

FOCUS_{on} Health

SUMMER 2017

The magazine for Horizon Blue Cross Blue Shield of New Jersey members



Learn more about our 85th Anniversary:

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Visit *Focus on Health* on the web at HorizonBlue.com/focus.

You'll find an electronic copy of this issue, as well as these important stories:

Six questions to ask when your doctor orders tests

During an exam, your doctor may recommend that you undergo a test or procedure to better evaluate current symptoms or to help diagnose an underlying medical condition. Learn which questions you should ask.

Access to quality care

Learn the importance of choosing a doctor, hospital or health care professional that fits your health care needs.

ER visits: know before you go

A reminder on why it's important to know what your insurance covers when you seek care at the ER.

Urgent care centers: an alternative to the Emergency Room

Did you know that you can get treated for wounds, sprains and other conditions at urgent care centers? Learn more about urgent care centers and how to find ones that participate with Horizon BCBSNJ.

Where to go in an emergency

Learn where to go when you are faced with a true medical emergency.

Accessing home health services

Learn how you can access all home health care services through the Horizon Care@Home program.

Take advantage of no-cost flu shots and other immunizations

Learn how Horizon BCBSNJ is providing greater access to flu shots and other immunizations.

A healthy you takes two

Learn how your relationship with your doctor, including how well you communicate with each other, affects your care and health care goals.

Medical policies and prior authorizations

Learn how Horizon BCBSNJ and its network of quality doctors, health care professionals and facilities strive to provide you access to appropriate medical care when you need it.

Is your doctor recommending spinal surgery?

Learn about a new process related to spinal surgery that ensures you receive the right care at the right time.

Horizon BCBSNJ wins diversity awards

We're proud to announce Horizon BCBSNJ received special recognition for our commitment to diversity and inclusion.

Lower your out-of-pocket expenses by staying in network

Learn how using doctors, hospitals and other health care professionals who participate in our network can save you money.

Does your doctor fit your needs?

Learn how choosing a doctor who is responsible for helping you coordinate your care is important to your overall health.

How healthy is your heart?

Learn more about Coronary Artery Disease and the importance of knowing your family history.

Living with a chronic illness and depression

When you have a chronic illness, it's normal to experience a range of emotions. Physical and emotional stress can impact your illness, and often leads to depression. Learn how to recognize the common signs and symptoms of stress and depression.

Referrals help your doctor manage your care

Learn the role referrals play in how your doctor manages and coordinates your care.

Researching new technology and treatments

Read more about how Horizon BCBSNJ reviews new medical technology and treatments.

Taking control of your diabetes

Getting regular care for your diabetes can help you prevent further health complications such as heart disease, stroke, and eye, foot or kidney problems. Learn how you can make sure you are up to date in the management of your disease.

When is your child too old for the pediatrician?

Learn more about transitioning your children who are age 18 to 21 years to an adult care doctor.



Robert A. Marino
Chairman, CEO & President

This year, Horizon Blue Cross Blue Shield of New Jersey is celebrating our 85th Anniversary. Founded during the Great Depression as the Associated Hospitals Incorporated of Essex County, our Company was the first multi-hospital service plan to begin providing pre-paid hospital coverage. We have been a New Jersey-based company ever since, providing health coverage to generations of families and businesses in our great state.

For more than eight decades, Horizon BCBSNJ has been at the forefront of health care. We have worked to ensure that the changing health care needs of our customers have been met with innovative and effective solutions. Providing security, peace of mind and affordable, quality health insurance has always been, and remains today, our top priority.

We are the Company you can count on to transform health care in New Jersey. To improve the quality of care you receive. To improve your health care experience. To make health care more affordable. We're proud to have served our customers for 85 years and we look forward to continuing to serve you in the years ahead.



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Your health care news across the region
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Find an in-network doctor, hospital or other health care professional

Remember, you pay less out of pocket when you get health services from doctors, hospitals and other health care professionals that are in network for your Horizon BCBSNJ health plan.

When there are so many high-quality, in-network doctors, hospitals and other health care professionals to choose from, it's good to know that the *Online Doctor & Hospital Finder* can help you find the right doctors quickly and easily.

It's easy!

Visit HorizonBlue.com/doctorfinder and:

- ◆ Select the type of health care professional you are looking for.
- ◆ Next, select your plan from the *Choose a Plan to Start* dropdown menu. Not sure which plan you have? Check the front of your member ID card.

- ◆ Narrow your search by using one of the filters. You can filter by distance from your selected location, gender, language spoken and more.

◆ New! Search by Doctor Affiliation

Simply enter the name of a group practice in the *Doctor Affiliation* field for a list of all the doctors that participate in the group.

Want to know what doctors can care for you at one of our in-network hospitals? Just enter the name of the hospital in the *Doctor Affiliation* field for a list of all the doctors that can care for you at the facility.

Access our *Online Doctor & Hospital Finder* at HorizonBlue.com/doctorfinder.



Horizon. Horizon Blue Cross Blue Shield of New Jersey

Welcome to **Doctor & Hospital Finder**

HorizonBlue.com English | En Español

We've Got You Covered.

What are you looking for? **Doctors**

Choose a Plan to Start **You MUST Select a Plan**

Zip Code | City, State

Specialty **Select up to 5 Specialties**

Doctor's Last Name

Doctor Affiliations ⓘ

Group Affiliation or Hospital Affiliation

Search

Our Care Management Program

If you have a serious or complex medical condition, Horizon BCBSNJ's Care Management Program¹ helps you get the care and services you need. Our specially trained Care Managers will help coordinate your health care services with your doctor.

