

Health, Wellness and You

September 2024



 **McLaren**
HEALTH PLAN

INDIVIDUAL
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MEDICARE

“Health, Wellness and You” is the member newsletter for McLaren Health Plan Inc. Medicaid, Healthy Michigan, Individual and Community members, collectively referred to as “members.” It is published twice per year by McLaren Health Plan Inc., which shall be referred to as “MHP” throughout this newsletter.

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We want to answer your questions and help you get the care you deserve. If you have questions about the content of this newsletter, please call Customer Service. Here's how you can reach us or find out more information:

Customer Service

Monday through Friday, 8 a.m. to 6 p.m.
888-327-0671 (TTY: 711)
Fax: 833-540-8648

Online

www.McLarenHealthPlan.org

Click on Contact Us in the Featured Links section on the Home Page.

Our website has been redesigned with you in mind! McLaren Health Plan updated www.McLarenHealthPlan.org to make information easier to find. It also includes useful member information, such as our Privacy Notice; provider directories; Rights and Responsibilities statement; healthy reminders; services covered by McLaren Health Plan; what to do when you need a medication; information about our quality programs; our Clinical Practice Guidelines and much more.

McLaren CONNECT is our member portal. Once you register, you can check your coverage and benefits, review claims, view and print ID cards, search the provider directory and more. The portal is easy to use. The Quick Links tab allows for easy access to Frequently Asked Questions, how to change your PCP, make payments and contact Customer Service. To register or sign in, go to www.mclarenhealthplan.org and click "Sign in or Register" in the upper right hand corner. If you need help, call Customer Service: 888-327-0671 (TTY: 711).

Member Handbooks

Your McLaren Health Plan member handbook is available on our website. Go to McLarenHealthPlan.org, click on Member, click on Communications, then find your plan specific handbook. The handbooks are updated annually and include benefit details about your plan. For a complete list of your covered benefits and exclusions from coverage, please refer to your Certificate of Coverage and any applicable riders. Call Customer Service if you would like a printed copy of any of your member materials.

Mail

McLaren Health Plan
G-3245 Beecher Road
Flint, MI 48532

If you need to make a payment, please mail it to the appropriate lockbox listed below:

MCLAREN HEALTH ADVANTAGE

P.O. Box 771981

Detroit, MI 48277-1981

MCLAREN HEALTH PLAN

P.O. Box 771982

Detroit, MI 48277-1982

MCLAREN HEALTH PLAN COMMUNITY

P.O. Box 771983

Detroit, MI 48277-1983



Address Update

Medicaid beneficiaries: Please report any change in phone number, email or address to the Michigan Department of Health and Human Services (MDHHS). You can do this by going to www.newmibridges.michigan.gov. You will need to create an account if you don't have one by choosing Register. Please report changes in both the Profile section and the Report Changes section. Your local office will use the Report Changes area to update your address for your case.

All other McLaren Health Plan members: Please report any changes in phone number, email or address to Customer Service by calling 888-327-0671 (TTY: 711).

WELCOME!

From Nancy Jenkins, President and CEO of McLaren Health Plan

As we send our kids back to school and start to see the leaves change from green to orange, it's time to reflect on what summer had to offer.

At McLaren Health Plan (MHP), we were ecstatic to receive the news that our hard work paid off when we found out we were awarded the opportunity to be the only health plan offered to Medicaid beneficiaries in every county in the lower peninsula. The only health plan in Michigan! If you are a Medicaid member and you move – at least to another county in the lower peninsula – we've got you covered!

MHP was also awarded the highest level of accreditation in the National Committee for Quality Assurance (NCQA) Health Equity sector. This is a voluntary accreditation of which we are extremely proud. Health Equity is the attainment of the highest level of health for all people, where everyone has a fair and just opportunity to attain their optimal health regardless of race, ethnicity, disability, sexual orientation, gender identity, socioeconomic status, geography, preferred language, or other factors that affect access to care and health outcomes.

We recently hired our first-ever Health Equity Officer at MHP. The position was created to advance health equity and address social, health and racial inequities in the communities we serve. Given that diversity, equity and inclusion have long been part of our culture at MHP, creating and formalizing the position of Health Equity Officer marks another step forward in our pledge to embed diversity, equity and inclusion in everything we do.

We also spent our summer supporting the communities that we serve. You likely saw us at farmers markets, health fairs, member appreciation events, back-to-school events and other places throughout the state.



Even if we can't be there in person, we're proud to be able to support communities in other ways. For instance, this was our third year of collecting donations of hygiene products for students in Central Michigan schools. It's what we do, we help.

And we're here to help you, too. If you or a member of your family has questions about your benefits, please give us a call at 888-327-0671 (TTY: 711).

Be well,
Nancy

ARE YOU A NEW MHP MEMBER?

Welcome to McLaren Health Plan. If you are new to McLaren Health Plan, we want to know more about you and how we can better serve your health needs. Please answer a few questions about your health history and demographic information on our website. It only takes a few minutes! Call Customer Service at 888-327-0671 (TTY: 711) for more information. Or use the QR code below to take the survey:



MEDICARE ADVANTAGE PLANS AVAILABLE

McLaren Health Plan offers Medicare Advantage plans (Part C). Medicare Advantage plans provide Medicare Part A and Part B benefits (except hospice) and include prescription drug coverage.

Please visit www.mclarenhealthplan.org/medicare or call 833-358-2404 for more information.

