

# HEALTHY GENERATIONS



*A publication for CoverKids members*



**CHILDHOOD  
OBESITY**  
...page 5



**MENTAL HEALTH  
CHECKUPS FOR  
CHILDREN**  
...page 10

1 Cameron Hill Circle, Suite 73  
Chattanooga, TN 37402-0001  
bluecare.bcbst.com

## We're right here to help you

Dear Member:

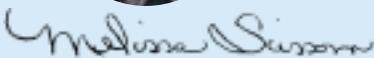
Taking care of kids and teens is a full-time job – and as life gets busier, that job isn't getting any easier. That's why we've put together a variety of tips, from knowing when to get checkups to using your benefits to helping your kids live a healthy lifestyle. We hope you find something in this newsletter that helps you make confident choices for your child's health.

Here's a look at some things we'll be talking about in this issue:

- How to get help to quit smoking for good
- One member's story of getting help in another language
- When Dr. Mom needs the help of a personal doctor
- Help spotting mental illness in children and teens
- How to get the most out of your health benefits
- And more!

We'll keep looking for new ways to make your health plan easy to use. We welcome your comments. Just give us a call at the Customer Service number on your Member ID card.

Best of Health,



Melissa Scissom,  
Chief Operations Officer  
CoverKids

### Join us online!

*Learn more about your benefits and get health and wellness tips.*

Visit us at  
[bluecare.bcbst.com](http://bluecare.bcbst.com).

