



# Health & Wellness

**Spring/Summer 2025** 

#### Hello!

Welcome to the Spring/Summer edition of Health & Wellness, a digital publication designed specifically for members of CareFirst BlueCross BlueShield Community Health Plan Maryland (CareFirst CHPMD). As we swing into spring, let's swing into a healthy lifestyle! This issue is full of useful information about your plan, tips on making the most of your benefits, and advice on being a healthier you.

We hope you enjoy this issue!

# With Care

# **Engage with CareFirst!**

The CareFirst Engagement Center brings community resources together to help you live your healthiest life! We offer FREE fitness classes, CPR/AED training, women's selfdefense classes, wellness classes, and so much more!

Register at CareFirst BlueCross BlueShield's Engagement Center and plan to join us at one of our two locations:

#### **CareFirst Engagement Center** 1501 South Clinton Street Baltimore, MD 21224

#### **CareFirst Engagement Center** 3201 Tioga Parkway, Suite W Baltimore, MD 21215



# Renewing your Medicaid benefits

Do you or a family member currently have health insurance through Medicaid or the Maryland Children's Health Program (MCHP)? If so, your Medicaid renewal will not be automatic this year.

When it's your turn to renew, you'll receive a notice in the mail or through your online account. You'll have 45 days to respond, so don't wait!

Make sure the contact information you have on file with Maryland Health Connection (MHC) is up-to-date. Log in to your account at marylandhealthconnection.gov or call **855-642-8572** to get started.

# CareFirst CHPMD **MyHealth Portal**

### Want instant access to your plan information? It's easy!

Through MyHealth Portal, members can easily access information 24/7. You can:

- View benefits
- Check claim status
- Check approvals
- Request an ID card
- Update demographics
- Log in as a member



Please note that by using MyHealth Portal you agree to the Terms of Use. Use of this portal does not confirm plan

Please call our Member Services Department at 800-730-8530 to confirm enrollment status. Portal access may take up to 5-7 business days.



# We want to hear from you!

In the coming months, you may receive a survey about your healthcare experience. This is your chance to share your experience and help us improve the care and services we provide. Be on the lookout for the survey by mail or phone. Thank you for helping us serve you and your community better!

# **Springing Forward**

For many of us, Daylight saving time (DST) is a welcome introduction to spring, but the return to DST can have both positive and negative effects on our health.



# Loss of sleep

The increase in daylight can change our sleep patterns, which can change our mental and physical health. Studies show that when we lack sleep, it can make us irritable, depressed, moody, and/or anxious. There are also studies that suggest that when our sleep/wake cycle is disrupted, it can increase the risk of a heart attack or stroke.

# **Physical Impacts**

Longer daylight hours can be good to our bodies because they give us more time to be active and reap the benefits of sunlight. Extra daylight also gives us an opportunity to prioritize our exercise by doing it early in the morning. Studies show that working out in the morning produces many benefits for our bodies, such as increasing our metabolism to burn more calories throughout the day.

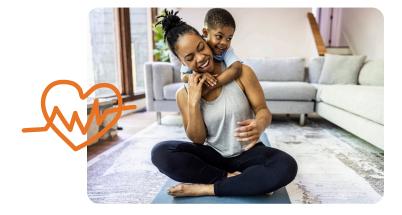
Besides that, extra daylight just means more time in the sun! Not only does the sun help our bodies produce Vitamin D and reduce inflammation, but it also stimulates the release of serotonin. Serotonin helps to manage our digestive system, appetites, moods, emotions, and sleep cycles.

#### Simple tips for managing DST

- Ensure you still get the same number of hours of sleep, even going to bed earlier if necessary.
- Maintain a healthy lifestyle that includes good sleep habits.
- Increase your time outside to reap the benefits of the sun

# Start Your Wellness Journey Early in 2025!

There's no better time to focus on YOU! Taking care of your health now can set you up for a strong and healthy 2025.