MY COMMUNITY CONNECT

McLaren Health Plan is here to help! Medicaid beneficiaries are required to update household income and demographic information with MDHHS. Make an appointment with one of our Community Navigators to receive help with your McLaren Medicaid renewal. Follow us on Facebook, call 888-327-0671 (TTY: 711) or go to [https:// www.mclarenhealthplan.org/mclaren-health-plan/events](https://www.mclarenhealthplan.org/mclaren-health-plan/events) to schedule a one-on-one appointment.



MHP EARNS NCQA HEALTH EQUITY ACCREDITATION

As the only Medicaid health plan offered in every county in the lower peninsula, McLaren Health Plan has an obligation to the people of Michigan to be the best we can be at everything we do. That not only means doing what's right, but going above and beyond when it comes to our members.

The National Committee for Quality Assurance (NCQA) is a non-profit organization that works to improve the quality of health care in the United States. They use measurement, transparency and accountability to achieve this goal. NCQA is nationally accepted as a leader in measuring quality and health equity in healthcare.

McLaren Health Plan recently earned NCQA's Health Equity Accreditation. NCQA awards this Accreditation to organizations that meet or exceed its rigorous measurements and requirements for health equity certification. Health Equity represents the attainment of the highest level of health for all people, where everyone has a fair and just opportunity to attain their optimal health, regardless of race, ethnicity, disability, sexual orientation, gender identity, socioeconomic status, geography, preferred language or other factors that affect access to care and health outcomes.

This remarkable achievement for McLaren Health Plan is the result of an intentional focus we have to live our mission, which is to improve the health of our members by promoting preventive care, access to quality services and strong relationships with our members and providers.



MCLAREN HEALTH PLAN HELPS MEMBERS WITH HOUSING SUPPORT, LEGAL SERVICES AND MORE

Need help finding a place to live? Maybe you're looking for a job and could use some help. McLaren Health Plan has a free service available to connect people in need with programs and services in your area.

This free service, available at www.GetHelp.McLaren.org, is open to all McLaren Health Plan members. It's easy to use! Put in your ZIP code and we will connect you to thousands of community resources like housing support, access to healthy foods, job assistance, legal services and more.

Sometimes the worry of paying bills, making rent or not having enough food can contribute to a decrease in your overall health and well-being. We got you. Help is only a click away!



MC3

If you are pregnant or have recently delivered a baby, need mental health support, and live in Wayne, Oakland, Macomb, Genesee, Ingham or Washtenaw Counties, MC3 can help.

Pregnancy and postpartum mood and anxiety disorders are common. When you sign up for MC3, a licensed mental health professional will talk with you and together you can create a plan to get the help you need.



Sign Up Today

Scan QR code or

visit: tinyurl.com/MC3PeriBHC

*Information for this article was sourced from <https://mc3michigan.org/>.

SUMMER SIZZLES...



There was no lack of fun for the McLaren Health Plan team this summer, as they went on the road throughout Michigan, talking about plans and services and providing support to local communities.

Farmers Markets

With ten farmers market sponsorships across the state, the MHP team was out nearly every week helping to spread the word about the Double Up Bucks program. Most markets participate, where eligible people can get twice the amount of fruits and vegetables when using their WIC and SNAP benefits as payment. The MHP team spent time providing information about the services at the Allen Neighborhood Center in Lansing. It's a non-profit organization that brings health-related programs and services to an underserved area. There's a clinic offering health education and outreach; suburban growing initiatives and an incubator kitchen for entry-level food entrepreneurs. Plus a free food pantry called the Breadbasket occurs every Monday!



LIVING WITH HIV



According to the Michigan Department of Health and Human Services (MDHHS), there are 10,034,113 people living in Michigan. 17,970 of them are diagnosed with HIV. This means for every 100,000 Michigan residents, 179 are diagnosed with HIV. There is a higher prevalence among Black men and people who live in Wayne County.[1]

We are here to help. Your nurse can help answer questions, provide education on living with HIV, help you locate health care services, assist with transportation needs, and help connect you with resources. Contact Customer Service and ask to speak to your nurse.

MDHHS has also put together a comprehensive resource guide for people living with HIV. You can access the resource guide here: https://www.michigan.gov/-/media/Project/Websites/mdhhs/Keeping-Michigan-Healthy/HIVSTI/Perinatal-HIV-STIs/MDHHS_HIV_Care_Resource_Guide_for_Pregnant_Women_Mothers_Infants.pdf?rev=9d2b9b0be8904c2c89eb586720cce289

The guide includes information on accessing health care providers, Ryan White Organizations, and other resources.

Other community resources can also be found by researching our resource directory here: <https://gethelp.mclaren.org/>

[1] Michigan Department of Health and Human Services, HIV Prevalence Report, Slides – July 2023 <https://www.michigan.gov/mdhhs/-/media/Project/Websites/mdhhs/Keeping-Michigan-Healthy/HIVSTI/Data-and-Statistics/2022/HIV-Prevalence-Report-Slides-2022.pdf>

HEALTH INSURANCE TERMS YOU SHOULD KNOW



We understand health insurance terms can be a bit confusing. Review the list below and call Customer Service at 888-327-0671 (TTY: 711) if you have any questions. (Not all terms apply to all McLaren Health Plan benefits.)

Allowed Amount - The highest amount an insurance company will cover (pay) for a service.