# HEALTHY

G E N E R A T I O N S

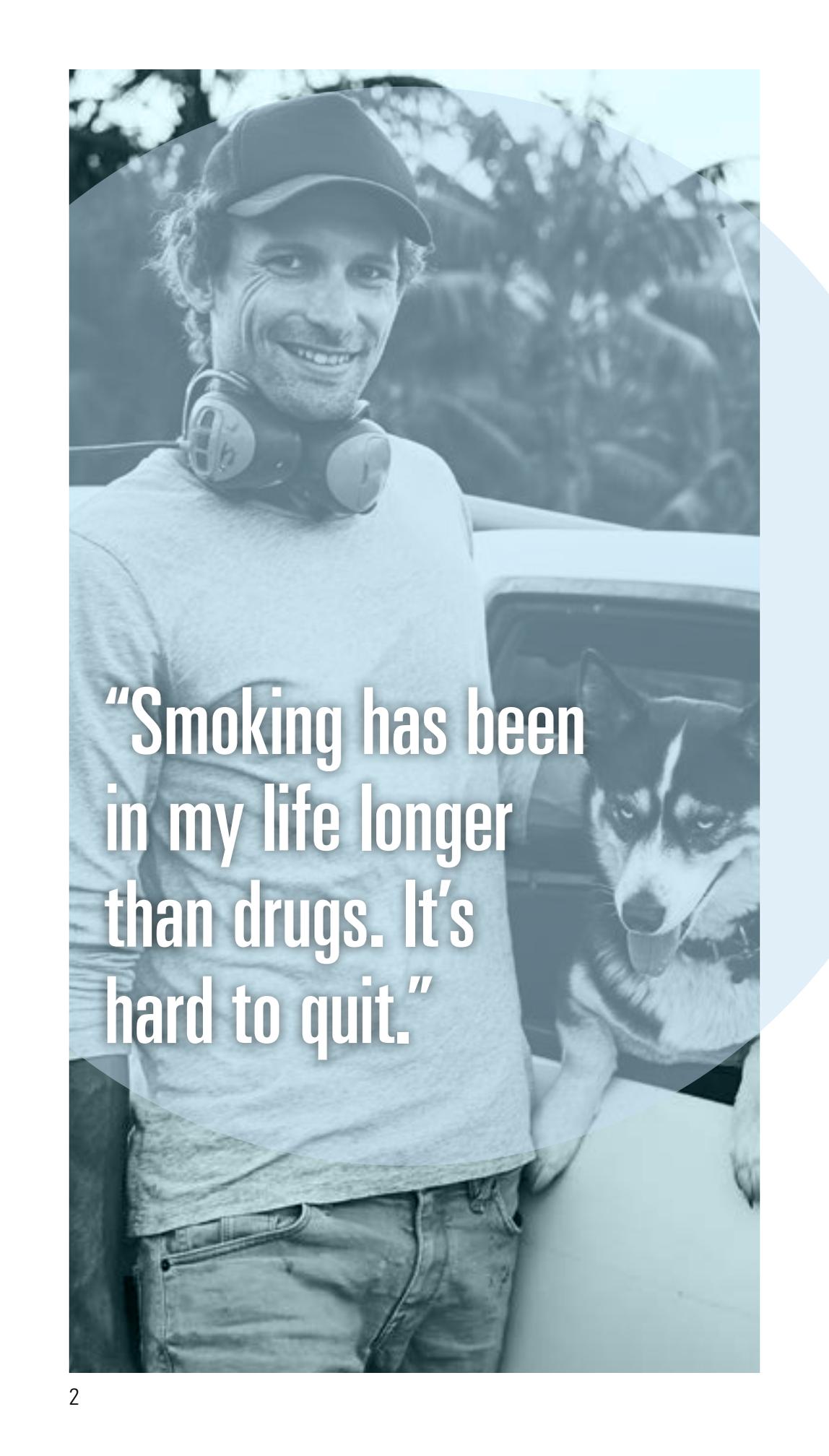
## Table of Contents

<b>When Quitting is Hard, Help is Here</b>	<b>2</b>
<b>Life Hack Your Snacks</b>	<b>4</b>
<b>Crunch Berry Parfait Recipe</b>	<b>4</b>
<b>Childhood Obesity: How Are We Doing?</b>	<b>5</b>
<b>How is Obesity Measured?</b>	<b>5</b>
<b>One Member's Story: "I never knew I could get help in my own language."</b>	<b>6</b>
<b>No Referral Needed for Women's Health Services</b>	<b>7</b>
<b>Personal Doctor vs. Doctor Mom</b>	<b>7</b>
<b>Your Child's Personal Doctor is Your Partner</b>	<b>8</b>
<b>Important Vaccines Are Needed By Age 2</b>	<b>9</b>
<b>Use Network Providers to Lower Costs</b>	<b>9</b>
<b>Schedule A Checkup</b>	<b>9</b>
<b>Mental Health Checkups for Children</b>	<b>10</b>
<b>Free Benefits For Our Members</b>	<b>11</b>
<b>You Can Get A Second Opinion</b>	<b>11</b>
<b>More Resources</b>	<b>12</b>
<b>How Can We Help You?</b>	<b>13</b>

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This information is not meant to take the place of your health care provider's advice.

*Healthy Generations* is posted on <https://bluecare.bcbst.com/types-of-coverage/coverkids/newsletters.html> in English and Spanish.

A man wearing a cap and headphones around his neck is smiling. In the background, a dog is visible. The entire image has a light blue tint and a circular vignette effect.

“Smoking has been  
in my life longer  
than drugs. It’s  
hard to quit.”

# WHEN QUITTING IS HARD, HELP IS HERE

A year ago, Austin was homeless, penniless and sleeping under a tree when he finally made the decision to give up the drug addiction that was stealing his life and his family from him. Quitting wasn't easy, and he had a lot of help from counselors, family and friends.

Today, he's happy to be drug free, working for a tree removal service, and raising his baby girl in a healthy home. But one thing still bothers him.

He hasn't been able to quit smoking. "Smoking has been in my life longer than drugs," said Austin, "It's hard to quit."

He's not alone. The Centers for Disease Control and Prevention reports that about 11 percent of high schoolers and 22 percent of adults in Tennessee smoke.

**The good news:** that number has been dropping little by little for the past 20 years. Quitting is possible, and more and more adults are seeing the dangers of smoking - to themselves and their children - and taking steps to break the habit for good.

**More good news:** Austin can get help quitting – for free! A friend told him about Tennessee Tobacco QuitLine. They offer support by phone or online for any Tennessean who wants to quit smoking.

