Your health care needs are important to us. Our specially-trained Member Services Representatives are here to help you understand your benefits. If you have any questions, please call Member Services at 1-800-682-9090 (TTY 711), 24 hours a day, seven days a week.

In this issue

Your updated member materials are available .......................... 2
Chat with a nurse ........................................................................ 2
If you are due for a colonoscopy, don’t wait ............................... 3
Should you be screened for prostate cancer? ......................... 4
Services for children diagnosed with Autism Spectrum Disorder .......................................................... 4
Answers to your health questions, 24/7 ................................. 5
Referrals no longer needed! .......................................................... 5
Tips for caregivers ....................................................................... 6
Changes to covered medicines ..................................................... 7
Access to your plan information online ................................. 8
You may be eligible for Horizon NJ TotalCare (HMO D-SNP) .......................................................... 8
Early detection can save your life .............................................. 9
When to go to the Emergency Room ....................................... 10
Help for members living with addiction ................................. 11
Language translator services .................................................... 11
Understanding how your care is delivered ............................ 11
Advance directives ...................................................................... 12
Mark your calendar: it’s almost time for your flu shot ........ 12
Delivering compassion during challenging times .................. 13
Notice of Nondiscrimination ..................................................... 14
You have quick and easy access to your plan information. Visit horizonNJhealth.com/annualmaterials to view the updated materials, including:

- 2020 Member Handbook
  - Find details about your benefits.
  - Review top 10 frequently asked questions.
  - Learn about the extra care we take with your private health information.

- Provider Directory

To request a printed copy of any of these materials, call us at 1-800-682-9090 (TTY 711).

Chat with a nurse

In the recent months, Horizon NJ Health has been evolving to ensure that you continue to have access to quality care during this uncertain time.

Nurse Chat is a real-time live online chat tool that lets you chat with a nurse or doctor for free. Registered nurses are available 24 hours a day, seven days a week and can help you understand symptoms related to COVID-19, or help with other health concerns. If the nurse determines a need, he or she can connect you with a doctor for a video consult.

How to use the Nurse Chat Tool:
2. Answer the questions to determine if your health concern or symptoms are related to COVID-19 or a different health issue.
3. Enter your Member ID, date of birth, phone number and email address.

You can chat about any health concerns related to urgent care, like cough, fever, sore throat, pink eye and more – all at no cost to you.
If you are due for a colonoscopy, don’t wait.

Getting a colonoscopy may not be something you look forward to, but it can save your life. It is recommended that you get your first colonoscopy at age 50. If you’ve had polyps or inflammatory bowel disease, your risk of getting colon cancer is higher.

Ask your PCP about these screenings:

<table>
<thead>
<tr>
<th>Screening</th>
<th>Description</th>
<th>How Often?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fecal Occult Blood Test</td>
<td>Also referred to as FOBT or FIT test — a lab test that looks for blood in a stool sample.</td>
<td>Once a year</td>
</tr>
<tr>
<td>Flexible Sigmoidoscopy</td>
<td>A procedure that uses a tiny camera on a thin tube to view the rectum and lower third of the colon to check for signs of cancer.</td>
<td>Every 5 years</td>
</tr>
<tr>
<td>Colonoscopy</td>
<td>Similar to a sigmoidoscopy, but uses a longer tube to view the entire colon.</td>
<td>Every 10 years</td>
</tr>
<tr>
<td>CT Colonoscopy</td>
<td>A CT scanner is used to take images of the colon.</td>
<td>Every 5 years</td>
</tr>
<tr>
<td>FIT-DNA test</td>
<td>Also referred to as the stool DNA test — a lab test that checks for DNA changes and blood in a stool sample.</td>
<td>Every 1 to 3 years</td>
</tr>
</tbody>
</table>

Source: Centers for Disease Control and Prevention, cdc.gov/cancer/colorectal
Should you be screened for prostate cancer?