You are a valued member, and we encourage you to get ahead on your wellness activities:

- Schedule your annual check-up—Regular visits help keep you on track.
- Catch up on screenings and vaccinations— Prevention is key to staying healthy.
- Prioritize mental health—Your well-being matters, inside and out.
- **Explore member benefits**—Make the most of your benefits for a healthier year.

Start early, stay ahead, and make 2025 your healthiest year yet!

#### **HealthChoice benefits**

Your benefits through the Maryland HealthChoice program can be found in the CareFirst CHPMD Member Handbook. The Member Handbook can be found on our website in the "For Members" section. If you would like a copy mailed to you, please contact Member Services at 410-779-9369 or 800-730-8530 (TTY: 711). Our Member Services staff are also available to answer any questions you may have about your benefits.

### Finding a provider

To find a provider in your network, you can use our online search tool at providersearch.carefirstchpmd.com. This tool lets you search for providers by specialty, location and/or name. To find doctors who provide gender affirming care, choose your criteria, then go to the Languages and Skills section and select "Gender Affirming Care."

Please note that all the information in CareFirst CHPMD's Provider Directory—like the doctor's name, gender, specialty, hospital, medical group, board certification, office location, and languages spoken—as well as if they're accepting new patients, is updated by us every three years. However, providers may update their information at any time.

For the most current information, contact the provider directly or call Member Services at 410-779-9369 or 800-730-8530 (TTY: 711).

#### You can schedule an appointment with your PCP by calling their office directly.

Your PCP's number is on your CareFirst CHPMD member ID card. We encourage all members to schedule an appointment with their PCP as soon as they are enrolled. It's important to visit at least once per year for a physical exam, even if you are not sick. If you need help making an appointment, call Member Services. We are happy to assist you.



### **Preparing for your yearly physical**

Annual physicals are important ways to ensure you're enjoying the full benefits of staying healthy. Preparing for your exam is simple. These tips will help to make the most of your visit with your Primary Care Provider (PCP):

- Schedule your appointment and complete online forms, if available, prior to your appointment.
- If you're getting blood work done, drink plenty of water and don't eat for as long as your doctor tells you before your appointment.
- Know your medication(s), the dosage and possible side effects.
- If you're experiencing any symptoms of severe illness or injury, document when it happened, any triggers that may have caused the symptoms, and how long it lasts.
- Prepare a list of any questions or concerns about your emotional, physical, and mental health that you want to discuss with your PCP.

### Who do I call when I need help?

Call CareFirst CHPMD Member Services if you need help. We are there to talk to you Monday to Friday from 8 a.m. to 5 p.m. at **410-779-9369** or **800-730-8530**. TTY users should call 711. If you think you need emergency care, call 911.

Interpreter services are available at no cost for doctor office visits.

#### After hours care assistance

If you think you need care after normal business hours, the best number to start with is your PCP office phone number. Your PCP's office will have an answering service or message center that can assist you in accessing the care or medical advice you need.

#### **Emergency services**

For non-life-threatening emergencies, try the following:

- Call the 24/7 Nurse Advice Line at 800-231-0211 (TTY: 711) anytime for guidance on what to do in an emergency.
- Visit your PCP's office as a walk in and provide an overview of your symptoms.
- Visit an Urgent Care center before going to the emergency room or hospital.

Remember: If your emergency is life-threatening, call 911 immediately.

# Health and wellness is a big deal at Blue365

Blue365 is a free health and wellness discount program offered to you as a CareFirst CHPMD member. We offer year-round discounts on gym memberships, fitness gear, healthy eating options, and more. To begin enjoying these benefits, visit and join blue365deals.com/CareFirstBCBS/offers.

# Help Stop Fraud, Waste, and Abuse

At CareFirst CHPMD, we work hard to make sure you get the care you need. Unfortunately, fraud, waste, and abuse (FWA) can make healthcare more expensive and harder to get. You can help stop them!

#### What are fraud, waste, and abuse?

Fraud: Providers being dishonest to get Medicaid benefits or money, like billing for a visit that never happened.

Waste: Providers using too many services or supplies that are not needed.