Benefit Period - When services are covered under your plan. It also defines the time when benefit maximums, deductibles and coinsurance limits build up. It has a start and end date. It is often one calendar year for health insurance plans.

Example: You may have a plan with a benefit period of Jan. 1 through Dec. 31 that covers 10 physical therapy visits. The 11th or more session will not be covered.

Coinsurance - A certain percent you must pay each benefit period after you have paid your deductible. This payment is for covered services only. You may still have to pay a copay.

Example: Your plan might cover 80 percent of your medical bill. You will have to pay the other 20 percent. The 20 percent is the coinsurance.

Coinsurance Limit (or Maximum) - The most you will pay in coinsurance costs during a benefit period.

Condition - An injury, ailment, disease, illness or disorder.

Contract - The agreement between an insurance company and the policyholder.

Copayment (Copay) - The amount you pay to a health care provider at the time you receive services. You may have to pay a copay for each covered visit to your doctor, depending on your plan. Not all plans have a copay.

Covered Charges - Charges for covered services that a health plan paid for. There may be a limit on covered charges if you receive services from providers outside your plan's network of providers.

Covered Person - Any person covered under the plan.

Covered Service - A health care provider's service or medical supplies covered by a health plan. Benefits will be given for these services based on plan type.

Deductible - The amount you pay for your health care services before a health insurer pays. Deductibles are based on your benefit period (typically a year at a time). Example: If your plan has a \$2,000 annual deductible, you will be expected to pay the first \$2,000 toward your health care services. After you reach \$2,000, a health insurer will cover the rest of the costs.

Dependent Coverage - Coverage for your dependents who qualify.

Emergency Medical Condition - A medical problem with sudden and severe symptoms that must be treated quickly. In an emergency, a person with no medical training and an average knowledge of health/medicine could reasonably expect the problem could:

- Put a person's health at serious risk.
- Put an unborn child's health at serious risk.
- Result in serious damage to the person's body and how his or her body works.
- Result in serious damage of a person's organ or any part of the person.

FSA (Flexible Spending Account) - An FSA is often set up through an employer plan. It lets you set aside pre-tax money for common medical costs and dependent care. FSA funds must be used by the end of the term-year. It will be sent back to the employer if you don't use it. Check with your employer's Human Resources team. They can provide a list of FSA-qualified costs that you can purchase directly or be reimbursed for. A few common FSA-qualified costs include:

- Copays for doctors' visits, chiropractor and psychological sessions
- Hospital fees, medical tests and services (like X-rays and screenings)
- Physical rehabilitation
- Dental and orthodontic expenses (like cleaning, fillings and braces)
- Inpatient treatment for alcohol or drug addiction

HMO (Health Maintenance Organization) -

Offers health care services only with specific HMO providers. Under an HMO plan, you might have to choose a primary care doctor. This doctor will be your main health care provider. The doctor will refer you to other HMO specialists when needed.

HRA (Health Reimbursement Account) - An account that lets an employer set aside funds for health care costs. These funds go to reimburse covered services paid for by employees who take part. An HRA has tax benefits for employer and employees.

HSA (Health Savings Account) - An account that lets you save for future medical costs. Money put in the account is not subject to federal income tax when deposited. Funds can build up and be used year to year. They are not required to be spent in a single year. HSAs must be paired with certain high-deductible health insurance plans (HDHP).

Health Assessment - A health survey that measures your current health, health risks and quality of life.

Inpatient Services - Services received when admitted to a hospital and a room and board charge is made.

Institution (Institutional) - A hospital or certain other facility.

Legal Guardian - The person who takes care of a child and makes health care decision for the child. This person is the natural parent or was made caretaker by a court of law.

Medicaid - Medicaid is a federal and state program that helps with health care costs for some people with limited income and resources.

Medical Care - Medical services received from a health care provider or facility to treat a condition.

Medically Necessary (or Medical Necessity) - Services, supplies or prescription drugs that are needed to diagnose or treat a medical condition. Also, an insurer must decide if this care is:

- Accepted as standard practice. It can't be experimental or investigational.
- Not just for your convenience or the convenience of a provider.
- The right amount or level of service that can be given to you.

Example: Inpatient care is medically necessary if your condition can't be treated properly as an outpatient service.

Medicare - A federal program for people age 65 or older that pays for certain health care expenses.

Network Provider/In-network Provider - A health care provider who is part of a plan's network.

Non-covered Charges - Charges for services and supplies that are not covered under the health plan. Examples of non-covered charges may include things like acupuncture, weight loss surgery or marriage counseling. Consult your plan for more information.

Non-network Provider/Out-of-network Provider - A health care provider who is not part of a plan's network. Costs associated with out-of-network providers may be higher or not covered by a plan.

Outpatient Services - Services that do not need an overnight stay in a hospital. These services are often provided in a doctor's office, hospital or clinic.

Out-of-pocket Cost - Cost you must pay. Out-of-pocket costs vary by plan and each plan has a maximum out of pocket (MOOP) cost.

PPO (Preferred Provider Organization) - A type of insurance plan that offers more extensive coverage for the services of health care providers who are part of the plan's network, but still offers some coverage for providers who are not part of the plan's network. PPO plans generally offer more flexibility than HMO plans, but premiums tend to be higher.

Prescription Drug - Any medicine that may not be given without a prescription because of federal or state law.

Premium - Payments you make to your insurance provider to keep your coverage. The payments are due at certain times.