Prostate cancer is the second most common cancer among men in the United States. The goal of prostate cancer screening is to find cancer early, even before you may have symptoms.

**Prostate cancer risk factors include:**
- **Age:** your risk increases after age 50
- **Race:** African-American men are more likely to get prostate cancer
- **Family history:** having a father or brother with prostate cancer more than doubles your risk

Should you get screened for prostate cancer? **Talk with your doctor about your risk and decide together if a prostate cancer screening is right for you.**

**1 in 9 AMERICAN MEN** will be diagnosed in their lifetime

**100% TREATABLE** if caught early

Source: American Cancer Society, [Cancer.org/cancer/prostate-cancer.html](http://Cancer.org/cancer/prostate-cancer.html)

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Services for children diagnosed with Autism Spectrum Disorder

Effective **April 1, 2020**, Horizon NJ Health began covering medically necessary Applied Behavior Analysis (ABA) services for children diagnosed with Autism Spectrum Disorder (ASD). ABA therapy can help to increase language and communication skills and improve attention, focus, social skills and memory.

The following ASD services will continue to be covered by Horizon NJ Health:
- Physical Therapy, Speech Therapy and Occupational Therapy
- Sensory Integration (SI) provided by Occupational Therapists
- Augmentative and Alternative Communication (AAC) assessments and devices

A qualified health care professional must make an autism diagnosis and determine the need for ABA services. This provider will help develop an autism treatment plan. If you have questions about the ABA services in your child’s treatment plan, please contact the provider handling your child’s diagnosis and treatment.

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When physical abuse, child abuse and/or neglect of a child are suspected, examinations at an Emergency Room (ER) are covered under your benefits. An ER visit is also covered for a child who is placed in foster care after hours.
Answers to your health questions, 24/7

When you have everyday health questions, or even when you have more serious health concerns, getting information you can count on is as easy as calling our 24/7 Nurse Line. When you call the toll-free number, a registered nurse will give you reliable health information right away.

The 24/7 Nurse Line can answer questions about:

- General health concerns
- Health screenings and immunizations
- A diagnosis from your doctor
- Nutrition and exercise
- The level of care (urgent or self-care) you need

While the 24/7 Nurse Line is a great information resource, it is not a substitute for a doctor’s care or emergency services. For medical care, call your doctor’s office first – 24 hours a day, seven days a week.

To access the 24/7 Nurse Line call **1-800-711-5952 (TTY 711).**

Referrals no longer needed!

It’s easier than ever for you to get access to quality health care. Horizon NJ Health members no longer need a referral from their Primary Care Provider (PCP) to visit an in-network specialist. This means you can make an appointment with an in-network specialist without getting a referral from your PCP.

As a reminder, you must use a specialist in Horizon NJ Health’s provider network. To find a specialist, please visit **horizonNJhealth.com/findadoctor**, or call Member Services at **1-800-682-9090 (TTY 711)**, 24 hours a day, seven days a week.
Caring for a loved one with a chronic illness can be difficult and stressful. Taking care of yourself is the most important thing you can do as a caregiver. Use these tips to help you manage your own health and well-being.

→ Acknowledge your feelings. Frustration and anger are common at times.

→ Take care of yourself by eating healthier foods, exercising and getting enough sleep.

→ Don’t be afraid to ask for help and accept help from others.

→ Ask questions of the doctors and health care team who are caring for your family, spouse or partner.

→ Watch out for signs of depression, and get professional help when you need it.

→ Join a caregiver support group.

→ Give yourself credit for doing the best you can in one of the toughest jobs there is.

Source: nia.nih.gov/health/taking-care-yourself-tips-caregivers
Our formulary list, also called a Prescription Drug Listing, is changing. The changes listed below, will be added to our Drug Formulary list at horizonNJhealth.com/covered_drugs. This list includes an explanation and listing of step therapy, quantity/age limitations and drugs that require prior authorization (approval).