Abuse: Providers charging too much for a service.

#### Why do fraud, waste, and abuse matter?

- They make healthcare more expensive for everyone.
- They can take away care from people who need it.
- They may cause harm to you and others.
- They lead to a lack of trust between doctors, patients, and health insurance companies.

#### **How to spot FWA**

Look for these warning signs of FWA:

- You are billed for a visit or service you did not receive.
- A provider gives you medicine or equipment you don't need.
- Someone asks for your Medicaid ID or card to get free care.
- A provider changes medical records to hide dishonest actions.

# **How to report FWA**

If you think someone is doing something wrong, report it immediately! You can:

- Call our dedicated Compliance/ SIU line at 410-998-5480 or toll free 800-336-4522, 24 hours a day, and 7 days a week. TTY users may call 711
  - ☐ If you want to report FWA but stay anonymous, just state that in your report. Please share as many details as you can. This will help the investigators with their work.
- Email the CareFirst CHPMD Compliance/ Special Investigations Unit (SIU) at SIU@carefirst.com or write to us at:

CareFirst BlueCross BlueShield Community Health Plan Maryland Compliance/SIU PO Box 915 Owings Mills, MD 21117

- Contact the Maryland Department of Health, Office of the Inspector General:
  - □ 866-770-7175
  - □ http://dhmh.maryland.gov/oig/ Pages/Report\_Fraud.aspx
- Contact the U.S. Department of Health and Human Services, Office of the Inspector General
  - □ 800-447-8477
  - □ https://oig.hhs.gov/fraud/reportfraud/index.asp

# **Pharmacy Corner**

#### Formulary change

CareFirst CHPMD regularly updates its approved list of drugs (called a formulary) to ensure all appropriate drugs are available for your healthcare needs.

Effective February 1, 2025, antidiabetic drugs Trulicity and Basaglar are no longer covered drugs. Please talk to your doctor about switching to the formulary alternatives for Trulicity, which are Ozempic or Rybelsus, and alternatives for Basaglar, which are insulin Lantus or insulin-glargine YFGN. You can find more information on our website at carefirstchpmd.com. This information can also be obtained by contacting Member Services at 410-779-9369 or 800-730-8530 (TTY: 711).

#### Copay update

Effective May 1, 2024, drug copayments were implemented for all HealthChoice Managed Care Organizations (MCOs) as below:

- \$1 for generic drugs, preferred/formulary brand drugs, and HIV/AIDS drugs
- \$3 for non-preferred/non-formulary brand drugs
- Excluded from paying the above copays (you pay \$0 copays): pregnant women, American Indians, individuals under the age of 21, individuals receiving hospice care
- Copayments do not apply to family planning drugs, such as birth control

Certain drugs, such as mental health and substance use disorder medications, are covered by the Maryland Department of Health. Copays may apply to those drugs.

To Learn more about your Pharmacy benefits click here: Find a Drug or Pharmacy | CareFirst Community Health Plan Maryland

#### **Scene Health**

Members with asthma, type 2 diabetes, and/or hypertension have access to a new digital program from Scene Health that helps manage their medication(s). Scene's easyto-use mobile app, Spotlight, allows you to connect with a team of pharmacists, nurses, and health coaches through daily video check-ins—anytime and anywhere.

Scene Health makes it easy to stay on top of your medications, address medication challenges, and improve your health.

Eligible members will be contacted by Scene Health for participation.

# **Access to Utilization** Management (UM) department



CareFirst CHPMD staff are available to answer members calls Monday through Friday from 8 a.m. to 5:30 p.m. ET. CareFirst CHPMD staff identify themselves by name, title, and name of organization when placing or receiving a call. After normal business hours, CareFirst CHPMD members can leave a voice message. Your call will be returned the next business day. If you would like to speak with the UM Department, please contact Member Services at 410-779-9369 or 800-730-8530 (TTY:711).

# **Healthy Eating**

This kidney-friendly recipe is a kid favorite. Dice, chop, and stir—that's all you need to do to create broccoli and apple salad. This healthy recipe is low in sodium and high in flavor. Caution: this recipe contains walnuts.