Prior Authorization - A process of getting approval for a medical service or medication before it is provided.

Provider (Health care Provider) - A hospital, facility, physician or other licensed health care professional.

Termed/Termination - To cancel or end either your benefits or coverage or to end a provider affiliation with the plan.

Urgent Care Provider - A provider of services for health problems that need medical help right away but are not emergency medical conditions.

TEXT REMINDERS HELP!

McLaren Health Plan may text you from time to time. If you've given us your mobile phone number, we may text you to remind you it's time for your annual check-up. We may text you to tell you about flu shot clinics in your area or about a free food giveaway we're hosting. You can tell us you don't want us to text you at any time. Simply reply STOP and we won't text you anymore. It's your choice.



VIRTUAL VISITS MAKE IT EASY TO SEE A DOCTOR

Virtual visits with a board-certified doctor are just a click away with McLarenNow. You can use your smartphone, tablet or computer with a webcam anytime, anywhere. McLarenNow virtual visits are great for your kids and are available for urgent care situations such as:

- Allergies
- Sinus problems
- Back strain
- Pink eye
- Ear pain
- Rashes
- Minor cuts or burns
- Vomiting or diarrhea
- Coughs or colds
- Sore throat
- Bronchitis
- Insect bites or stings

You do not have to be a McLaren Health Plan member to use McLarenNow. Anyone can use it. It's available in all 50 states. It's easy to use. There are multiple ways to access McLarenNow:

Download the McLarenNow app from the App store or Google play, then register

Download McLaren CONNECT – the McLaren Health Plan member portal – from the App store or Google play, then register

Go to McLarenHealthPlan.org and sign in or register to access.

Go to mclaren.org/main/mclaren-now-virtual-visit

WHAT SHOTS DO KIDS NEED?

Your kids are back to school and they likely need shots. Children 4 to 6 years old are due for these boosters:

- DTaP
- Polio
- Chickenpox
- MMR – measles, mumps and rubella

The CDC recommends all preteens and teens get a flu shot every year. Preteens also should get:

- HPV vaccine to protect against HPV infections that can cause cancer later in life
- DTaP booster to help protect from diphtheria, tetanus and pertussis; also called whooping cough
- Meningococcal conjugate vaccine to protect against meningitis and bloodstream infections, which can be very serious or even fatal.

The CDC recommends a COVID-19 vaccine for everyone six months and older and boosters for everyone five years and older, if eligible. Go to <https://www.cdc.gov/coronavirus/2019-ncov/vaccines/stay-up-to-date.html#Children> for the most current recommendations.

Children also should be tested for lead poisoning at 9, 12 months and 24 months of age. Lead is commonly found in soil and in paint produced before 1978. Lead poisoning can cause health and behavioral problems. Some symptoms of high lead levels are:

- Irritability
- Diarrhea
- Constipation
- Slow reflexes
- Poor appetite
- Weight loss

If your children have not been tested at 9, 12 or 24 months of age, it is not too late. They can be tested at any age. Ask your doctor to test your children. It is a simple finger stick and it's free. For questions about blood lead testing, call the MDHHS Childhood Lead Poisoning Prevention Program at 517-335-8885 or email them at MDHHS-CLPPP@michigan.gov.

IT'S FLU SHOT TIME

The Centers for Disease Control (CDC) recommends everyone age six months and older get a flu shot. A flu shot is especially important for people who are at high risk of developing serious flu complications:

- People age 65 and older
- Anyone with asthma, diabetes or heart disease
- Children younger than 5, especially those younger than age 2
- Pregnant women

You can get a flu shot at your local pharmacy, health department or primary care doctor's office. Talk to your doctor about when to get a flu shot.

TELEHEALTH – A GOOD CHOICE FOR YOUR CHILD'S WELL VISIT

Telehealth, or virtual visits, are a great way for your child to be seen by their doctor for a well visit. It's convenient and done from the privacy of your own home.

A well-child visit is a doctor appointment when your child isn't sick. These visits are important. Their purpose is to keep children healthy. They also can help pick up early signs of possible problems. These visits are so important to your child's health that McLaren Health Plan pays for them at no cost to you. Babies should have six well-child visits before they are 15 months old. Children age 2 and older should go to the doctor every year. Make sure to follow up with your child's doctor or your local health department for immunizations if you use telehealth for a well visit.

Developmental screening takes a closer look at how your child is growing and learning. Your child will get a brief test, or you will fill out a form with questions about your child. The doctor will talk to you about your child's language, movement, thinking, behavior and emotions. This happens around the 9-, 18-, 24- or 30-month visit, but may happen more often.

Children develop in their own way. If you are concerned about how your child is growing and learning, don't worry, but don't wait. Call your child's doctor to talk about your concerns.

For more information about developmental screenings, call (800) CDC-INFO (232-4636) or visit www.cdc.gov/ncbddd/actearly/milestones/. The CDC has a free Milestone Tracker mobile app you can download and use to track your child's milestones from age 2 months to 5 years.



DENTAL COVERAGE - WHAT YOU NEED TO KNOW

Here's a quick chart that tells you about your dental coverage as a McLaren Health Plan member.