The program focuses on:

- ◆ Chronic Kidney Disease (CKD)
- ◆ End-Stage Renal Disease (ESRD)
- ◆ High-risk maternity care
- ◆ Oncology
- ◆ Supportive care
- ◆ Transplant case management
- ◆ Other general and pediatric conditions

Our Care Managers can:

- ◆ Provide you with information to help you make decisions about your health care.
- ◆ Help you with getting prior authorizations for services.
- ◆ Refer you to other valuable programs or services when needed, including our Chronic Care Program (see article to the right).
- ◆ Give you information on community resources and other health and wellness programs.

To participate:

You may be referred by your health care professional's office, request services yourself or be invited to participate based on claims data. All medical and personal information is confidential and shared only with those involved in your care. Consider discussing this free, voluntary program with your doctor.

For more information about our Care Management Program, please call **1-888-621-5894** and select prompt **2** or visit **HorizonBlue.com/case-management**.



Help is available for your chronic condition

Do you need help managing a chronic health condition? If so, enroll in our Chronic Care Program.¹

It's a free, voluntary program that promotes healthy living for eligible members who have been diagnosed with one or more of these chronic conditions:

- ◆ Asthma
- ◆ Chronic Kidney Disease (CKD)
- ◆ Chronic Obstructive Pulmonary Disease (COPD)
- ◆ Coronary Artery Disease (CAD)
- ◆ Diabetes
- ◆ Heart failure

To learn more about our Chronic Care Program call **1-888-345-1150** or visit **HorizonBlue.com/chronic-care**.

¹ Not all programs are available to all members. Please check with your benefits administrator to see if you are eligible for this program.

¹ Not all programs are available to all members. Please check with your benefits administrator to see if you are eligible for this program.





NJWELL

NJWELL is a simple way to learn about your health and earn rewards.



Your Health Matters

Your health matters to you and your loved ones. And healthy employees are good for New Jersey.

Through the NJWELL program sponsored by the SHBP/SEHBP, eligible employees can earn up to \$250 in rewards by taking a few simple steps. And a covered spouse/partner can earn the same amount. That's \$500 in rewards per couple!

What You Must Do

1. Earn 100 points by completing an online health assessment, available at **HorizonBlue.com/shbp**. It takes about 20 minutes and you can find instructions at **HorizonBlue.com/njwell**.
2. Earn 100 points by completing a biometric health screening and submit the results. Log in to **my.questforheath.com** using registration key "NJWELL" to print a form to take to your doctor.

You're close to earning a reward! You need a total of 400 points, including points earned for the health assessment and biometric screening before you can earn the first \$125 reward. You also have the opportunity to earn more points - and more rewards - by participating in preventive health screenings, online activities and personal wellness coaching.

You have until October 31 to earn points to get your reward. Each eligible SHBP or SEHBP member who completes an online health assessment, submits a Physician Results Form for a biometric health screening and earns at least 400 points by October 31, will receive a \$125 Visa® Prepaid card. Eligible participants can earn a second card valued at \$50 or \$125 depending on the total points earned (up to a maximum of 725 points) by October 31.

Learn more

You can find detailed instructions, answers to frequently asked questions about NJWELL at **HorizonBlue.com/njwell**.

How we make coverage decisions

Have you ever wondered how Horizon BCBSNJ makes coverage decisions?

We want you to know that Horizon BCBSNJ:

- ◆ Makes utilization management (UM) decisions based on the medical necessity and appropriateness of care and service within the guidelines of your benefit coverage.
- ◆ Does not offer our employees, or delegates performing medical management reviews, incentives to encourage denials of coverage or service, and does not provide financial incentives to doctors to withhold covered health care services that are medically necessary and appropriate.

- ◆ Emphasizes access to the delivery of medically necessary and cost-effective health care services for members.
- ◆ Encourages the reporting, investigation and elimination of underutilization or overutilization, both of which can result in costly and improper uses of services, and are not helpful to you.
 - Underutilization is when you aren't getting enough care or services to properly meet your needs.
 - Overutilization is when you undergo treatments, tests and studies that you don't need.

For more information, please call Member Services at **1-800-414-SHBP (7427)**.



Effective care

Horizon BCBSNJ recognizes that underusing and/or overusing health care services can negatively impact your overall health.

To respond to authorization requests and inquiries about utilization management (UM), our UM staff is available Monday through Friday, between 8 a.m. and 5 p.m., Eastern Time. Simply call Member Services at **1-800-414-SHBP (7427)**. TTY/TDD users can call **711**. Our on-call staff is also available after normal business hours, including weekends and holidays, for urgent prior authorization requests.

Language assistance is available to those who need it.





Want to know how we use and protect your private information?

Annual Privacy Notice



Horizon BCBSNJ is required to periodically notify members of the availability of our Notice of Privacy Practices, which can be found at [HorizonBlue.com/privacy-policy](https://www.horizonblue.com/privacy-policy).

The Notice contains important information about how Horizon BCBSNJ uses, discloses and protects member information, as well as rights that members have regarding their protected health information.

In addition, Horizon BCBSNJ complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. You can read our full nondiscrimination notice on page 21.

Your rights and responsibilities

As a Horizon BCBSNJ member, you have rights. These include the right to receive information about Horizon BCBSNJ's services, policies and procedures, products, networks, appeal procedures, coverage limitations and other information you need to understand your benefits and get care.