### **Broccoli and Apple Salad**

(Serves 8; prep time 10 mins)

#### **Directions**

- 1. Trim and cut broccoli florets into small bite-size pieces. Dice unpeeled apples into small bite-size pieces. Chop the fresh parsley.
- 2. In a large bowl whisk together the yogurt, mayonnaise, honey, vinegar, and parsley.
- 3. Add the remaining ingredients and coat with the yogurt mixture. Refrigerate to chill and let the flavors combine. Stir immediately before serving.

#### **Ingredients**

- 3/4 cup plain nonfat Greek yogurt
- 1/4 cup mayonnaise
- 1 tbsp honey
- 2 tbsp apple cider vinegar
- 4 cups broccoli (fresh florets)
- 2 apples
- 1 medium red onion (sliced)
- 1/2 cup dried cranberries (unsweetened)
- 1/2 cup walnuts (chopped)



#### **Nutrition Facts (per serving)**

(Serving size 3/4 cup)

Calories: 130

Total fat: 9g

Total sugars: 7g Added sugars: 2g

Saturated fat: 1.3g

Potassium: 210mg

Cholesterol: 9mg

Phosphorous: 75mg

Sodium: 70mg

Protein: 4g

Total carbohydrate: 12g

Dietary fiber: 3g

# **Introducing Mommy Meals**

Nourished Rx and CareFirst CHPMD are excited to introduce a program designed to support your pregnancy with healthy food at no cost to you!

Here is what you'll enjoy with Mommy Meals:

- Healthy food delivered to your door: fresh, nutritious food customized to your needs.
- Custom nutrition coaching: expert guidance from a dedicated nutrition coach.
- **Education and resources:** learn how healthy eating benefits you and your baby.
- **Additional support:** we're here to help you every step of the way.





#### For more information

Visit nourishedrx.com/enrollment/mommymeals, call/text 833-428-1488, 8 a.m.-8 p.m. EST or email mommymeals@nourishedrx.com.

#### Peace of Mind from Door to Door

Do you worry about how you'll get to your next doctor's appointment? CareFirst CHPMD wants to put your mind at ease. As a member, you get 6 free one-way rides for all non-emergency medical needs as part of your 2025 plan benefits.

### Getting you where you need to go

With help from SafeRide Health, CareFirst CHPMD ensures access to care for members of all levels of mobility. SafeRide provides:

- Transportation customized to your particular needs
- Scheduled and on-demand rides
- Ride tracking and driver information
- Rider assistance in multiple languages

For answers to common questions, visit saferidehealth.com/ riders. Need extra help? Call SafeRide at 833-509-0250.

#### Ready to book a ride?

There are two ways to set up your account:



- 1. Download the saferide app from your favorite app store.
- 2. Visit carefirst.member.saferidehealth.com and click create account.

Be sure to have your CareFirst CHPMD ID card handy when setting up your account.



# Earn Gift Cards for Staying Healthy with CareFirst CHPMD

Your health is very important to us. That's why CareFirst CHPMD offers a free program called MyHealth Rewards. If you're eligible, you can earn gift cards by doing healthy activities. Not only will you get a gift card in the form of a prepaid gift card, but you'll also improve your health. This program is free, so make sure to participate.

### How to get your gift card:

- 1. Complete activities: Do the healthy activities between January 1, 2025-December 31, 2025.
- 2. One gift card per year: You can get one gift card for each Adult and Pediatric Activity.
- 3. Maternity Activities: You can get one gift card for each pregnancy.
- 4. Claim your gift card: Make sure to claim your gift card(s) by January 31, 2026.
- 5. See a doctor: To get the Adult and Pediatric Wellness gift card(s), you or your child must see a doctor. Find a doctor at carefirstchpmd.com under the For Members

