

HEALTHY GENERATIONS



A publication for CoverKids members



**COPAY
SAVINGS FOR
MOMS-TO-BE**
...page 2



**HELPING YOUR
CHILD DEAL WITH
MENTAL ILLNESS**
...page 8

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

We're right here for you during this busy time of year!

The holiday season is always a busy time of year. For most of us, it's not the time we think about or plan for our children's health screenings. But it's a great time to do it! When children are already out of school for winter break, getting their checkups might be easier on your schedule.

And if you need any help making an appointment, we're right here for you.

Your health plan provides free well-child checkups and immunizations. They're two of the most important things you can do for your child or teen's health. You'll find more information about checkups on page 7 and on our website at bluecare.bcbst.com/types-of-coverage/coverkids/.

For our pregnant members, there's important news on page 2 and details on special programs on page 11.

We hope you have a healthy, happy holiday season.

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.

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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 bluecare.bcbst.com/CoverKids-News in English and Spanish



Copay Savings for Moms-To-Be

If you're pregnant, we have good news. As of August 15, you don't have to pay a copay for care you get through CoverKids. This includes care that is related to your pregnancy and care that isn't.

This means you won't have to pay anything for:

- Doctor visits
- Hospital stays
- Covered procedures
- Prescription medicine

What you need to do

- Remember to use a health care provider in your network to make sure your care is covered.
- When you get a prescription, let the pharmacist know you're pregnant. They can remove the copay when you check out.

If you have any questions, or if you are charged a copay even though you've told the doctor or pharmacy that you're pregnant, we're here to help. Give us a call at 1-888-325-8386.



10 TIPS

for Eating Away from Home

It's not always possible for your family to eat every meal at home. But restaurants, convenience stores and fast-food places have mostly unhealthy options and large portions. That can be hard on your diet, but it doesn't have to be. We'll show you ways to make healthier choices when you need to eat away from home:

1. Choose water, fat-free or low-fat milk, unsweetened tea and other drinks without added sugars.
2. Start your meal with a salad packed with vegetables to help you feel satisfied sooner. Ask for dressing on the side and only use a small amount of it.
3. Split a main entree between two or more people to cut calories.
4. Order a side dish or an appetizer-sized portion instead of a regular entree. They're usually smaller servings.
5. Pack your own snack for road trips or long drives to avoid stopping for junk food. Choose fruit, sliced vegetables, low-fat string cheese or unsalted nuts.
6. Choose stir-fries, kabobs or vegetarian menu items to load your plate with vegetables.
7. Look for items that are lower in calories, saturated fat and sodium. Many menus now include nutrition information. Or you can check with your server.
8. Order steamed, grilled or broiled dishes. They have fewer calories than foods that are fried in oil or cooked in butter.
9. Ask for 100% whole-wheat breads, rolls and pasta when they're available.
10. Don't feel like you have to "clean your plate." Instead, take leftovers home for another meal.

Obesity Risk and Income

Many people think being overweight is only from eating too much. That's not the whole story.

Studies show that how much money we make plays

a role in our weight. Children and adults from lower income families have higher rates of obesity.



The problem often begins with where families live. Many lower-income neighborhood grocery stores don't have a lot of healthy, fresh food choices. If they do, the prices may be high. The choices may come down to higher-calorie, processed foods.

You can eat healthier on a budget

Preparing your own meals is a good start.

- Buy items like chicken and hamburger meat when they're on sale. Freeze them for later use.
- Look for sales on canned items like green beans and tomatoes that can help you complete healthier meals.
- Dried beans are less expensive, and one bag can stretch for a couple of meals.
- Fruits like apples and bananas are always an affordable option.
- Plan your meals and snacks for a week, make a list and shop once – it saves time and money!

Sources: choosemyplate.gov, cdc.gov

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 BlueAccessSM

Member Services – **1-888-325-8386**

Be Active to Stay Healthy

Physical activity is the key to helping kids get fit and stay healthy for life. As a parent, you can help them find ways to be active doing the things they already like. Not sure how to start? Here are some activities to look into:

- Sign them up to play a team sport. Check with their school or look for leagues in your area.
- If PE is offered as an elective class, encourage your child to sign up. It's free, and they'll learn about being active and making healthy choices.
- Make playtime a priority. Going outside for a quick game of tag or hide-and-seek is an easy way to sneak in exercise they won't even complain about.

