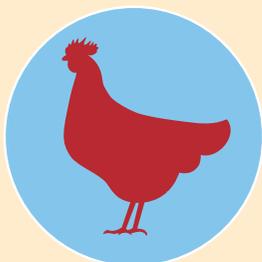


HEALTHY

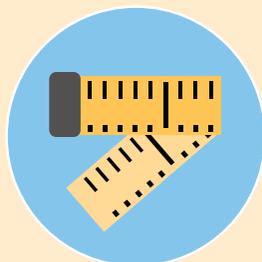
GENERATIONS



A publication for CoverKids members



**HEALTHY
RECIPES ON
A BUDGET**
...page 4



**WHEN DIETING
GOES TOO FAR**
...page 6

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

It's a new year – and as always, we're right here for you!

Dear Member:

During the first few weeks of a new year, many of us set goals to change something about our lives for the better. We're here to help you meet some of those goals in a healthy way.

Whether you finally commit to healthy eating for the whole family, want to quit smoking, or want to help your child take better care of their long-term health problems, like diabetes or asthma, we've got tips to help you reach those goals.

And don't forget—a new year means your child or teen will need another well-child checkup for 2019. We've given you more details on the free checkups and immunizations your child needs on pages 3 and 10. And if you're pregnant, we have information about having a healthy pregnancy on page 11.

Best of Health in 2019,



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.

HEALTHY

G E N E R A T I O N S

Table of Contents

It's Not Too Late for a Flu Shot	2
Important Vaccines Are Needed By Age Two	3
Schedule A Checkup	3
Healthy Recipes on a Budget	4
Dieting and Eating Disorders	6
Make Diabetes Self-Care a Priority	8
Your Child's Personal Doctor is Your Partner	9
Teen Pregnancy Rates	9
Use Network Providers to Lower Costs	10
Free Benefits For Our Members	11
You Can Get A Second Opinion	11
More Resources	12
How Can We Help You?	13

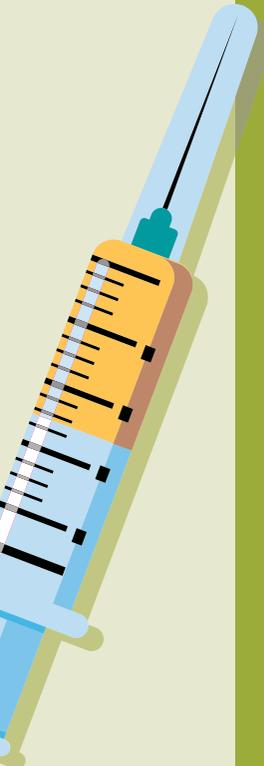
Healthy Generations is published quarterly by BlueCare Tennessee, an Independent Licensee of the BlueCross BlueShield Association.

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

Healthy Generations is posted on bluecare.bcbst.com/CoverKids-News in English and Spanish



Got Your Flu Shot? It's Not Too Late



You may think you've missed flu season, but the Centers for Disease Control and Prevention (CDC) says that's not true. Flu season lasts until May, and getting the flu shot is your best protection from getting the flu. If you didn't get one in the fall or early winter, it's not too late.

Pregnant women have a higher chance of getting very sick from the flu. The CDC says flu shots are safe and effective for pregnant women. Talk to your doctor about getting a flu shot if you haven't already.

Is your child under age 2? The CDC recommends two doses of the flu vaccine before their second birthday.

Source: Centers for Disease Control and Prevention



VACCINE

Important Vaccines are Needed by Age 2

Before age 2, your child needs an important group of vaccines. Your child's personal doctor 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

Schedule a Checkup



Babies and Toddlers

At least 12 checkups before they are 3 years old



Children Age 3 and Up, Including Teens

Need a checkup every year



***HEALTHY
RECIPES
ON A
BUDGET***

DO YOU THINK EATING HEALTHY IS TOO EXPENSIVE?

Think again. The internet is full of recipes and tips to help you make healthy choices for your family, even if you're on a tight budget. Just search for things like "cheap, healthy meals." You'll find hundreds of recipes to fit any budget or taste preference.

Here's one to get you started. Food Network says it costs \$2.72 per serving.

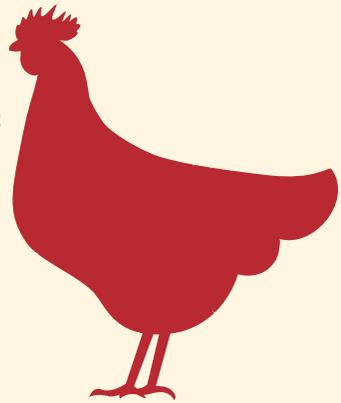
Check out their full list of 10 healthy meals for about \$10 at <https://www.foodnetwork.com/healthy/photos/10-healthy-dinners-for-about-10>.