Here is a list of recent changes:

<table>
<thead>
<tr>
<th>Covered Change Description</th>
<th>Brand (Generic) Drug Name</th>
<th>Alternatives (if applicable)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Covered</td>
<td>Baqsimi (glucagon)</td>
<td>—</td>
</tr>
<tr>
<td>Covered</td>
<td>Generic Suboxone (buprenorphine-naloxone) films</td>
<td>—</td>
</tr>
<tr>
<td>Covered</td>
<td>Reblozyl (luspatercept-aamt)</td>
<td>—</td>
</tr>
<tr>
<td>Covered</td>
<td>Truxima (rituximab-abbs)</td>
<td>—</td>
</tr>
<tr>
<td>Covered</td>
<td>Ziextenzo (pegfilgrastim-bmez)</td>
<td>—</td>
</tr>
<tr>
<td>Covered</td>
<td>Ogivri (trastuzumab-dkst)</td>
<td>—</td>
</tr>
<tr>
<td>Covered</td>
<td>Pretomanid</td>
<td>—</td>
</tr>
<tr>
<td>Covered</td>
<td>Trikafta (elexacaftor, tezacaftor and ivacaftor)</td>
<td>—</td>
</tr>
<tr>
<td>Covered</td>
<td>Oxbryta (voxelotor)</td>
<td>—</td>
</tr>
<tr>
<td>Covered</td>
<td>Givlaari (givosiran)</td>
<td>—</td>
</tr>
<tr>
<td>Not Covered</td>
<td>Rituxan (rituximab)</td>
<td>Truxima</td>
</tr>
</tbody>
</table>

Please talk with your PCP about these changes. If your PCP decides that, for medical reasons, you must take a medicine that is not on the formulary list or needs pre-approval, including a brand name medicine exception, he or she can call us and ask for special permission (prior authorization) for you to get the medicine. Please note that Horizon NJ Health’s maximum days’ supply limit is 30 days.
You may be eligible for Horizon NJ TotalCare (HMO D-SNP)

If you are eligible for both Medicaid and Medicare, you can get all your health care benefits under one convenient plan. With Horizon NJ TotalCare (HMO D-SNP), you get the following benefits and services at no cost to you:

• $0 premiums
• $0 copays
• $0 deductibles
• $300 every 3 months on an Over-the-Counter (OTC) Benefit Card to spend on health items at participating retail stores
• $250 every 3 months to spend on personal items from our catalog
• And more!

To learn more, call 1-888-328-5736 (TTY 711), 24 hours a day, seven days a week, or visit HorizonBlue.com/TotalCare.

Access to your plan information online

All Horizon NJ Health members can register to use our secure member web portal on horizonNJhealth.com. Once you sign in, you have access to your plan information 24 hours a day, seven days a week.

You can easily:

• Change your PCP
• Enroll in one of our Disease Management programs
• Request a new member ID card
• Find tools for healthy living
• And much more
Early detection can save your life.

A mammogram can detect breast cancer early, when it is most treatable. Women should have their first baseline mammogram between the ages of 35 and 39, and then once every year. **Routine mammograms are covered, at no cost to you.**

### To schedule your mammogram:

1. Call your doctor and ask for a mammogram prescription.
2. Contact a participating radiology facility once you get your prescription.

### What is stopping you from getting a mammogram?

**Lack of time** – The actual procedure only takes 3 to 5 minutes. Most facilities offer evening hours, and some have weekend appointments.

**Cost** – Routine mammograms are covered, and there is no cost to you.

**Pain** – Some women feel a little discomfort, but most do not find it painful. If you’ve had a painful mammogram in the past, tell your technician.