How much exercise is enough?

The experts say children and teens need at least an hour of physical activity each day. If your child is active in short bursts, that's okay. As long as all their active playtime adds up to 60 minutes or more, it counts!

Want more ideas on helping your child be fit and active? Visit [choosemyplate.gov/physical-activity](https://www.choosemyplate.gov/physical-activity).

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.

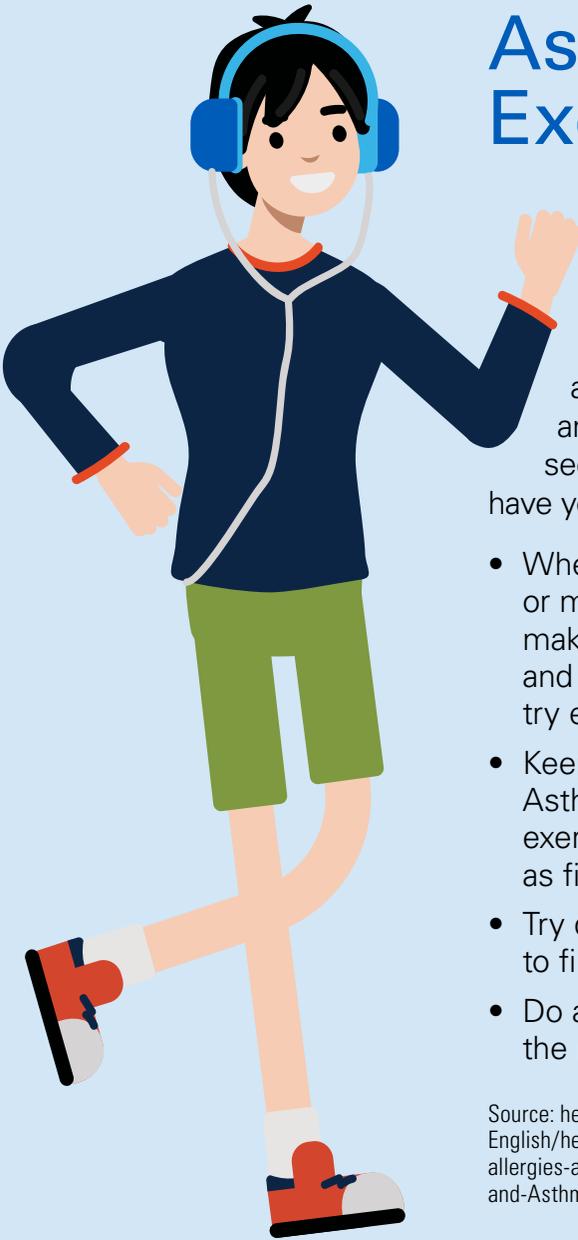


Asthma and Exercise

Asthma shouldn't stop children from getting exercise. For some kids, symptoms seem worse with exercise. But for most kids with asthma, physical activity is safe and recommended. If exercise seems to cause asthma flare ups, have your child try these tips:

- When it's cold outside, wrap a scarf or mask around their face. It will make the air they breathe warmer and more humid. They can also try exercising inside.
- Keep working to get in shape. Asthma symptoms from exercise often get better as fitness improves.
- Try different sports or cross-training to find what works best for them.
- Do a short warm-up exercise before the main exercise session.

Source: [healthychildren.org/English/health-issues/conditions/allergies-asthma/Pages/Exercise-and-Asthma.aspx](https://www.healthychildren.org/English/health-issues/conditions/allergies-asthma/Pages/Exercise-and-Asthma.aspx)



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.**

Why Doctors Won't Prescribe Antibiotics for the Flu

It's flu and cold season again. When your child has been coughing and congested for days, think twice before you head to the doctor's office and ask for an antibiotic.

The answer is probably going to be no. Antibiotics fight bacteria. But many common illnesses – like the flu – are caused by viruses, not bacteria. Antibiotics won't work for a cold, flu, runny noses, most sore throats, most bronchitis or sinus infections.

Worse, taking antibiotics when they aren't needed can mean they don't work very well when they are. Because they can be life-saving medicines when they work, it's important not to misuse them.