NAME OF YOUR HEALTH PLAN	WHO IS ELIGIBLE FOR DENTAL COVERAGE	WHO PROVIDES THE COVERAGE?	WHERE DO I GET DENTAL CARE?
McLaren Health Plan (Medicaid or MICHild)	Members up to age 21	The State of Michigan	Find a participating dentist at www.healthykidsdental.org
McLaren Health Plan (Medicaid)	Adults 21 and older	Delta Dental	Find a participating dentist at providers4you.com/medicaid
McLaren Health Plan (Healthy Michigan Plan)	Members age 19-64	Delta Dental	Find a participating dentist at providers4you.com/medicaid
McLaren Health Plan Community (Commercial/Group)	Check with your employer to see if dental coverage is offered and who is eligible	A dental carrier chosen by your employer	From a dentist affiliated with the plan chosen by your employer.
McLaren Health Plan Community (Marketplace/Individual)	Must purchase separate dental plan on your own	A dental carrier chosen by you	From a participating dentist in the plan chosen by you
McLaren Health Advantage (Group, Self-Funded)	Check with your employer to see if dental coverage is offered and who is eligible	Check with your employer	Check with your employer
McLaren Health Plan (Medicare supplemental)	Must purchase separate dental plan on your own	A dental carrier chosen by you	From a participating dentist in the plan chosen by you
McLaren Health Plan Community (Marketplace/Individual)	The State of Michigan	The State of Michigan	The State of Michigan

If you don't have a dentist, call us at 888-327-0671 (TTY: 711) to talk about your options. Having healthy teeth and gums is important to your overall health. Conditions like mouth cancer and gum disease can be spotted during regular visits to your dentist and then treated. Don't wait until you're in pain to see a dentist. If you do have dental pain, call your dentist or doctor right away.

'STAY IN TOUCH' BY TAKING OUR SURVEY

We can better coordinate your care if our team at McLaren Health Plan (MHP) knows a little bit about your health and well-being before you start getting services. That's why we'd like you to complete our "Staying in Touch" survey. We will help you find the right health care services if you tell us about any health conditions or special needs you may have. Making sure you get the best care possible when you need it is important to MHP. This could mean continuing treatment with doctors you are already seeing. We also ask about family members and other factors in your life (stress, ER visits, lifestyle behaviors) that could affect your health. A nurse will contact you, if requested, to help coordinate the best care for your situation after you complete and return the survey. We're here to help.

The survey is on our website. Go to McLarenHealthPlan.org, click on Health and Wellness then click on Staying in Touch program. If you want a paper copy to fill it out and mail back to us, call Customer Service at 888-327-0671 (TTY:711) and we will mail it to you.

HOW MHP HELPS MANAGE YOUR HEALTH

McLaren Health Plan (MHP) has health management programs for high blood pressure, diabetes, asthma, weight management and more on our website. Go to www.mclarenhealthplan.org, click on Health & Wellness. You can learn helpful tips, how to create a personal care plan, what tests you need every year, terms you should know and foods you should eat. These programs provide support from nurses and information to help you understand how to best manage your condition. Membership is up to you and it's free. If you are enrolled and no longer wish to be in any program, call us at 888-327-0671 (TTY: 711).

MHP also offers interactive tools to help you manage your health conditions. Contact your nurse or go to the websites below for help:

Maintain a healthy weight: www.webmd.com/diet/obesity/default.htm

Tobacco cessation: www.michigan.quitlogix.org/en-US/; www.webmd.com/smoking-cessation/default.htm; www.smokefree.gov/

Physical activity: www.webmd.com/fitness-exercise/default.htm

Eating healthy: www.webmd.com/diet/default.htm

Managing stress: www.webmd.com/balance/stress-management/default.htm

Avoiding at-risk drinking: www.webmd.com/mental-health/addiction/default.htm

Identify depressive symptoms: www.webmd.com/depression/default.htm



HIGH BLOOD PRESSURE. The exact causes of high blood pressure are not known. Several things may play a role, including:

- Smoking
- Being overweight
- Not exercising
- Eating too much salt
- Having more than 1 to 2 drinks of alcohol per day
- Family history of high blood pressure
- Chronic kidney disease
- And others

High blood pressure does tend to run in families. It affects more men than women. High blood pressure can lead to a heart attack or stroke. Your doctor should take your blood pressure at every visit. Or you can provide your blood pressure numbers to your doctor during a telehealth visit. They may prescribe medication, if needed. Sometimes lifestyle changes can lower your blood pressure. Eating a diet low in sodium and exercising more often can help.

Source: www.webmd.com

DEPRESSION. If you're dealing with depression, don't do it alone. MHP has a program called Eyes Wide Open. We want to help you connect with behavioral health providers and follow your treatment plans. You are eligible for the program if you are age 18 or over. You will get a letter from us when you enroll. You'll also get a newsletter twice per year.

Please call us at 888-327-0671 (TTY: 711) and ask to speak with your nurse. We want to help you improve your health and quality of life!

DIABETES. There are tests you should have every year. You should know and understand the results, so you and your doctor can work together to improve diabetes outcomes.

- Hemoglobin A1c blood test (two times per year)
- Dilated eye exam
- Urine test
- Foot exam
- Blood pressure check
- Body mass index (BMI)
- Physical exam

Tell your dentist if you have diabetes. Over time, increased levels of blood glucose can put you at risk for oral health problems, so you'll want to get your teeth and gums cleaned and checked by your dentist twice a year. Your dentist may recommend you do it more often, depending upon your condition.

Glucometers are covered under your McLaren Health Plan benefits. Our nurses will help you decide which glucometer we offer is best for you. Call us at 888-327-0671 (TTY: 711) if you need a glucometer.