LEMON AND HERB ROAST CHICKEN AND VEGETABLES

INGREDIENTS

- 
- 1 pound small red-skinned potatoes, quartered
 - 2 medium carrots, cut into 1-inch pieces
 - 2 stalks celery, peeled and cut into 1-inch pieces
 - 1 medium red onion, cut into 1/2-inch wedges
 - 2 teaspoons olive oil
 - Kosher salt and freshly ground black pepper
 - 3 bone-in, skin-on chicken breasts (about 1 3/4 pounds)
 - 1 teaspoon poultry seasoning
 - 1 lemon, halved
 - 1/4 cup chopped fresh parsley



FOLD

DIRECTIONS

- Preheat your oven to 450 degrees F. Toss the potatoes, carrots, celery, onions with 1 teaspoon of the olive oil, 1/2 teaspoon of salt and a little black pepper. Spread it out on a baking sheet in a single layer. Roast about 20 minutes – toss the veggies halfway through.
- Meanwhile, rub the chicken breast skin with 1 teaspoon of oil and sprinkle with the poultry seasoning and 1/2 teaspoon salt. Put the chicken breasts on top of the roasted veggies and put them back in the oven. Cook until the skin is golden brown and the chicken reaches an internal temperature of 165 degrees F. It will take about 20 to 25 minutes.
- Remove the chicken breasts and let them rest for a few minutes. Toss the roasted vegetables with juice from 1 of the lemon halves and the parsley. Cut the bones from the chicken breasts and slice the meat. Divide the chicken and roasted vegetables among 4 plates. You can cut the rest of the lemon and serve beside the chicken, if you like.

WHEN DIETING GOES TOO FAR



We're big fans of healthy eating. We believe it's an important part of living a healthy lifestyle – and it's never too early to start. But dieting is another story. Going on a diet, especially for a child or teen, can create an unhealthy attitude about food. It could even lead to eating disorders.

The problem with dieting is that it often focuses on appearance only and not good health. Teens may do anything it takes to be thin or wear a smaller size. That could mean starving themselves or eating in a way that robs them of energy and harms their health.

Good habits start at home. Here are some tips to help your teen have a healthy attitude about food.



Talk about what food does for your body. It doesn't just make you fat or thin. It's the fuel that makes the body work the way it should. It affects everything from the way you look to the way you feel and think. Different foods give the body things it needs, so fad diets that let you eat just one thing (like grapefruit juice or lemonade) are never a good idea.



Discuss healthy habits and choices. Make a habit of eating together as a family. Tell your teen they should eat when they're hungry. Encourage them to choose fruits, veggies and healthy proteins, like meat and eggs. Avoid packaged and processed foods that don't give your body the nutrients it needs.



Share the dangers of dieting and emotional

eating. Explain that dieting can affect your teen’s growth and health. It can even lead to binge eating when they break their diet. Let them know some people overeat or deprive themselves of food as a way to control their emotions. Instead, encourage them to talk through their problems with a friend, family member or counselor.

If you’re worried your teen already has unhealthy feelings about food, talk to their doctor right away. They can help get them the treatment they need.

Here are some behaviors to watch for:

- Skipping meals, making excuses for not eating or eating in secret
- Excessive focus on food or exercise
- Constant worry or complaining about being fat
- Misusing laxatives, diuretics or enemas after eating
- Regularly going to the bathroom right after eating or during meals
- Eating much more food in a meal or snack than is considered normal
- Showing depression, disgust, shame or guilt about eating habits

Source: <https://www.mayoclinic.org/healthy-lifestyle/tween-and-teen-health/in-depth/teen-eating-disorders/art-20044635>

MAKE DIABETES SELF-CARE A PRIORITY



When Allison was 17, she had to be admitted to the hospital for complications from her diabetes. Her parents were surprised to learn that she hadn't been keeping track of her blood sugar and often forgot to take her insulin at meals. As a result, she had let her diabetes get out of control and now needed a hospital stay to get better.

Stories like Allison's are common – with teens and even adults. Part of the problem is that life is very busy. Kids have school, sports, jobs and social activities that keep their calendars packed. They don't always eat meals at regular times. They're learning to be independent and don't always like being reminded by their parents to do things. And on top of all that, diabetes care isn't easy. They have to check their glucose often, carry supplies, inject insulin at the right times and count carbs.