**“I’d rather not know”** – A breast health problem will not go away on its own. A mammogram could save your life.

For any questions or concerns about how to complete your mammogram this year or for help finding a doctor or facility, please call Horizon Healthy Journey at **1-844-754-2451** (TTY 711), Monday through Friday, 8:30 a.m. to 5 p.m.
When to go to the Emergency Room

When you are not feeling well, it’s sometimes hard to know where to go for care. There are a number of medical conditions that are considered emergencies because they need very quick treatments that are only available in a hospital setting, and not getting treatment could put your health in serious danger. If you have a true medical emergency, you should go to the nearest Emergency Room (ER), or call 911.

Below are examples of emergency situations. If you experience any of these, you should go to the ER or call 911:

- Bleeding that cannot be stopped
- Broken bones
- Chest pain
- Drug overdose
- Fainting or dizziness
- Problems breathing, moving or speaking
- Sudden numbness or weakness
- Vaginal bleeding with pregnancy
- You have thoughts of hurting yourself or others

If your symptoms come on slowly or you are unsure if it is a medical emergency, call your PCP. Your doctor will give you advice on what to do.

After you are discharged from the hospital

The most important thing to do after a hospital stay or visit to the ER is call your PCP and make an appointment to see him or her within five to seven days. If you cannot call for an appointment, ask a friend or family member to call for you.

Your PCP knows your health history and can help answer your questions, explain any tests that were performed in the hospital, review your medications, including any new ones that were prescribed, and coordinate follow up care with a specialist.

If you need help getting to your doctor’s appointment, call LogistiCare at 1-866-527-9333 (TTY 1-866-288-3133).

After a recent hospital stay you are at risk for being admitted back into the hospital. The best way to prevent a hospital readmission is to follow up with your PCP within seven days of any inpatient hospital or rehabilitation facility stay.
Help for members living with addiction

If you are living with a Substance Use Disorder or you are in recovery, help is available from someone who’s been through it. NJ Peer Recovery’s Peer Support Specialists are only a phone call away.

Call 1-833-422-2765 (TTY 711), 8 a.m. to 10 p.m., seven days a week to connect with a Peer Support Specialist and start getting help today.

Language translator services

Horizon NJ Health can provide telephonic language translator services for members during office visits with their providers. Members who require a translator can have their provider request one at the time of service. In order to use translator services, the member must be actively enrolled with Horizon NJ Health, the doctor must be a participating provider in the Horizon NJ Health network and the office visit must be for covered services.

During their office visit, members who require this service can ask their provider to call Provider Services at 1-800-682-9091 (TTY 711), Monday through Friday, from 8 a.m. to 5 p.m. After hours, members can ask their provider to call Member Services at 1-800-682-9090 (TTY 711).

Understanding how your care is delivered

Horizon NJ Health sometimes needs to review your care before it is approved to make sure it is medically necessary and appropriate. Decisions are made based on your health care needs and plan benefits. Horizon NJ Health does not offer rewards or incentives to our employees for denials of coverage or service. We also do not stop providers from discussing all available treatment options, even if it is not covered by your plan.

Prior authorization

Prior authorization means that you need to request approval for a service before it will be covered. If you or your doctor needs to request prior authorization, please call 1-800-682-9094 (TTY 711), Monday through Friday, from 8 a.m. to 5 p.m.

If you need treatment outside of normal business hours, please call your doctor. An on-call doctor will be available 24 hours a day, seven days a week. If it is a true medical emergency, call 911.
Advance directives

Do you have an advance directive? If you don’t, you should make one now, while you are healthy enough to make your own health care decisions. An advance directive is a legal document that lets others know how you want to be cared for if you become too sick to tell them. It is also called a living will. It is helpful to your family and doctors at the end stages of your life.

In New Jersey, there are three kinds of advance directives:

• A **proxy directive** names the person you want to make your health care decisions for you when you no longer can. This person must be at least 18 years old.

• An **instruction directive** details your wishes and instructions for your own care.

• A **combined directive** names a person and gives instructions for your care. It is a combination of a proxy directive and instruction directive.