You also have responsibilities. These include reading and understanding member materials, including your member rights and responsibilities, and other materials that explain your coverage. You also need to provide, to the extent possible, information about your health that Horizon BCBSNJ, its network doctors and other health care professionals need to know to properly care for you.

To view a full list of your rights and responsibilities, visit [HorizonBlue.com/rights](https://www.horizonblue.com/rights).

If you do not have internet access, you can call Member Services at **1-800-414-SHBP (7427)** to request a printed copy.

Are you up to date on your cancer screenings?

Talk to your doctor today about scheduling these important cancer screenings. Your doctor will help you determine how frequently you need to receive them.

Mammogram

While most women should begin annual mammograms at age 45 years, you should start talking to your doctor at age 40 years about when you should begin screening. According to the American Cancer Society (ACS), women age 55 years and older can switch to a mammogram every other year, or they can choose to continue yearly mammograms. Continue to talk to your doctor about how often you should be screened. Regular mammograms should continue for as long as a woman is in good health.

Pap test

A regular Pap test as part of a cervical exam is the most important screening in finding and treating cervical cell changes before they progress to cervical cancer.

Women between the ages of 21 and 29 years should have a Pap test every three years.

For women ages 30 to 65 years, the preferred testing method is the HPV co-test (cytology and the HPV test are administered together) every five years. Women older than age 65 years can stop screening if there is an adequate screening history. If you have certain risk

factors, you should continue to be screened for cervical cancer as recommended by your doctor.

Colon cancer screening

Colorectal cancer is the second leading cancer in the U.S. Regular screenings at age 50 years is the key to preventing colorectal cancer. Screenings can also find colorectal cancer early, when treatment is most effective. You may need to be tested earlier if you have certain risk factors that put you at an increased risk for developing colorectal cancer.

Prostate screening

The ACS recommends that you should talk with your doctor about the uncertainties, risks and potential benefits of prostate cancer screening before being tested.

If you are age 50 years, you should begin talking to your doctor about prostate cancer testing. If you are African American and/or have a family history of the disease, you should have this talk with your doctor starting at age 40 to 45 years.

Sources:

American Cancer Society, Centers for Disease Control and Prevention, U.S. Preventive Services Task Force



Helping you get the care you need when you need it

We are committed to helping improve your health. That's why Horizon BCBSNJ monitors and assesses the quality and appropriateness of care provided to you by our in-network doctors and other health care professionals.

We maintain access standards to ensure that our members have access to in-network doctors and other health care professionals.

To learn more about the standards set for Primary Care Physicians (PCPs), Ob/Gyns, specialty care doctors and behavioral health practitioners, please visit

[HorizonBlue.com/members](https://www.horizonblue.com/members) and:

◆ Mouse over *Our Network* and select *Providers*

◆ Click *Access Standards*

If you have questions, or would like a copy of this information, please call Member Services at the phone number on the back of your Horizon BCBSNJ member ID card.

Get healthy!

You can help lower your chances of cancer by getting the recommended cancer screenings and taking care of your health. Make healthy choices, every day!

- ◆ Maintain a healthy weight
- ◆ Stop smoking
- ◆ Stay active
- ◆ Eat right

If you are eligible to participate in the NJWELL program, remember that you can earn points for these and other preventive screenings.



Sources:

American Cancer Society, Centers for Disease Control and Prevention, U.S. Preventive Services Task Force



Find participating doctors and hospitals in and outside of New Jersey

Horizon BCBSNJ members can choose from a wide variety of physicians and hospitals.



As a Horizon BCBSNJ member, you have access to a broad network of quality participating doctors, health care professionals and hospitals.

Depending on your plan, you may choose from:

- ◆ More than 41,000 physicians and other health care professionals, including specialty and behavioral health care professionals
- ◆ 78 hospitals in 96 locations in New Jersey, Pennsylvania and Delaware

Horizon BCBSNJ offers interactive tools and resources to help you find an in-network doctor based on your plan, compare hospitals based on specific diagnoses and procedures, and more.

Visit HorizonBlue.com/shbp to get started.

Living or traveling outside of New Jersey?

Members enrolled in plans that include BlueCard® benefits have access to participating doctors and hospitals throughout the country. Ninety-two percent of doctors and 96 percent of hospitals in the United States participate in the BlueCard Program.¹

To find doctors and hospitals available to you through the BlueCard Program:

1. Have your Horizon BCBSNJ ID card on hand.
2. Visit HorizonBlue.com/doctorfinder and select *Doctors Outside of NJ* within the *What are you looking for?* dropdown menu.
3. Enter the required information and click *Search*.

Or you can call BlueCard Access at **1-800-810-BLUE (2583)** for the names and addresses of doctors and hospitals in the area where you or your covered dependent need care.

¹ Please check your plan to find out if the BlueCard Program is available to you.
Note: Network numbers are current at the time of printing.

Tackling opioid abuse

With an estimated 2.1 million people in the U.S. suffering from substance use disorders related to prescription opioids,¹ Horizon BCBSNJ is committed to preventing opioid misuse and addiction. In New Jersey alone, high rates of addiction have claimed an estimated 5,000 lives in the past decade.² Specifically, Fentanyl, an opioid up to 50 times more powerful than heroin, is killing New Jersey residents at a rate that is tripling yearly.³

Horizon BCBSNJ has several programs and initiatives to help ensure our members receive the right care at the right time without relying on opioids.