"I'm doing this for my daughter," said Austin. "I know second-hand smoke is bad for her, but I don't really know how to stop." The support he gets at Tennessee Tobacco QuitLine is personalized just for him. They talk about his lifestyle, his job and his family and look for ways to help him overcome the urge to smoke and put better habits in place.

## Are You Ready To Break The Habit For Good?

Quitting is one of the best things you can do for yourself and your kids. There's free help available from the Tennessee Tobacco QuitLine:

- Call **1-800-QUIT-NOW** or **1-800-784-8669, 1-877-559-3816** for the hearing impaired
- Hours are Eastern Time:
  - Monday – Friday, 8 a.m. – 11 p.m.
  - Saturday, 9 a.m. – 6 p.m.
  - Sunday, 11 a.m. – 5 p.m.
- Counseling is available in English or Spanish
- More details can be found at **tnquitline.com**

# LIFE HACK YOUR SNACKS

Snacks are a life hack in themselves. Just ask any kid who comes home from school *starving* only to find out they have hours to wait before dinner. Or ask a mom who just got off work and walked into a house full of kids – who tell her they're starving – and hasn't even thought about what to make for dinner yet.

## Snacks to the rescue!

At their best, snacks can help satisfy hunger in between meals and keep you moving toward your food group goals. But at their worst, they can be loaded with sugar and unhealthy fats that do more harm than good.

Giving your kids healthy snacks doesn't have to be difficult. We have some tips to help you life hack your snack shelf.

### 1. **Build your own**

Make your own trail mix with unsalted nuts and add-ins like seeds, dried fruit, popcorn and chocolate chips.

### 2. **Prep ahead of time**

Put single servings of snack foods into baggies or containers when you

get home from the store so they're ready to grab-n-go when you need them.

### 3. **Make it a combo**

Combine more than one food group for a satisfying snack. Try yogurt and berries, an apple with peanut butter, or whole-grain crackers with turkey and avocado.

### 4. **Eat vibrant veggies**

Spice up raw vegetables with dips. Try dipping bell peppers, carrots, or cucumbers in hummus, guacamole or fat free dressing.

### 5. **Snack on the go**

Bring ready-to-eat snacks when you're out. A banana, yogurt (in a cooler), or baby carrots are easy to bring along as healthy options.

This parfait is a favorite among kids as an after-school snack.

## CRUNCHY BERRY PARFAIT

### INGREDIENTS

- 
- ½ cup yogurt, non-fat vanilla
  - 1 cup blueberries or strawberries (fresh or frozen thawed)
  - ½ cup low-fat granola (or crunchy cereal)

### DIRECTIONS

- Spoon yogurt into glass, then top with fruit and granola

### HELPFUL TIPS

- You can use soy yogurt for those who can't have dairy.
- Can't decide between blueberries and strawberries? Try ¼ cup of each!
- Make it less expensive by using frozen berries when they're not in season.



## Childhood Obesity: How Are We Doing?

There's good news about American children. Rates of obesity aren't climbing like they were. Eating healthier and staying more active are showing results.

But we still have work to do. Too many of our children and teens are still obese. The rates are higher for some groups. Culture and genetics play a role in every child's weight.

Where kids live is also important. Lower-income communities often have less access to affordable, healthy food or safe places to play. But communities are working on solutions – building playgrounds and encouraging new grocery stores to open in these areas.

We've slowed the rates of childhood obesity. It's because we all want what's best for our children. By staying at a healthy weight, they're more likely to avoid illnesses like diabetes and heart disease. For more information, visit <http://bluecare.bcbst.com/members/your-health> or talk with your child's personal doctor.

### Obesity by the Numbers

American children considered obese, ages 2-19

All Races .....	17%
White .....	14.3%
Black .....	20.2%
Latino .....	22.4%

Source: stateofobesity.org/disparities

## How is Obesity Measured?

To diagnose obesity, doctors will use a person's body mass index (BMI). BMI is figured based on height and weight.

