at 1-844-325-6251 (TTY: 711), Monday – Friday, 8 a.m. – 8 p.m.

If you believe that Highmark Health Options has failed to provide these services or discriminated against you in another way because of your race, color, national origin, age, disability, creed, religious affiliation, ancestry, sex, gender, gender identity or expression, or sexual orientation, you can file a complaint with Highmark Health Options or the Delaware Division of Human and Civil Rights by mail, phone, or web form.

Highmark Health Options Attn: Appeals and Grievances P.O. Box 106004 Pittsburgh, PA 15230 1-844-325-6251

Division of Human and Civil Rights 861 Silver Lake Blvd., Suite 145 Dover, DE 19904 302–739–4567 hho.fvi/ea-intake

If you need help filing a complaint, Highmark Health Options and the Division of Human and Civil Rights are available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services Office for Civil Rights online at <u>OCRPortal.hhs.gov</u>, and by mail, phone, or email:

U.S. Department of Health and Human Services
200 Independence Avenue SW
HHH Building Room 509F
Washington, DC 20201
1-800-368-1019 (TTY: 1-800-537-7697)
OCRMail@hhs.gov

A printable version of the complaint form is available at hhoc.fvi/complaint-form.



Attention: If you speak English, language assistance services, free of charge, are available to you. Call the number on the back of your ID card (TTY: 711).

Atención: Si usted habla español, se encuentran disponibles servicios de asistencia con el idioma sin costo alguno para usted. Llame al número que figura al dorso de su tarjeta de identificación (TTY: 711).

注意:如果您会说英语,则可以免费获得语言协助服务。 请拨打您身份证背面的号码(TTY:711)。

Atansyon: Si w pale anglè, sèvis asistans nan lang, gratis, disponib pou ou. Rele nimewo ki sou do kat idantite w la (TTY: 711).

Attention: Si vous parlez français, des services d'assistance linguistique vous sont offerts gratuitement. Veuillez appeler le numéro qui se trouve au verso de votre carte d'identification (TTY : 711).

ध्यान दें: यदि आप अंग्रेजी बोलते हैं, तो भाषा सहायता सेवाएँ आपके लिए निःशुल्क उपलब्ध हैं। अपने आईडी कार्ड के पीछे दिए गए नंबर (TTY: 711) पर कॉल करें।

Pansin: Kung nagsasalita ka ng Ingles, ang mga serbisyo ng tulong sa wika, na walang bayad, ay magagamit mo. Tawagan ang numero sa likod ng iyong ID card (TTY: 711).

ופמערקזאַמקייט :אויב איר רעדן ענגליש ,שפּראַך הילף באַדינונגס זענען בארעכטיגט פֿאַר איר .רופן דעם נומער אויף די צוריק פון דיין שײַן קאַרט (TTY: 711). -

Akiyesi: Ti o ba so Geesi, awon işe iranlowo ede, laisi idiyele, wa fun o. Pe nomba ti o wa ni ehin kaadi ID re (TTY: 711).

ધ્યાન આપો_: જો તમે અંગ્રેજી બોલો છો_, તો ભાષા સહ્યય સેવાઓ_, તમારા માટે નિઃશુલ્ક ઉપલબ્ધ છે_. તમારા _{ID} કાર્ડની પાછળના નંબર પર કૉલ કરો (TTY: 711).

- .(TTY: 711) تنبيه :إذا كنت تتحدث الإنجليزية، فإن خدمات المساعدة اللغوية متاحة لك مجانًا التصل بالرقم الموجود على ظهر بطاقة الهوية الخاصة بك

கவனம்: நீங்கள் ஆங்கிலம் பேசினால், மொழி உதவி சேவைகள், உங்களுக்கு இலவசமாக கிடைக்கும். உங்கள் அடையாள அட்டையின் பின்புறத்தில் உள்ள எண்ணை அழைக்கவும் (TTY: 711).

Achtung: Wenn Sie Deutsch sprechen, steht Ihnen kostenlose Unterstützung in Ihrer Sprache zur Verfügung. Wählen Sie hierfür bitte die Nummer auf der Rückseite Ihrer Ausweiskarte (TYY: 711).

Makini: Ikiwa unazungumza Kiingereza, huduma za usaidizi wa lugha, bila malipo, zinapatikana kwako. Piga nambari iliyo nyuma ya kitambulisho chako (TTY: 711).

శ్రద్ధ: మీరు ఇంగ్లీష్ మాట్లాడితే, భాషా సహాయ సేవలు, ఉచితంగా, మీకు అందుబాటులో ఉంటాయి. మీ ID కార్డ్ వెనుక ఉన్న నంబర్**కు కాల్ చేయండి** (TTY: 711).

Chú ý: Nếu bạn nói tiếng Anh, các dịch vụ hỗ trợ ngôn ngữ miễn phí luôn sẵn có dành cho bạn. Gọi đến số ở mặt sau thẻ ID của bạn (TTY: 711).