Support through pharmacy and other programs

Horizon BCBSNJ provides resources and information to doctors to assist in safe medicine use and improving the quality of care you receive. This information can also help prevent abuse, addiction and fraud. Additionally, several initiatives from our Horizon Pharmacy program integrate pharmacy and medical claims to help members and prescribers take action and make informed decisions. Also, prolonged use of pain medication is tracked through Horizon BCBSNJ's Episodes of Care programs.

Integrated services to help you

Through the Horizon Behavioral Health program, we integrate medical, behavioral health and substance use disorder services. This integration helps ensure treatment of underlying issues and keeps you healthy.

Support through community engagement

◆ **New Jersey Project Medicine Drop**

Horizon BCBSNJ helps educate members and the public on how to correctly dispose of medicines.

◆ **Partnership for a Drug-Free New Jersey**

The Horizon Foundation for New Jersey supports the Partnership for a Drug-Free New Jersey, a substance misuse and abuse prevention public health campaign that provides free prevention programs and initiatives to New Jersey schools and communities, as well as parent education training and drug-free workplace assistance.

◆ **Fifth Grade Parent Alert**

The Horizon Foundation supports the Fifth Grade Parent Alert, a brochure provided to all fifth-grade classes in New Jersey that encourages parents and guardians to discuss the dangers of substance abuse with their children.

On February 15, 2017, New Jersey Governor Chris Christie signed legislation aimed to curb the state's opioid addiction epidemic. Horizon BCBSNJ is in the process of implementing legislative requirements into our current programs.

Talk to your doctor

Although many feel that drug addiction could not affect them or their families personally, as many as one in six teenagers reported taking prescription drugs to get high or change their mood.⁴ When either you or your child are prescribed pain killers, talk to the doctor about the amount that is necessary to manage the pain.



Hear from the experts on opioid abuse

The Horizon Foundation for New Jersey, the philanthropic arm of Horizon BCBSNJ, is proud to sponsor the Partnership for a Drug-Free New Jersey (PDFNJ) Knock Out Opioid Abuse Town Hall Series. These meetings, to be held throughout the state through November 2018, will help shed light on opioid abuse, and prevention and awareness. They are based on the Surgeon General's recommendation to galvanize the public, policymakers and communities to raise awareness, educate, reduce stigma and change attitudes on addiction and to ultimately reduce and prevent opioid abuse.

The Town Hall meetings will feature speakers from PDFNJ and The Horizon Foundation, panels of guest speakers to include local prosecutors and legislators, and prevention specialists among others. To learn more about the Knock Out Opioid Abuse Town Hall Series, and to see when a town hall will be held near you, please visit knockoutopioidabuse.drugfreeenj.org.

¹ <https://www.drugabuse.gov/about-nida/legislative-activities/testimony-to-congress/2016/americas-addiction-to-opioids-heroin-prescription-drug-abuse>

² http://www.nj.com/news/index.ssf/page/welcome_to_herointown_new_jerseys_4th_largest_city.html

³ http://www.nj.com/news/index.ssf/2016/06/deaths_from_the_drug_that_killed_prince_are_skyroc.html#incart_river_home

⁴ Partnership for Drug-Free Kids. Heroin and Other Opioids [Online]. 2016. Available from: drugfreeenj.org





Keeping your adult children on your plan

This New Jersey mandate applies to qualifying dependents between the ages of 26 and 31 years.

Qualifying dependents can continue receiving dependent coverage.



Did you know that New Jersey law allows you to keep your children on your plan until they turn 31 years old? This differs from the provision in the Affordable Care Act that requires health plans to extend coverage for dependents to age 26 years. Under New Jersey law, qualifying dependents between the ages of 26 and 31 years pay a small premium to continue receiving dependent coverage.

The mandate defines a qualified dependent as the child of an insured subscriber, by blood or by law, who:

- ◆ Is 30 years of age or younger;
- ◆ Is unmarried and not in a civil union or a domestic partnership;
- ◆ Has no dependents;
- ◆ Is either a New Jersey resident, or, if a nonresident, is enrolled as a full-time student at an accredited school;
- ◆ Is not the insured person under a group or individual health benefits plan or church plan, or entitled to benefits under Medicare at the time health plan continuation coverage begins; and
- ◆ Can provide evidence of prior creditable coverage or receipt of benefits under another group or individual health benefits plan. (This is usually a written certificate issued by an insurer that shows the dates a prior health plan began and ended.)



You may need a vaccine if...

There are many circumstances in which you may need an update to your vaccinations

Talk to your doctor to make sure you are up to date on your vaccines.



For instance, you may need a vaccine if ...

You travel: International travelers are at risk for diseases such as yellow fever, malaria and even polio. You can find out which vaccines are recommended for your specific destination by checking with the Centers for Disease Control and Prevention at cdc.gov. You should see your doctor at least two months before your trip.

Whether or not you need a given vaccine can generally depend on a variety of factors, including:

- ◆ If you're traveling to an urban or rural area
- ◆ Length and season of your visit
- ◆ Lodging conditions (air conditioning, open-air tents, or screened-in house or room)
- ◆ Mode of travel and planned activities
- ◆ Common foods served in the area

For example, a business traveler who will be in urban areas for a couple of days may need different vaccinations than a traveler to the same country who plans to hike for a few weeks in the rainforest. Discuss your travel plans with your doctor so he or she can recommend the best vaccine for your situation.

You are injured: If you step on a rusty nail or are bitten by a wild animal, you may need a tetanus or rabies shot to prevent further complications, depending on the date of your last vaccine.