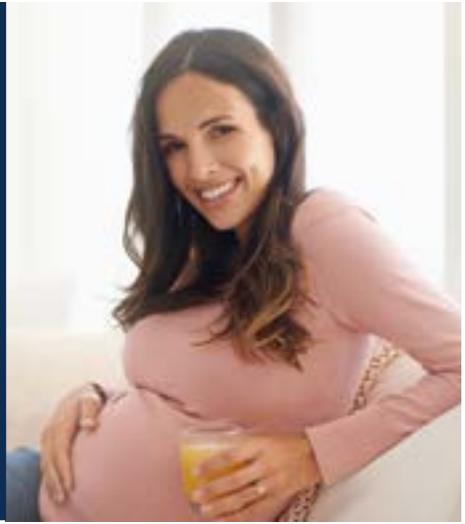
For children and teens, BMI is age- and sex-specific and is often referred to as BMI-for-age.

The Centers for Disease Control and Prevention (CDC) considers a child obese when his or her BMI is in the top 5% compared to other children of the same age and sex.

The CDC website has an easy-to-use BMI calculator: [nccd.cdc.gov/dnpabmi/Calculator.aspx](http://nccd.cdc.gov/dnpabmi/Calculator.aspx).

Source: [cdc.gov/obesity/childhood](http://cdc.gov/obesity/childhood)

**“I NEVER KNEW  
I COULD GET  
HELP IN  
MY OWN  
LANGUAGE.”**



Cecilia was pregnant with her first child when she enrolled in CoverKids. Spanish is her first language, but she speaks a little English. At the start of her pregnancy, she had a hard time understanding everything she read or heard. She didn't know she needed to get pregnancy care early. The first time she saw the doctor, she was five months pregnant.

Luckily, Cecilia's doctor knew her health plan offered information in Spanish. She told Cecilia to call CoverKids and ask for help in Spanish. When she called, an interpreter was brought on the line who helped her talk with CoverKids about her benefits.

“I learned so many things I didn't know about how to get pregnancy care,” said Cecilia. “I never knew I could get help in my own language. It made everything so much easier.”

Cecilia found out that she could get an interpreter for her doctor's visits – which helped her understand more of what the doctor was saying. She also learned how to search the CoverKids website to find doctors who speak Spanish. She even learned how easy it was to change the language on the CoverKids website to Spanish.

“One of my favorite things was getting Text4Baby® in Spanish,” Cecilia said. “They sent me helpful tips all through my pregnancy and even after the baby was born.”

Now Cecilia has a healthy baby boy. Thanks to getting the right pregnancy care, she feels confident she's done what's best for her baby. She even got help signing him up for CoverKids when he was born. Now she's making sure he's on the right track – and getting the care and vaccines he needs to be healthy.

## Personal Doctor vs Dr. Mom

When your child is sick, you want to help them get better fast. Whether it's chicken soup, a warm washcloth or extra cuddles, nobody gives better care for a sick child than



Dr. Mom. But when it comes to medicine, there's a limit to what Dr. Mom can give without a prescription from your child's personal doctor.

### **Dr. Mom can give a child medicine that:**

- Doesn't require a prescription
- Can be bought off the shelf at a pharmacy or supermarket
- Has dosage instructions for the child's age and/or weight
- Is used to treat common illnesses, like a stomach ache, sore throat, headache, cough or runny nose

### **Only your child's personal doctor can give medicine that:**

- Requires a prescription
- Has to be bought at a pharmacy (behind the counter)
- Is prescribed to one person only
- Is prescribed to treat the child's exact condition

We know your child's safety is your first concern. And you can keep them safe from the harmful effects of medicine that wasn't meant for them. Only give your child prescription medicine if it was prescribed to them by a doctor.

Source: <https://www.fda.gov/Drugs/ResourcesForYou/Consumers/QuestionsAnswers/ucm100101.htm>

## No Referral Needed for Women's Health Services

We want to make it easy for you to use your benefits. That's why female members can see a women's health specialist without a referral.

These specialists include obstetricians or gynecologists (OB/GYNs). They provide pregnancy care, well-woman checkups and

important screenings like pap tests. If you'd rather see your personal doctor for this care, that's covered, too.

Only OB/GYNs in our network are covered. Check to make sure all providers take CoverKids before you see them.