You need a prescription from your doctor for testing strips and supplies. After you have your prescription, you can get your supplies fast and easy at any in-network pharmacy.

If you take behavioral health medicines and have gained weight, talk to your doctor.

Some medicines people take for these illnesses increase the chance of developing Type 2 diabetes or insulin resistance. It's important to tell your doctor that you take these kinds of medicines. Not everyone taking behavioral health medicines will develop diabetes. Instead, people who use certain medicines are at an increased risk. The weight gain caused by many behavioral health medicines is one reason people who take them are at a greater risk for diabetes. Not getting enough exercise is another. You can lower your risk by watching your weight and exercising. If you take these medicines, diabetes screening is important for you. Your doctor should test your blood for diabetes on a regular basis. You can even provide your A1c numbers to your doctor through a telehealth visit.

ASTHMA. No one wants to spend time in the emergency room if you don't have to, especially if it could be avoided. If you have asthma, having an asthma action plan can help you manage your condition at home and reduce your chances of having to go to the hospital for care.

You and your doctor create an asthma action plan that helps you manage your condition. It should include:



- Your asthma triggers
- The asthma medications you take – how much and how often
- What to do if you have an asthma attack
- When to call your doctor
- Who to call in an emergency situation

Be sure to fill your inhaler medications when needed. If your child has asthma, make sure they have an asthma action plan on file at school.

WEIGHT MANAGEMENT. If you need an extra boost to get rid of a few pounds, we have a program called “Taking it Off.” You’ll get:

- Support from your MHP nurse case manager to find the best ways to manage your nutrition and assess your health status
- Educational materials and the latest information on nutrition and exercise
- Tools to understand and manage your nutritional needs, snacks and physical activity
- Visits with your primary care doctor

Call Customer Service at 888-327-0671 (TTY: 711) to join.

PREGNANCY. We are here to help you through your entire pregnancy and after your baby is born. Please call us at 888-327-0671 (TTY: 711) and ask to talk to your McLaren Moms nurse if you have any questions or concerns.

You may be eligible for nutrition assistance through the Michigan Women Infants & Children (WIC) program. Contact WIC at 1-800-26-BIRTH (24784) to see if you qualify.

For Medicaid members, services by your local Maternal Infant Health Program (MIHP) or Visiting Nurse program are free to you. There are several programs to keep you and your baby well and to provide resources through your pregnancy, childbirth and caring for a newborn.

SYPHILIS, HIV AND PREGNANCY. If you are pregnant or plan to become pregnant, it is important to get routine prenatal care that includes Syphilis and HIV testing. It’s important to prevent the transmission of Syphilis or HIV to your baby. Syphilis is a sexually transmitted infection that can be treated and cured with antibiotics. Syphilis can cause major health problems for your baby if left untreated. HIV is a chronic disease that can damage the baby’s immune system. HIV cannot be cured, but it can be managed with medication.

PrEP 101. You could be HIV negative yet at risk for HIV. You can take PrEP, a medicine that can reduce

your chance of getting HIV. The medicine is free. You may benefit from PrEP if you:

- Have a sexual partner with HIV
- Have not consistently used a condom
- Have been diagnosed with an STD in the past six months
- Share needles, syringes or other equipment to inject drugs

Visit your doctor or find a doctor to help you at www.prelocator.org.

Should You Be Screened for Hepatitis C?

Hepatitis C is a liver infection caused by the hepatitis C virus (HCV). It’s contagious and symptoms may include jaundice, fatigue, nausea, fever and muscle aches. The good news is HCV is curable. McLaren Health Plan covers the drugs used to treat hepatitis C.

Sickle Cell Disease

Sickle Cell Disease (SCD) is a group of inherited conditions that affect hemoglobin, a protein that allows your red blood cells (RBC) to carry oxygen to all parts of the body. It causes the RBC to become hard and shaped like a sickle (a shape like the letter “C”). This decreases delivery of oxygen to cells in the body. SCD can cause a variety of health problems such as infections, stroke, eye disease, and severe pain episodes. About 1 in 365 African American babies are born with SCD each year, but anyone can inherit sickle cell if the genetics are in place (<https://www.scdami.org/sickle-cell-disease>).

SCD treatment: There are treatment options to help control symptoms, complications and pain. Treatment options are life-long and vary from person to person. Treatment options can include

- Pain medications
- Fluids
- Hydroxyurea
- Blood transfusions
- Immunizations
- Antibiotics to prevent infection

It is important for persons with SCD to see their PCP/ pediatrician and a doctor who specializes in sickle cell disease regularly.

Recommendations for preventive services for children from the National Heart, Lung, & Blood Institute:

- Annual Transcranial Doppler for ages 2-16 years
- Daily Hydroxyurea for ages 9 months +
- Daily antibiotics for ages 0-5 years

Please call Customer Service at 888-327-0671 (TTY: 711) and ask to speak with your nurse. Your nurse can assist you with additional information on SCD, resources for care, and navigating the health system.

WOMEN: TAKE CARE OF YOURSELF!

October is Breast Cancer Awareness Month. Along with this important reminder, there are other check-ups and exams women need every year. If you've missed these annual services, now is the time to get back on track and schedule these services soon!

Mammogram. A mammogram is an x-ray picture of the breast. They are used to check for breast cancer in women who have no signs or symptoms of the disease. This type of mammogram is called a screening mammogram. The x-ray images often make it possible to detect tumors that cannot be felt. They also can find tiny deposits of calcium that sometimes indicate the presence of breast cancer.