Consult your doctor immediately if your injury presents risks for infection, so he or she can advise you about any appropriate vaccines.

You anticipate a pregnancy or are pregnant: If you are planning on becoming pregnant, you should be up to date on routine adult vaccines, particularly the measles, mumps and rubella (MMR) vaccine; this will help protect both you and your unborn child. If you need an MMR vaccine, your doctor may advise you to wait a month after receiving it before becoming pregnant.

The inactivated flu vaccine is recommended for pregnant women since contracting the flu during pregnancy can cause serious complications. In addition, the adult tetanus, diphtheria and acellular pertussis vaccine (Tdap) is usually given between 27 and 36 weeks of each pregnancy a woman has.

You have a chronic condition: People with chronic health conditions can be more susceptible to illnesses like the flu or pneumonia. If you have, for example, asthma or a heart condition, your doctor may strongly encourage you to receive certain annual vaccinations.

Please Note: Preventive immunizations are only covered in-network except for infants to age 12 months. Check your plan's Member Handbook to verify coverage for vaccinations.

Sources:

WebMD®; Centers for Disease Control and Prevention, U.S. Department of Health and Human Services

Voicing a concern

You have the right to appeal any decision made regarding your health care and plan coverage. This includes administrative and utilization management determinations. Administrative determinations usually involve benefit issues. Utilization management determinations involve a denial, termination or other limitation of covered health care services based on clinical criteria.

If you have filed an appeal, Horizon BCBSNJ will provide a timely, fair and full investigation and resolution of your appeal. For a complete description of our internal appeals process, please refer to your Member Handbook or call Member Services at **1-800-414-SHBP** (7427). Medical Appeals will be reviewed by Horizon BCBSNJ in a timely manner.

Once the internal appeal process has been completed, you will have the right to request an external appeal through an Independent Review Organization. You will receive a letter that will explain the process for filing an external appeal for a medical appeal. Horizon BCBSNJ will handle Administrative Appeals as well as provide a final written determination that will contain the address for the next level of appeal through the State Health Benefits Commission. Any member who voices a concern, files a complaint or pursues an appeal will not be subject to disenrollment, discrimination or penalty by Horizon BCBSNJ.



If you get a medical bill

When you use a participating doctor or other health care professional, he or she files claims for you. You should not get a bill for covered expenses, except if your plan has a copayment or other member cost sharing, such as a deductible or coinsurance.

If you do not use a participating doctor, other health care professional or hospital, you may get a medical bill. If you do, please send a completed Horizon BCBSNJ claim form and the bill to the address listed on the claim form. Include your Horizon BCBSNJ member ID number, name, date of birth and your relationship to the patient, if applicable.

To download and print a claim form, visit **HorizonBlue.com/forms**. Or, call Member Services at **1-800-414-SHBP (7427)**.

Once the claim is submitted, you can view the status by signing in to Member Online Services at **HorizonBlue.com**.





Have a question?

Before you call, try these three secure and convenient ways to get your answers.

Need to know what's covered? Use our online tools to get answers.



Horizon BCBSNJ knows that your time is valuable. That's why we offer three secure and convenient ways for you to get information about your Horizon BCBSNJ benefits, enrollment, claims and more.

1. FAQs

Our online FAQs give you easy-to-follow instructions on how to find the information you need through Member Online Services. Simply visit HorizonBlue.com/faqs.

2. My Messages

Use our online My Messages tool to send us your questions. Simply sign in to Member Online Services at HorizonBlue.com/shbp and select *My Messages* at the top of the screen. A Member Services Representative will respond to your question within two business days.

3. Live Chat

You can chat with a Member Services Representative during normal business hours. Simply sign in to Member Online Services at HorizonBlue.com/shbp and click *Live Chat*.

Horizon BCBSNJ's online FAQs, My Messages and Live Chat are three tools developed with you in mind – making it easier for you to get the health coverage information you need.

Your health plan information is just a click away

Get 24/7 access to your benefit details, claims, health and wellness support and more.

Member Online Services gives you secure, convenient access to your health plan information. It also offers resources for personalized health and wellness advice, and hands-on tools that help you get the most out of your health plan.

Sign in to **HorizonBlue.com/shbp** to:

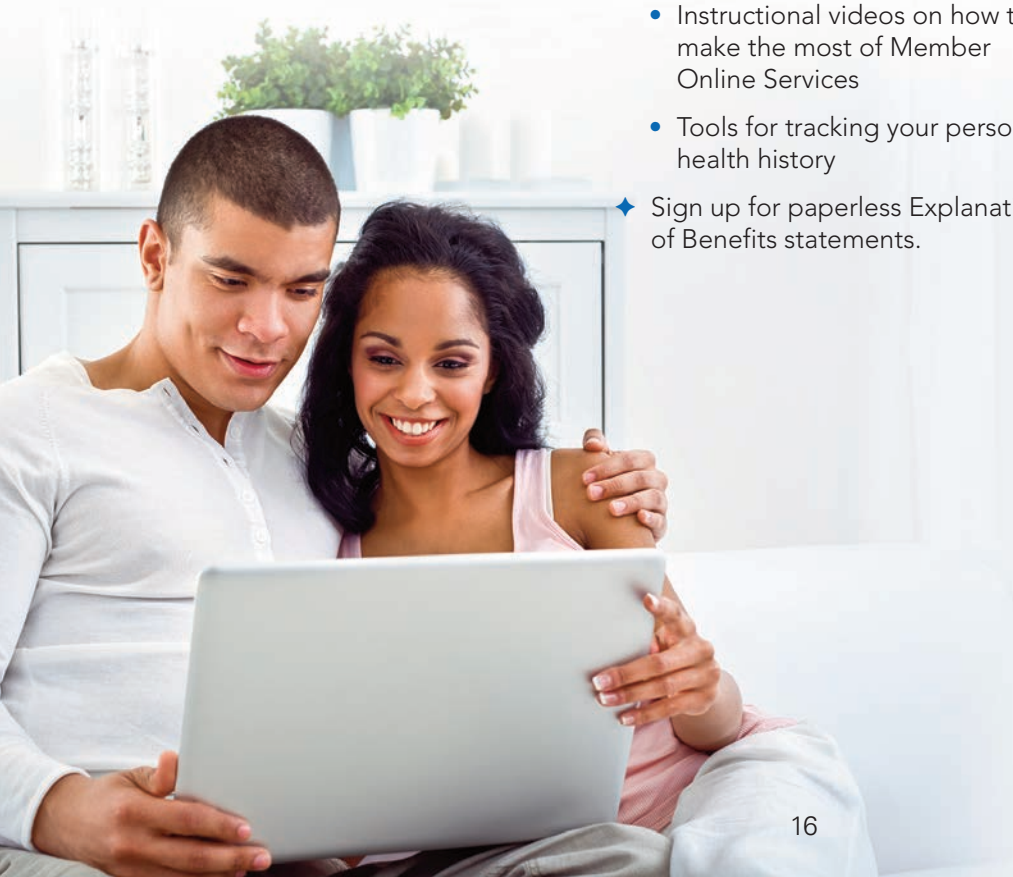
- ◆ Review your benefit details – Information about your Primary Care Physician (PCP), plan effective date, covered benefits, costs for in- and out-of-network services, if applicable, and more.
- ◆ View your claims – Review recent claim activity, including any amount Horizon BCBSNJ paid and the amount you owe, if applicable. You can also search for claims by claim number, date and status.
- ◆ Manage your authorizations and referrals – Search, view and print your authorizations and referrals.
- ◆ Access time-saving plan tools – Find participating health care professionals, print temporary member ID cards, replace a lost member ID card, download forms, ensure your information is up to date, and sign up to receive important plan information electronically.
- ◆ Manage your dental plan details – Members who have Horizon BCBSNJ dental benefit plans can check their eligibility, see dental claim status, request member ID cards and even change their dentists.
- ◆ Get personalized health and wellness support – In addition to your health plan information, you'll enjoy complimentary access to:
 - Resources that will help keep you and your family healthy
 - Educational articles on the latest health topics
 - Instructional videos on how to make the most of Member Online Services
 - Tools for tracking your personal health history
- ◆ Sign up for paperless Explanation of Benefits statements.



At your doctor's office and forgot your ID card?

Don't have your Horizon BCBSNJ member ID card with you? No problem. Simply sign in to Member Online Services at **HorizonBlue.com/shbp** from your smartphone, tablet or computer and click *ID Cards*. From there you can view and print your Horizon BCBSNJ member ID card.

Once signed in, you also have easy and secure access to other important information, like claim status, what's covered under your plan and more.





Is it the baby blues - or something more?

The emotional changes a woman can feel after giving birth are usually part of a condition commonly called the “baby blues,” but sometimes those feelings can be something more serious — postpartum depression.

The chart below from Horizon Behavioral Health summarizes the differences between the “baby blues,” feelings of sadness that ease after about two weeks

without intervention, and postpartum depression, a serious medical condition that should be diagnosed by a doctor for possible treatment.

After a woman gives birth, her doctor should screen her for postpartum depression, but if at any time she or one of her loved ones feels her symptoms may be serious, she should contact her doctor immediately.

	“Baby Blues”	Postpartum Depression
Causes	Hormonal changes; exhaustion	Hormonal and physical changes; exhaustion; feeling overwhelmed about caring for a new child
Frequency	Affects about 80 percent of those who have recently given birth	Affects approximately 10 to 15 percent of those who have recently given birth
Duration	Brief period after the birth of the baby; resolves after about two weeks without intervention	Can last up to a year after baby’s birth
Symptoms	<ul style="list-style-type: none"> • Feeling nervous or worried about being a good mother • Mild sadness • Moodiness • Tired • Weepiness 	<ul style="list-style-type: none"> • Feeling nervous or worried about being a good mother • Feeling angrier or more irritable with others • Feeling intense sadness, nervousness or panic • Feeling “out of control” or “crazy” • Having difficulty bonding with the baby • Having upsetting, persistent thoughts • Lack of interest in pleasurable activities • Problems eating or sleeping too much or too little • Trouble focusing, remembering or making decisions • Worrying about hurting the baby or oneself

This chart is for informational purposes only and is not a substitute for professional medical advice.

(continues on next page)

Is it the baby blues - or something more?

(continued from page 18)

Risk factors for postpartum depression

Postpartum depression can affect any woman who is pregnant, has given birth, suffered a miscarriage or has recently weaned a child from breastfeeding. Other risk factors include:

- ◆ Having a prior history of depression
- ◆ Overwhelming demands
- ◆ Lack of support to help with the new baby
- ◆ Lack of sleep or becoming exhausted
- ◆ Not taking medications for depression before, during and/or after pregnancy

Getting help

- ◆ If you suspect you may have postpartum depression, talk about symptoms with your doctor or health care professional right away. Don't wait for your postpartum follow-up appointment. Many treatment options are available, including counseling and medications.
- ◆ Talk with your spouse, partner, friends and family about how you are feeling.
- ◆ To locate a health care professional, visit Horizon BCBSNJ's *Online Doctor & Hospital Finder* at **HorizonBlue.com/doctorfinder** or contact your mental health services provider at the number located on the back of your member ID card.