# Keep your child healthy with preventive checkups

All children should have regular preventive checkups when they're healthy. Small problems can be caught early before they are serious. The checkup schedule is based on your child's age.

## Your child's CoverKids benefits include:

- Regular physical exams and screenings
- Vaccines to protect against disease
- Help with an eating plan if it's medically necessary for your child

With CoverKids, your child gets one well-child visit per year. They don't cover separate physical exams for school, camp or a job. Your child can get their well-child checkups at their personal doctor's office, school or health fair. If we get a claim for a well-child checkup, it will count as the annual well-child visit.

Your child's CoverKids benefits only last through age 18. But experts say that annual well-care checkups should continue until age 21.

See your CoverKids Member Handbook or call Member Services at 1-888-325-8386 if you need information on benefits.



## Your Child's Personal Doctor is Your Partner

It's easier to take care of your family's health if you have a partner. That's why we recommend every child have a personal doctor.

A personal doctor is sometimes called a pediatrician or primary care provider. They do well-child checkups and treat minor illnesses. They can also spot problems early and order tests for further treatment.

Emergency rooms and specialists are important when you need them. But they don't have a complete picture of your child's health. Your personal doctor knows your child's history, and they know you. That can help if you have to make big health decisions.

Here's how to help keep your child's personal doctor in the loop:

- Tell any other providers who your personal doctor is.
- Ask the other providers to send their reports to your personal doctor.
- Tell your personal doctor about all visits to other providers.

# Important vaccines are needed by age 2



Before age 2, your child needs an important group of vaccines. Your child's personal doctor or other health care provider may have mentioned these, and there are things you should keep in mind:

- The American Academy of Pediatrics and Centers for Disease Control and Prevention (CDC) say these vaccines are safe and needed. These are the leading experts on children's health and disease in the U.S.
- Vaccines protect against serious diseases. You may think common childhood illnesses are no big deal. But measles, mumps, chickenpox, influenza and other diseases can and do lead to serious health problems and even death. That's why vaccines are important for all children.

We encourage you to protect your children with these vaccines before they turn 2 years old.

Sources: Centers for Disease Control and The American Academy of Pediatrics

## Use Network Providers to Lower Costs

Keeping our costs low helps us make CoverKids available to families like yours. One way we save is by only working with health care providers that agree to affordable rates for care.

Ask all providers you see if they accept CoverKids. If



not, you'll be charged unless it's emergency care. To find a network provider, visit our website or give us a call:

**bluecare.bcbst.com** – Click on Find a Doctor or BlueAccess<sup>SM</sup> Member Services –  
**1-888-325-8386**

## Schedule a checkup

### Babies & Toddlers

At least 12 checkups before they are 3 years old

### Children Age 3 and Up, Including Teens

Need a checkup every year

Source: The American Academy of Pediatrics

## Losing coverage?

### We can help you find the resources you need

If you were told your CoverKids benefits are going to end – for example, if you're about to turn 19 – we can help you keep getting care. Our Case Managers can tell you about community resources in your area to help with your health needs.

Before your coverage ends, give us a call. We're here for you.



## Mental Health Checkups for Children

When you take your child for a checkup, you probably think mostly about their physical health. You know the doctor will check to see that they're growing normally. And while you hope they don't find any problems, you know that if they do, your child will get the treatment they need to get better.

But did you know your doctor should be checking for mental or behavioral problems, too? Mental health problems in children and teens are just as real as physical health problems. And many times, they're just as treatable.

Your child should get mental health screenings at their personal doctor's office starting at a young age. The doctor will ask questions to help them look for any problems with your child's mental health. If any are found, getting the right treatment at an early stage can help them live their best and healthiest life.

### **How to know when your child might need help**

Finding mental health problems isn't all up to the personal doctor. Most of the time,

parents or family members will be the first to notice changes in a child's behavior.

### **Here are some things to look out for:**

- They're often worried, anxious or irritable
- They're depressed or sad a lot of the time
- Grades are slipping
- They become secretive or detach themselves from others
- A change in their eating habits or appetite
- They refuse to go to school or to take part in normal activities
- They're hyperactive or fidgety
- Constant nightmares
- They've become disobedient or aggressive
- They have frequent temper tantrums

Finding problems early and getting the right treatment can help children reach their full potential. If you think your child might need a screening, talk with their personal doctor.