We understand. And we're here to help with some tips for keeping your teen on track – and still letting them be independent.

Stay involved. Find a way to let your teen know they're not alone without taking all the responsibility on yourself. Try asking them how you can help. Make a plan together and have them help decide what part you play in it.

Get to know their doctor. If your teen has a good relationship with their doctor, they're more likely to take the doctor's advice. Your teen may need help learning to speak up and talk to the doctor about problems they're having. Be there to encourage them, but try to help them learn to talk to the doctor themselves.

Help them fit diabetes care into their life. If your teen's schedule is too busy to fit in diabetes care, you may have to step in. Show them their health is more important than some activities and help them decide which ones to drop. You may also need to help them organize their supplies so they can easily grab what they need each day.

If you need extra help managing your child or teen's diabetes, we're here for you. To get one-on-one help from a nurse, call **1-888-416-3025**. It won't cost you anything. It's part of your health 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.



Is Your Teen Too Old for the Pediatrician?

Did you know most pediatricians stop seeing patients between the ages of 18 and 21? It may be time to help your teen find a new personal doctor. For many young adults, choosing a personal doctor is the first step toward making their own health decisions.

Source: kidshealth.org/teen/expert/doctors/new_doctor.html#cat20877

Teen Pregnancy Rates

In our country, the rate of teenage pregnancy has been going down for 25 years. That means more young women are waiting to have a child when planned.

But we still have more teenage births than other countries like us. There are many reasons why – most of them have to do with income and a stable home life.

One thing is certain – teens who are actively engaged in education and school activities are less likely to become pregnant. That's one more reason why school is so important.

Are you worried about pregnancy? Talk to your teen or their doctor. There are many birth control choices – and choosing to wait to have sex is 100% effective.

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

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

CoverKids benefits include one well-child visit per year for children ages 3 and up. Babies and toddlers are seen more often up until age 3. They don't cover separate physical exams for school, camp or a job. Children may receive well-child checkups at their personal doctor's office, school or health fair. If a claim is submitted to CoverKids for a well-child checkup, it will count as the annual well-child visit.

CoverKids benefits are through age 18. But experts say that annual well-care checkups should continue until age 21.

Use Network Providers for Best Value

If you don't use CoverKids network providers, you'll be responsible for out-of-network charges. The only exception is emergency care. See your member handbook for details.

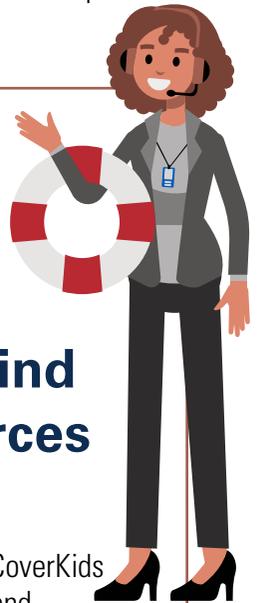
How do you find network providers?

- Use the Find a Doctor tool at bluecare.bcbst.com.
- Or call Member Services toll free at 1-888-325-8386, Monday through Friday, 8 a.m. to 6 p.m. Eastern Time.

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 at **1-888-325-8386**. We're here for you.





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.

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 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. 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.

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. 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. These laws and policies apply to our entire company and how you or anyone else accesses or uses your information. You can read more about this in your member handbook. You'll also find a Privacy Notice on bluecare.bcbst.com, or you can call Customer Service to get a copy. The phone number is on page 13.

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
- **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

Website for Tennessee families (links to state services, information and more)
kidcentraltn.com – 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. (TRS: 711: 1-866-591-2908).

Kurdish: کوردی

ئەگەر بە کوردی سۆرانى قسە دەکەن، خزمەتگوزار بێهەکانى وەرگیران بەخۆرایى دەخریتە بەردەستتان. پەیوەندى بکەن بە ژمارە 1-888-325-8386 . (TRS: 711: 1-866-591-2908)

- **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>



1 Cameron Hill Circle
Chattanooga, Tennessee 37402
bluecare.bcbst.com

PRSR STD
U.S. POSTAGE
PAID
BLUECROSS
BLUESHIELD
OF TENNESSEE, INC.

1st Quarter 2019

Healthy Generations

IN THIS EDITION

- IT'S NOT TOO LATE FOR A FLU SHOT
- MAKE DIABETES SELF-CARE A PRIORITY
- TEEN PREGNANCY RATES

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.