Additional resources

- ◆ Postpartum Support International: **1-800-944-4PPD (4773)**; **postpartum.net**
- ◆ National Institute of Mental Health (NIMH): **nimh.nih.gov/health/publications/postpartum-depression-facts/index.shtml**
- ◆ Substance Abuse and Mental Health Services Administration's National Helpline: **1-800-662-HELP (4357)**
- ◆ U.S. Department of Health and Human Services, Office of Women's Health: **womenshealth.gov/mental-health/illnesses/postpartum-depression.html**
- ◆ WebMD®'s Postpartum Depression Health Center: **webmd.com/depression/postpartum-depression/**



Improving the quality of your care

At Horizon BCBSNJ, we're committed to making sure you have access to quality care. Our Quality Improvement Program (QIP) monitors and works to improve the quality of care and services provided to you. For more information on the QIP, please visit **HorizonBlue.com/shbp**. Then:

- ◆ Click *About Us*
- ◆ Click *Company Reports*

If you don't have access to the internet, please call the Quality Management Department at **1-877-841-9629** to request a copy of the information.





Horizon Hospital Network continues to expand

You have a choice of network hospitals throughout New Jersey and nearby in Pennsylvania and Delaware.



Horizon BCBSNJ continues to expand its hospital network and is pleased to announce several additions and changes. These agreements allow you to access care at an in-network level of benefits, maximize your benefits and minimize out-of-pocket costs.

St. Luke's University Health Network

On January 1, 2017, four additional hospitals in **St. Luke's University Health Network (St. Luke's)** joined the Horizon Hospital Network. This includes its hospital campuses in Anderson, Bethlehem, Monroe and Quakertown, Pennsylvania.

St. Luke's Warren location in Phillipsburg, New Jersey, is currently in the Horizon Hospital Network.

HackensackUMC Palisades

On January 1, 2017, **HackensackUMC Palisades** located in North Bergen, New Jersey, joined the Horizon Hospital Network.

You have a choice of network hospitals throughout New Jersey and nearby in Pennsylvania and Delaware. As always, we encourage you to use network hospitals to lower your out-of-pocket costs.

To find a list of hospitals in the Horizon Hospital Network, as well as participating doctors and other health care professionals, visit **HorizonBlue.com/doctorfinder**.

Notice of Nondiscrimination

Horizon Blue Cross Blue Shield of New Jersey complies with applicable Federal civil rights laws and does not discriminate against nor does it exclude people or treat them differently on the basis of race, color, gender, national origin, age, disability, pregnancy, gender identity, sex, sexual orientation or health status in the administration of the plan, including enrollment and benefit determinations.

Horizon BCBSNJ provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and information written in other languages.

Contacting Member Services

Please call Member Services at **1-800-355-BLUE (2583)** or the **phone number on the back of your member ID card**, if you need the free aids and services noted above and for **all other Member Services issues, including:**

- **Claim, benefits or enrollment inquiries**
- **Lost/stolen ID cards**
- **Address changes**
- **Any other inquiry related to your benefits or health plan**

Filing a Section 1557 Grievance

If you believe that Horizon BCBSNJ has failed to provide the free communication aids and services or discriminated on the basis of race, color, gender, national origin, age or disability you can file a discrimination complaint also known as a Section 1557 Grievance. Horizon BCBSNJ's Civil Rights Coordinator can be reached by calling the Member Services number on the back of your member ID card or by writing to the following address:

**Horizon BCBSNJ – Civil Rights Coordinator
PO Box 820
Newark, NJ 07101**

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

**Office for Civil Rights Headquarters
U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
1-800-368-1019 or 1-800-537-7697 (TDD)**

OCR Complaint forms are available at www.hhs.gov/ocr/office/file/index.html.

Information in other languages

If you need help understanding this Horizon Blue Cross Blue Shield of New Jersey information, you have the right to get help in your language at no cost to you. To talk to an interpreter, please call **1-800-414-SHBP (7427)** during normal business hours.

Spanish (Español): Si necesita ayuda para comprender esta información de Horizon Blue Cross Blue Shield of New Jersey, usted tiene el derecho de obtener ayuda en su idioma sin costo alguno. Para hablar con un intérprete, sírvase llamar al **1-800-414-SHBP (7427)** durante el horario normal de trabajo.

Chinese (中文): 如果您需要幫助來理解這份新澤西州地平線藍十字藍盾 (Horizon Blue Cross Blue Shield of New Jersey) 資料，您有權免費獲得以您的語言提供的協助。欲聯絡翻譯人員，請於上班時間致電 **1-800-414-SHBP (7427)**。

Korean (한국어): 가입자는 Horizon Blue Cross Blue Shield of New Jersey에 관한 정보를 이해하기 위해 주로 사용하는 언어로 무료로 도움을 받을 권리가 있습니다. 통역사의 도움을 받으려면 정상 업무 시간 동안에 **1-800-414-SHBP (7427)**로 전화해 주십시오.