Before you make an advance directive, you should talk to your doctor about your care options. For more information and forms, you can visit [state.nj.us/health/advancedirective](http://state.nj.us/health/advancedirective).

Anyone 18 years and older can have an advance directive.

Mark your calendar: it’s almost time for your flu shot

If you got your flu shot in the fall, congratulations on taking an important step to protect your health. By getting a flu shot, you helped protect yourself and others from getting the flu, which can cause hospitalization and even death.

Each year, you will need a flu shot to protect yourself, since the flu strain changes. The best time to get your flu shot is October or November, before flu season peaks. You can get your free flu shot at your doctor’s office or at a participating pharmacy, once the vaccine becomes available.

Flu shots are a covered benefit at **no cost to you**.
John* struggled to find the right place to call home – somewhere that would meet his needs and fit his budget. That’s why he was especially happy to settle into his new apartment. John’s Horizon NJ Health Care Manager, Jamie Lewis, worked with him for over a year, to help him manage chronic conditions that affected his ability to perform many of the activities of daily living. He was finally able to enjoy the simple comforts of his new home.

“I could tell how excited he was about it,” said Jamie. “He couldn’t wait to show it off.”

John’s health and financial situation made it challenging to take care of things like grocery shopping, but local food resources helped him get what he needed. When the pandemic struck, John had a hard time accessing the resources that normally helped him. COVID-19 had temporarily left local organizations unable to reach the community members that relied on them.

“When I checked in to see how all of this was affecting him, he was worried and anxious. After all he’s been through to stay independent, I couldn’t let him down,” Jamie said.

Jamie gathered essential supplies from her church’s food pantry and bought fresh items from the grocery store, delivering them right to his door. She noticed during a previous visit that John’s new home had a refrigerator and a microwave, but not a full kitchen. She made sure to add microwavable food to his care package so he would have some hot meals.

“It made a world of difference for John to know that Jamie was there for him. “I was almost out of food, and there was nowhere to turn,” he said. “I had no idea how I was going to make it through the next couple of weeks. When Jamie just showed up with all those groceries, a huge weight was lifted off my shoulders, and for the first time, I felt like everything was going to be ok.”

* Not the member’s real name. Names and personal details have been changed to protect privacy.
Notice of Nondiscrimination

Horizon NJ Health 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 NJ Health provides free aids and services to people with disabilities (e.g. qualified language interpreters and information in other formats) and to those whose primary language is not English (e.g. information in other languages) to communicate effectively with us.

Contacting Member Services
Call Member Services at 1-844-498-9393 (TTY 711) 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.

Filing a Section 1557 Grievance
If you believe that Horizon NJ Health has failed to provide the free communication aids and services or discriminated against you for one of the reasons described above, you can file a discrimination complaint also known as a Section 1557 Grievance. Horizon NJ Health’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:

Horizon NJ Health
Civil Rights Coordinator
PO Box 10194
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 Complaint Portal, online at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail at U.S. Department of Health and Human Services, 200 Independence Avenue, SW, Room 509F, HHH Building, Washington, D.C. 20201 or by phone at 1-800-368-1019 or 1-800-537-7697 (TDD). OCR Complaint forms are available at www.hhs.gov/ocr-office/file/index.html.

Language assistance
Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-844-498-9393 (TTY 711).

注意: 如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-844-498-9393（TTY 711）。

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다。

1-844-498-9393 (TTY 711) 번으로 전화해 주십시오。

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Horizon NJ TotalCare (HMO D-SNP) is an HMO Medicare Advantage Dual Eligible Special Needs plan with a Medicare contract and a contract with the State of New Jersey Medicaid Program. Enrollment in Horizon NJ TotalCare (HMO D-SNP) depends on contract renewal. Products are provided by Horizon NJ Health. Communications are issued by Horizon Blue Cross Blue Shield of New Jersey in its capacity as administrator of programs and provider relations for all its companies. Both are independent licensees of the Blue Cross and Blue Shield Association.

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