- tab, then select Find a Doctor or call the Quality Team at 410-921-2130 (TTY:711) Monday-Friday 8 a.m.-5 p.m. for help.
- 6. Contact us: After you complete the activity, call the Quality Team at 410-921-2130 (TTY:711) Monday-Friday, 8 a.m.-5 p.m. and give them:
  - ☐ Your member ID number
  - □ Date of your visit or class
  - □ Provider's Name

Activity	Description	Gift Card Amount	Eligible Members		
Adult Wellness Activities					
SSI* annual doctor visit	Visit with doctor to check on your overall health	\$75 January–July \$50 August–December	CareFirst CHPMD members ages 21–64		
A1C test	Diabetes test to check your A1C hemoglobin level	\$50	CareFirst CHPMD members ages 18–64		
A1C control	Diabetes test to check your A1C hemoglobin level	\$80	CareFirst CHPMD members ages 18–64		
Diabetes eye exam	Exam to check your eye health and vision	\$50	CareFirst CHPMD members ages 18–64		
Breast cancer screening	Exam to check breast for cancer	\$50	CareFirst CHPMD members ages 50–64 who have had at least one breast screening mammogram in the last two years		
Cervical cancer screening	Exam to check for cervical cancer	\$50	CareFirst CHPMD members ages 24–64 who have had at least one cervical cancer screening in the last three years		
Colorectal screening	Exam to check for colon cancer	\$25	CareFirst CHPMD members ages 50–75**		

<sup>\*</sup>Supplemental Security Income

<sup>\*\*</sup> To get the gift card for colorectal screening, you also need to have completed one of these tests: fecal occult blood test (in the last year), flexible sigmoidoscopy (within five years), colonoscopy (within ten years), CT colonography (within five years), or stool DNA test (within three years).

Activity	Description	Gift Card Amount	Eligible Members		
Pediatric Wellness Activities					
SSI* annual doctor visit	Visit with child's doctor to check on their overall health	\$75 January–July \$50 August–December	CareFirst CHPMD members ages 0–20		
Well-child visit (first 30 months)	Visit with child's doctor to check on their overall health	\$15 per visit; no more than eight visits before the age of 3	CareFirst CHPMD members ages 0–3		
1-Year-old lead test	Blood draw to check for lead in your child's blood	\$75	CareFirst CHPMD members who turn 1 in 2025		
2-Year-old lead test	Blood draw to check for lead in your child's blood	\$50	CareFirst CHPMD members who turn 2 in 2025		
Well-child visit (schoolaged children 10-13)	Visit with child's doctor to check on overall health	\$30	CareFirst CHPMD members ages 10–13		
Well-child visit (older children 18–21)	Visit with child's doctor to check on overall health	\$75	CareFirst CHPMD members ages 18–21		
Immunizations (0–2 years)	Visit with child's doctor to get necessary vaccines	\$30	CareFirst CHPMD members up to 2 years old who have received all vaccinations, including the flu vaccine		
13-year-old birthday immunization review	Visit with child's doctor to make sure child got all important vaccines	\$30	CareFirst CHPMD members who are 13 years old**		
Maternity Wellness Activities					
Prenatal education class	Attend breastfeeding, childbirth or infant care classes at participating facilities	\$125	CareFirst CHPMD members who are pregnant		
Baby Steps program	Gift card for newborn safety and health needs	\$105	CareFirst CHPMD members who have a newborn		

<sup>\*</sup>Supplemental Security Income

# When is the right time to move your child from a pediatrician to an adult primary care provider?

The change from a pediatrician to an adult primary care provider, like a family medical doctor or internal medicine doctor, typically occurs between 18 and 21 years of age. The timing can vary depending on the individual's needs and medical conditions.

This planning for pediatric members should start around the age of 12, with both their pediatrician and their families, to educate them on the process and prepare them for adult healthcare.

For help finding an adult primary care provider, ask your current providers for referrals or visit Find a Doctor.

#### Need more assistance, we can help!

Call 410-921-2130 and ask to speak with a Quality Specialist. Hours are Monday thru Friday from 8 a.m. to 5 p.m.



<sup>\*\*</sup> To get this gift card, 13-year-olds need to have one dose of the meningococcal vaccine, one Tdap vaccine and the complete HPV vaccine series.