Portuguese (Português): Se precisar de ajuda para entender estas informações da Horizon Blue Cross Blue Shield of New Jersey, você tem o direito de receber gratuitamente assistência no seu idioma. Para falar com um intérprete, ligue para: **1-800-414-SHBP (7427)** no horário normal de trabalho.

Gujarati (ગુજરાતી): જો તમને આ ન્યુ જર્સી માહિતીનાં હોરાઈઝન્સ બ્લૂ ક્રોસ બ્લૂ શીલ્ડને સમજવા મદદની જરૂર હોય તો, તમને તમારી ભાષામાં કોઈ પણ ખર્ચ વગર મદદ મેળવવાનો અધિકાર છે. કોઈ દુભાષિયા સાથે વાત કરવા, કૃપા કરીને સામાન્ય બિઝનેસ ક્લાકો દરમિયાન **1-800-414-SHBP (7427)** પર ફોન કરો .

Polish (Polski): Jeżeli potrzebujesz pomocy, aby zrozumieć informacje planu Horizon Blue Cross Blue Shield of New Jersey, masz prawo poprosić o bezpłatną pomoc w języku ojczystym. Aby skorzystać z pomocy tłumacza, zadzwoń pod numer **1-800-414-SHBP (7427)** podczas normalnych godzin pracy.

Italian (Italiano): Se vi serve aiuto per capire queste informazioni della Horizon Blue Cross Blue Shield of New Jersey, avete diritto ad assistenza gratis nella vostra lingua. Per parlare con un interprete, siete pregati di telefonare al numero **1-800-414-SHBP (7427)** durante le normali ore d'ufficio.

Tagalog (Tagalog): Kung kailangan mo ng tulong sa pag-unawa nitong impormasyon ng Horizon Blue Cross Blue Shield of New Jersey, may karapatan kang humingi ng tulong sa iyong wika nang walang gastos sa iyo. Upang makipag-usap sa isang taga-interpret, mangyaring tumawag sa **1-800-414-SHBP (7427)** sa loob ng karaniwang mga oras ng negosyo.

Information in other languages

Russian (Русский язык): Если вам необходима помощь в разъяснении этой информации, предоставленной компанией Horizon Blue Cross Blue Shield of New Jersey, у вас есть право на получение помощи на вашем родном языке бесплатно. Для связи с переводчиком звоните по номеру телефона **1-800-414-SHBP (7427)** в обычные рабочие часы.

Haitian Creole (Kreyòl ayisyen): Si ou bezwen èd pou konprann enfòmasyon sou Horizon Blue Cross Blue Shield of New Jersey, ou gen dwa pou jwenn èd nan lang natifnatal ou gratis. Pou pale avèk yon entèprèt, tanpri rele nimewo **1-800-414-SHBP (7427)** pandan lè nòminal biznis.

Hindi (हिंदी): यदि आपको न्यू जर्सी की इस होराइजन ब्लू क्रॉस ब्लू शील्ड सूचना को समझने में सहायता की जरूरत है, तो आपके पास मुफ्त में अपनी भाषा में सहायता पाने का अधिकार है। किसी दुभाषिए से बात करने के लिए, कृपया सामान्य कार्य समय के दौरान **1-800-414-SHBP (7427)** पर कॉल करें।

Vietnamese (Tiếng Việt): Nếu cần được giúp đỡ để hiểu rõ thông tin này của Horizon Blue Cross Blue Shield of New Jersey, quý vị có quyền được giúp đỡ bằng ngôn ngữ của mình miễn phí. Xin gọi số **1-800-414-SHBP (7427)** trong giờ làm việc để nói chuyện với người thông dịch.

French (Français): Si vous avez besoin d'assistance pour comprendre ces informations au sujet de Horizon Blue Cross Blue Shield of New Jersey, vous avez le droit d'obtenir de l'aide dans votre langue, sans aucun frais. Pour parler avec un interprète, veuillez appeler le **1-800-414-SHBP (7427)** pendant les heures normales de bureau.

Navajo (Diné): Díí New Jersey bíł hahoodzo Horizon Blue Cross Blue Shield, t'áá ninizaad k'ehjí baa hane'íí bik'í diitííh bee shiká' a'doowól nínízingo éí bee ná'ahoot'í' dóó doo bááh ílíní da. Ata' halne'é la' bich'í' hadeesdzih nínízingo t'áá shóqdí **1-800-414-SHBP (7427)** jį́' nida'anishgo oolkiłíí bik'ehgo hodíílnih.

Arabic (عربي): إذا كنت بحاجة إلى المساعدة في فهم معلومات Horizon Blue Cross Blue Shield of New Jersey، لديك الحق في الحصول على المساعدة بلغتك دون تحميلك أية تكلفة. للتكلم مع مترجم، يرجى الاتصال خلال ساعات العمل العادية بالرقم **1-800-414-SHBP (7427)**.

Urdu (اردو): اگر آپ کو نیوجرسی انفارمیشن کے اس آسمانی نیلے رنگ والے تیز نیلے رنگ والے شیلڈ کو سمجھنے میں مدد کی ضرورت ہے تو، آپ کو اپنی زبان میں بغیر کسی خرچ کے مدد حاصل کرنے کا حق ہے۔ مترجم سے بات کرنے کے لیے، براہ کرم، معمول کے کاروباری اوقات میں **1-800-414-SHBP (7427)** پر کال کریں۔

Women's Health and Cancer Rights Act

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

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

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

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

Please refer to your benefit booklet for more details on deductibles, copayments and coinsurance applicable to your health insurance plan.