# Free Benefits for Our Members

*As your health plan provider, we think it's important you know what services are available to you. We've listed some of them here, but please see your Member Handbook for complete information.*

## **One-on-One Help for Better Health**

You've told us that you'd like support for staying healthy or living with a health condition. We offer both through our CareSmart Population Health Program.

You don't have to pay anything extra for the program. It's part of your membership. You pick the services you need – whether you or your child are well, have an ongoing health problem or a serious health episode. Our support is as personal as one-on-one help or as easy as visiting [bluecare.bcbst.com](http://bluecare.bcbst.com).

Let us know how we can help you. Call **1-888-416-3025**, Monday through Friday, 8 a.m. to 6 p.m. Eastern Time.

## **Tell Us Your Teen's Health Needs**

Visit [bluecare.bcbst.com](http://bluecare.bcbst.com) to find an online Health Needs Survey. You or your teen can print it, fill it out and mail it back to us. Or you can save the completed survey and attach it in an email to [CoverKids\\_GM@bcbst.com](mailto:CoverKids_GM@bcbst.com). We'll reply with information to help your child or teen continue on a healthy path or get help for health problems.

## **Resources for Pregnant Members**

CaringStart® Maternity Program for pregnant members:

- Support from obstetric (pregnancy) nurses
- Information and educational materials about before, during and after pregnancy
- Coordination of services

Call CaringStart at **1-888-416-3025**, Monday through Friday, 8 a.m. to 6 p.m., Eastern Time. It's a free call.

Text4baby® will send you text messages every week about having a healthy pregnancy and a healthy baby.

- Just text the word "BABY" (or "BEBE" for Spanish) to the number "511411" to get started.
- Or register online at [text4baby.org](http://text4baby.org).

## **You Can Get a Second Opinion**

Most of us want to know as much as we can about our health. That can mean getting a second opinion. We're happy to help you find a CoverKids provider for that. If we can't find a network provider, we'll help you get a second opinion from an out-of-network provider at no extra cost.

Give us a call to learn more. The Customer Service number is on your Member ID card and on page 13 of this newsletter.

## **Spanish Services**

Para solicitar una copia de este boletín en español, llame a la oficina de Servicios de Atención al Miembros al **1-888-325-8386**. Permita varias semanas para la entrega. Otros materiales, como el manual para miembros, también están disponibles en español si llama a la oficina de Servicios de Atención al Miembros.

## **We Protect Your Health Information**

We have policies on how we protect your health information. They're based on laws, and we keep them up to date. To make sure we're getting it right, we train our staff every year. We protect all facts about your health, no matter how they are shared or stored – verbally, in writing or in electronic form.

You can read more about this in your member handbook. You'll also find a Privacy Notice on [bluecare.bcbst.com](https://www.bluecare.bcbst.com), or you can call Customer Service to get a copy.

## **We Don't Reward Saying No To Members**

We want you to get the care you need. We look at your medical needs and your covered services before we give an OK for care. We don't give your providers or our employees extra pay or gifts to get them to give you less care than you need.

## **Newborns need their own health coverage.**

Did you know your CoverKids pregnancy benefits don't cover your newborn? Don't miss a day of coverage – call **1-866-620-8864** as soon as your baby is born.

## **Make Sure Your Mail Follows You**

Does CoverKids have your correct mailing address? If we don't, you could miss important mailings about your health plan and benefits. Update it by calling the CoverKids Eligibility Contractor at **1-866-620-8864**.

## **You Have The Right To Appeal Our Decisions**

We look carefully at all medical requests. If our doctors decide that something isn't what you need, you have the right to ask us to look again. Just file a Member Grievance, and we'll take another look. If you still don't agree, you can also ask for a review by the state. External reviews aren't available under your plan. That means you can't ask an independent group or individual to do a review and send it to us or to the state.

## **Tennessee Tobacco QuitLine**

Free to all Tennessee residents – one-on-one counseling in English or Spanish.