#### How to contact us

If you have any questions about the information in this newsletter or other healthcare services, please contact our Member Services Department. We will be happy to help you. We are available Monday through Friday 8 a.m. to 5 p.m. If you call us outside of normal business hours, listen to our after-hours message for instructions. You may also leave a voice mail message or email us. All voice mail messages and emails will be returned on the next business day.

Local: 410-779-9369 Toll-free: 800-730-8530

TTY: 711

■ Email: CHPMDMembers@carefirst.com

Website: www.carefirstchpmd.com

# **Notice of Privacy Practices, Protected Health Information Use & Disclosure**

This notice is available at the bottom of our website under Notice of Privacy Practices & HIPAA. If you would like to have the notice mailed to you, please contact Member Services. This notice tells you:

- How CareFirst CHPMD protects your protected health information
- When CareFirst CHPMD is able to disclose protected health information
- Your right to access your protected health information
- Responsibilities CareFirst CHPMD has in protecting your protected health information

### **Case Management**

Members with complex medical conditions can call Member Services at 410-779-9369 or 800-730-8530 (TTY: 711) or email CHPMDMembers@carefirst.com for information on Case Management services. Members, their caregivers, or their healthcare providers are able to request case management services. These programs are voluntary and are provided at no cost to you. Members identified with certain needs may be automatically enrolled or contacted, but it is always your choice to participate in the program.

OB Case Management Services are available through our Baby Steps Program to help you with your pregnancy care needs. Your OB nurse case manager will make sure you are getting the care you need when you need it, including assistance with arranging required special consultations or tests. They will also provide you with pregnancy health information and connect you to community resources. You can get more information in your Member Handbook which can be found on our website in the "For Members" section.

# **Rights and responsibilities**

CareFirst CHPMD provides health coverage to our members on a nondiscriminatory basis, according to state and federal law, regardless of gender, race, age, religion, national origin, physical or mental disability, or any type of illness or condition. To review a full list of CareFirst BlueCross BlueShield Community Health Plan Maryland Member's Rights and Responsibilities, visit the *For Members* section of our website or call Member Services to request a copy of the Member Handbook.

# Non-discrimination Notice & Language Accessibility

CareFirst CHPMD complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. CareFirst CHPMD does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

#### **CareFirst CHPMD:**

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - ☐ Qualified sign language interpreters
  - □ Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - □ Information written in other languages

If you need these services, contact Member Services at 410-779-9369, or toll-free at 800-730-8530, 8 a.m. to 5 p.m. EST, Monday through Friday. TTY users should call 711.



P.O. Box 915 Owings Mills, MD 21117

410-779-9369 www.carefirstchpmd.com

HealthChoice is a Program of the Maryland Department of Health.

CareFirst BlueCross BlueShield Community Health Plan Maryland complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

Spanish: ATENCIÓN: Si usted habla español, tenemos servicios de asistencia lingüística disponibles para usted sin costo alguno. Llame al 800-730-8530 (TTY: 711).

Chinese: 小贴士: 如果您说普通话,欢迎使用免费语言协助服务。请拨 800-730-8530 (TTY: 711).



**Advisory Board!** 

CareFirst CHPMD has a Consumer Advisory Board (CAB), and we're looking for members to attend our meetings. This group of our very own members and parents/legal guardians of members meets every other month. During the meeting, we get your valuable input on member materials, listen to your experience about your health insurance, and share information.

Meetings are held from 12 p.m.-2 p.m., about six times per year. Lunch is provided, and we can assist with transportation. If you are interested in joining us and want more information, please call us at 800-730-8530 or email CHPMDMembers@ carefirst.com. Even if you can't join the CAB meeting, you can make suggestions to help us serve you better. Just call the Member Services Department at 410-779-9369 or 800-730-8530 (TTY:711). You can also send us a letter to CareFirst BlueCross BlueShield Community Health Plan Maryland P.O. Box 915 Owings Mills, MD 21117.