Screening mammograms are covered by McLaren Health Plan. Early detection means that treatment can be started earlier during the disease, if needed.

Regular, high-quality screening mammograms and clinical breast exams are the most sensitive ways to screen for breast cancer and can help reduce the number of deaths from breast cancer among women ages 40 to 74, especially for those over age 50.

Annual exam. An annual exam with your primary care physician provides you with an opportunity to ask questions about your health. Some diseases may not have any symptoms, so you may have health problems you don't know about. Talking to your doctor gives both of you the chance to ask questions about your overall well-being.

When you have your check-up or physical, here are a few things your doctor may do:

- A complete medical history, which includes questions about your family health history and previous illnesses
- Check on how well your body organs are working, such as your eyes, ears, heart and skin
- Check your vital signs, such as blood pressure, pulse, breathing rate, temperature, height and weight
- Listen to and look at specific parts of your body
- Discuss any health concerns you may have

During your checkup, ask questions to make sure you understand what your doctor is saying to you. Don't forget to ask about any tests you might need, such as a mammogram, Pap screening or blood tests.

- Ask about birth control. Most are covered by McLaren Health Plan:
- Birth control pills designated as "preventive" on the MHP formulary
- Spermicide
- Hormone patches
- Vaginal ring
- Diaphragms
- Implants
- Injections ("Depo" shot)
- Permanent sterilization (when certain requirements are met)

Chlamydia. Talk to your doctor about this important test. Most people who have Chlamydia don't know it. That's because it often has no symptoms. Anyone can get Chlamydia. It is very common among teens and young adults. You can pass Chlamydia to others without knowing it, so that's why it's very important to be tested for it. Chlamydia is easy to treat and cure. If you don't treat it, it can lead to serious health problems.

All sexually active women should be tested every year. It's even more important for women under age 25 and males age 16-18 to be tested. It can make women unable to get pregnant. It can harm newborn babies of infected mothers. Use a condom every time you have sex to prevent Chlamydia.

Chlamydia is treated with antibiotics. Your partner also should get tested and treated if necessary. If you have Chlamydia, your doctor may be able to offer your partner something called Expedited Partner Therapy or EPT. This is the clinical practice of treating the sexual partner of people who receive a Chlamydia diagnosis without having to examine the partner. In other words, EPT is a convenient, fast and private way for you to help your sexual partner get treated.

If you are diagnosed with Chlamydia, ask your doctor about EPT treatment.

Cervical cancer. Your annual exam is the best time to talk to your doctor about cervical cancer screening and the HPV vaccine. Almost every person who is sexually active will get human papillomavirus, or HPV, at some time in their life without HPV vaccination. While most HPV infections will go away on their own, infections that don't go away can cause certain types of cancer. HPV can cause cervical cancer in women. And early-stage cervical cancer generally produces no signs or symptoms, which is why it's important to stay on top of screening tests to reduce your risk of developing cervical cancer.

The HPV vaccine provides safe, effective and long-lasting protection. Adolescents should start getting the shot at age 11 or 12. HPV vaccine is recommended for young women through age 26. Cervical cancer screening (Pap test) is recommended to detect changes on the cervix that might become cancer if they are not treated.



MAVEN

Free 24/7 virtual support for pregnancy & postpartum

We're excited to share a new way to help you as you become a parent. Maven provides women and families with 24/7 support while they're pregnant. They can also help once the baby is here.

The best part? Maven is included at no cost as part of your McLaren Health Plan. That means no co-pays and no surprise bills (yes, seriously!)

You and your partner have free access to:

- Unlimited online appointments and messages with doctors
- A dedicated Care Advocate to help you find the right provider for your needs
- Trusted resources including articles and parenting classes



[Join Maven](#) for free

MICHIGAN DIABETES PREVENTION PROGRAM (MIDPP)

MiDPP is a new benefit that is available to our Medicaid members over the age of 18 that have prediabetes. Prediabetes is a condition that occurs before diabetes type 2 when you have a body mass index (BMI) that is in the overweight or obese range along with:

- elevated blood glucose or
- history of gestational diabetes or
- a high risk score on a prediabetes risk test.

You must be referred to a MiDPP program by your provider.

MiDPP includes coaching and sessions that includes:

- healthy eating
- physical activity
- stress management and problem-solving
- healthy behaviors
- setting goals for weight loss
- physical activity goals

To learn more, talk to your provider or visit the MDHHS website for additional information [Diabetes Prevention and Control Program \(michigan.gov\)](https://www.michigan.gov/diabetes).

LGBTQ+ SUPPORT

McLaren Health Plan promotes a culture of inclusivity and diversity of lived experience. To ensure LGBTQ+ support, MHP collects demographic information across sex assigned at birth, sexual orientation, gender identity, and pronouns on a voluntary basis. All demographic information is kept private and is used to help support our member programs and resources. If you have demographic information you'd like to share, please fill out our survey: <https://www.mclarenhealthplan.org/mclaren-health-plan/new-member-survey-mhp>

To view our full Nondiscrimination Notice, visit <https://www.mclarenhealthplan.org/mclaren-health-plan/nondiscrimination-mhp>. View LGBTQ+ information and resources on our website here <https://www.mclarenhealthplan.org/mclaren-health-plan/lgbtq-mhp>. If you need assistance getting healthcare or meeting your needs, contact Customer Service at 888-327-0671 (TTY: 711) and ask to speak to your nurse.