- [tnquitline.org](https://tnquitline.org)
- **1-800-QUIT-NOW** or **1-800-784-8669**
- **1-800-969-1393** for deaf or hard-of-hearing

## **More Resources**

### **24/7 Nurseline**

1-866-904-7477

### **State of Tennessee**

Regular business hours are 7 a.m. to 7 p.m., CT, Monday through Friday.

Website  
[tn.gov/coverkids](https://tn.gov/coverkids)

Website for Tennessee families (links to state services, information and more)  
[kidcentraltn.com](https://kidcentraltn.com) – [tn.gov/CoverKids](https://tn.gov/CoverKids)

Customer Service (for eligibility and enrollment) – 1-866-620-8864

## **Law Forbids Different Treatment**

Federal and state laws don't allow CoverKids to treat you differently because of your race, national origin, religion, color, disability, age, sex, language, or other groups protected by civil rights laws. Are you being treated differently? You have the right to file a complaint. By law, no one can get back at you for filing a complaint. To complain about health care or mental health care, call: **1-888-325-8386/1-855-286-9085**.

Find the Unfair Treatment Complaint form online at:  
<https://www.tn.gov/content/dam/tn/tenncare/documents/complaintform.pdf>

# Can We Help You?



## MEMBER SERVICES

Mon. – Fri., 8 a.m. to 6 p.m. ET

**1-888-325-8386 (toll free)**

**TDD/TTY: 1-866-591-2908**

Drug Benefit Appeal:

**1-888-343-4232 (fax number)**

Care Management: **1-888-416-3025**

**CoverKids\_GM@bcbst.com**

**bluecare.bcbst.com**

**Spanish: Español ATENCIÓN:** si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-888-325-8386. (TTY: 1-866-591-2908).

**Kurdish:** ئاگاداری: ئهگهر به زمانی کوردی قهسه دهکەیت، خزمەتگوزاریهکانی کوردی 1-888-325-8386 به پهیوهندی به TTY (1-866-591-2908) بکه.

- **Do you need help talking with us or reading what we send you?**
- **Do you have a disability and need help getting care or taking part in one of our programs or services?**
- **Or do you have more questions about your health care?**

**Call us for free at 1-888-325-8386. We can connect you with the free help or service you need. (For TTY call: 1-866-591-2908)**

We obey federal and state civil rights laws. We do not treat people in a different way because of their race, color, birth place, language, age, disability, religion, or sex. Do you think we did not help you or treated you differently? Then call CoverKids 1-888-325-8386 \*(TRS 711) for free.

### **Las leyes prohíben el trato diferente**

Las leyes federales y estatales no permiten que CoverKids lo trate de manera diferente debido a su raza, lugar de nacimiento, religión, color de la piel, discapacidad, edad, sexo, idioma o cualquier otro grupo protegido por las leyes de derechos civiles. ¿Lo están tratando de una forma diferente? Usted tiene el derecho de presentar una queja Por ley, nadie se puede vengar porque usted se queje. Para quejarse sobre atención médica o atención de salud mental, llame al: **1-888-325-8386/1-855-286-9085**

Puede encontrar el formulario de Queja por Trato Injusto en línea al: <https://www.tn.gov/content/dam/tn/tenncare/documents/complaintformSP.pdf>



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2nd Quarter 2018

# Healthy Generations

IN THIS EDITION

HELP IS HERE PERSONAL DOCTOR VS. DR. MOM

FINDING MENTAL HEALTH PROBLEMS IN CHILDREN

This newsletter is not meant to take the place of your health care provider's advice.

BlueCare Tennessee is an Independent Licensee of the BlueCross BlueShield Association

Text4baby is an educational program of the National Healthy Mothers, Healthy Babies Coalition, provided by the Voxiva Corporation, an independent company that does not provide BlueCare Tennessee branded products and services.

24/7 Nurseline offers health advice and support provided by Infomedia Group, Inc. d/b/a Carenet Healthcare Services, Inc., an independent company that does not provide BlueCare Tennessee branded products or services.

**Learn more about your benefits and get health and wellness tips.**