Cold and Flu Treatment Tips

- Talk to your child's doctor. Only they can test for the flu. If your child has strep throat or another illness, an antibiotic may help.
- Only give your child medicines prescribed for them. Never give them "leftover" drugs from your medicine cabinet.
- Try over-the-counter medicines – ask your doctor or pharmacist what's right for your child.
- Keep your child home to rest. It's not easy to miss school, but not spreading the flu is the best decision of all.
- Give your child warm liquids and keep them away from smoke.

To learn more about antibiotics, please check our website at bluecare.bcbst.com/members/your-health/ under "Find a Health Topic."



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

Helping Your Child Deal with Mental Illness



When your child is diagnosed with a mental health condition, you may be overwhelmed thinking about the future. How long will this last? Will they need treatment forever? As a parent, what can I do to help? We've got some tips to help you start finding the answers you're looking for.

Learn all you can about your child's condition.

This may be new territory for you, but others have walked this road before. Learn all you can from reliable resources, like nami.org. You'll know what to expect and feel more prepared to help your child both now and in the future.

Get to know your child's doctor.

Your child's doctor and mental health providers are your partners on this journey. They may refer your child to a therapist that can give them coping techniques or prescribe medicine. Talk with them openly and often about your child's treatment. As a parent, you have a say in their care and your child may need your help noticing problems.

Help your child make healthy choices.

Wellness – both physical and mental – starts on the inside. Diet and exercise may not be a cure, but for most people, they are a good step to better health overall. Talk to your child's doctor about the best way for them to get started. Need ideas for eating healthy on a budget? Here's a link to a free PDF cookbook designed to help people eat for \$4 a day per person. www.leannebrown.com/cookbooks/

Work on understanding your child.

As a parent, you need to set limits and rules for behavior. Therapy and talking with the doctor can help. But your child may not be able to control all their behaviors. So you need to find the balance. It's different for everyone, but the key is trying to understand and respect your child. Do set standards for behavior – but make sure they're reasonable, based on your child's mental health.

Delivering Quality Health Care

Thank you for trusting us with your health care coverage. There's nothing we care about more than helping you get care that is safe, effective and timely.

Each year, our Quality Improvement Program (QIP) reviews our data to make sure:

- You get high-quality care and services
- You get the right care
- It's easy for you to get care

How do we rank with other health plans?

The National Committee for Quality Assurance (NCQA) rates health insurance plans based on quality of clinical care, member satisfaction and overall survey results. They give these scores based on results of care that people receive and what they say about their care.

In 2017, CoverKids was awarded a "Commendable" status. This is one level below the highest possible NCQA score of 5 Stars (or an "Excellent" status.)

Our goal is to help you prevent health problems – or live well if you have a health issue.

Screenings and tests help find health problems early. Often, that means they can be treated before they affect your long-term health. That's why we remind you to get your checkups and screenings by phone, mail and email. It's also why we host health fairs, screenings and events throughout the state.

Want to learn more? Visit bluecare.bcbst.com and look for the Quality Improvement link at the bottom of every page. Or give us a call at 1-888-325-8386.



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.

Member Rights & Responsibilities

Many laws and rules protect our members. You have the right to fair and equal health care. You also have responsibilities – what you must do in order to get your health care benefits. Your Member Rights & Responsibilities can be found in Part 6 of your member handbook.

If you don't have the printed copy of the handbook, find it at bluecare.bcbst.com/types-of-coverage/coverkids/.

If you don't have internet access, call the Customer Service number on your Member ID card.





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, 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, 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
- **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. (TTY: 1-866-591-2908).

Kurdish: ئاگاداری: ئەگەر بە زمانی کوردی قەسە دەکەیت، خزمەتگوزاریەکانی کوردی یارمەتی زمان، بەخۆرای، بۆ تۆ بەردەستە. پەیوەندی بە 1-888-325-8386 (TTY (1-866-591-2908) بکە.

- **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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4th Quarter 2018

Healthy Generations

IN THIS EDITION

10 TIPS FOR EATING AWAY FROM HOME
AND INCOME ASTHMA AND EXERCISE
OBESITY RISK

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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 Infomedica Group, Inc. d/b/a Carenet Healthcare Services, Inc., an independent company that does not provide BlueCare Tennessee branded products or services.

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

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