YOUR SATISFACTION IS IMPORTANT TO US

You have the right to be satisfied with the services and care you receive from McLaren Health Plan. If you are not happy with the care or services you received, you or your designated representative can file a complaint. We will review your concerns and follow up with you about our decision. If you don't agree with how we handled your complaint or concern, you can appeal. If we deny you a service or authorization you may also file an appeal. Someone who was not involved in the previous decision will review your appeal and we will contact you about our decision about your appeal.

If you are still not satisfied with our decision, you have the right to request an independent review and/or a State Fair Hearing. Your appeal letter will provide you with the steps to complete these additional options. Please call Customer Service at 888-327-0671 (TTY: 711) if you have questions about our appeal process, the independent review and/or State Fair Hearing process.

* Content on this page provided by Healthwise

ASTHMA IN TEENS AND ADULTS

Asthma often starts when you are a child or teen, or you may get it as an adult. Symptoms can range from mild to severe. You may have attacks often or only now and then. Things in your environment such as smoke, pollen, mold, or cold air may trigger your asthma attacks. Other triggers include pet dander and dust mites.

Asthma causes swelling and irritation in your airways. It can make airway muscles tighten, making it hard for you to breathe. This is called an acute asthma episode, or an asthma attack. Asthma attacks may happen every now and then, or in severe cases, every day. Symptoms may slowly get worse over time.

Asthma can make lung and airway infections like bronchitis and pneumonia worse.

Even mild asthma may cause long-term changes to your airways and lung problems.

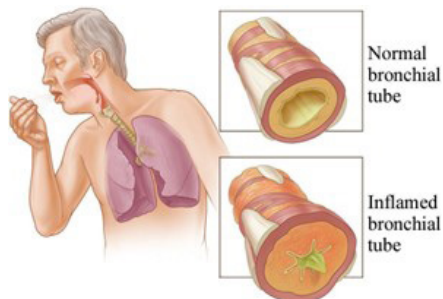
What are the symptoms?

- You wheeze, making a loud or soft whistling noise when you breathe in and out.
- You cough a lot. This is the only symptom for some people.
- Your chest feels tight.
- You feel short of breath. You may have rapid, shallow breathing or trouble breathing.
- You have trouble sleeping because you're coughing or having a hard time breathing.
- You quickly get tired during exercise.

Symptoms may start soon after you're around things (triggers) that cause your asthma attacks. This is an early phase response. Or they may start several hours after exposure (late phase response). A late phase response can make it harder to figure out what triggers your symptoms.

Symptoms can be mild or severe. You may have symptoms daily or just now and then. Or you may have something in between.

Some people have symptoms, such as a cough or shortness of breath, that get worse at night.



How is it treated?

Asthma is treated with self-care and medicine to help you breathe easier.

Medicines used to treat asthma include:

- **Controller medicines.** These medicines prevent asthma attacks, stop problems before they happen, and reduce inflammation in your lungs. These things help you control your asthma.
- **Quick-relief medicines.** These medicines are used when you can't prevent symptoms and need to treat them fast.
- **Oral or injected corticosteroids (systemic corticosteroids).** These medicines may be used to treat asthma attacks.

Treatment also includes things you can do to control your symptoms, like avoiding your triggers and following your asthma action plan.

Exams and tests

Along with doing a physical exam and asking you questions, your doctor may order lung function tests.

These tests include:

- **Spirometry.** Doctors use this test to diagnose and monitor asthma. It measures how quickly you can move air in and out of your lungs and how much air you move.
- **Peak expiratory flow (PEF).** This shows how much air you can quickly exhale when you try your hardest.
- **An exercise or inhalation challenge.** This measures how well you can breathe after exercise or after taking a medicine.

When to call a doctor

Call 911 right away if:

- You are having severe trouble breathing.

Call your doctor now or seek immediate medical care if:

- Your symptoms do not get better after you have followed your asthma action plan.
- You have new or worse trouble breathing.
- You cough up dark brown or bloody mucus (sputum).
- You have a new or higher fever.

Call your doctor if:

- Your coughing or wheezing gets worse.
- You need to use quick-relief medicine on more than 2 days a week within a month (unless it is just for exercise).
- You cough more deeply or more often, especially if you notice more mucus or a change in the color of your mucus.
- You want help figuring out what is triggering your asthma attacks.

If you have not been diagnosed with asthma but have mild asthma symptoms, call your doctor and make an appointment for an evaluation.

AVAILABLE PUBLIC BENEFITS



WIC

WIC, or the Women, Infants, and Children Program, is a program that is available through your local health department. WIC serves low to moderate income women, infants, and children that have nutritional risk. WIC provides food, formula, nutritional information, and breastfeeding support. To learn more about the benefits that WIC provides, click here: https://www.michigan.gov/mdhhs/-/media/Project/Websites/mdhhs/Folder1/Folder48/FactsAboutWIC_09_20_16.pdf

You may apply for WIC benefits through MiBridges by clicking here: https://newmibridges.michigan.gov/s/isd-external-afb-screen?language=en_US

To locate your local WIC clinic, click here: <https://signupwic.com/>

SNAP

SNAP is temporary food assistance for eligible low-income families. You can apply for SNAP benefits through MiBridges by clicking here: https://newmibridges.michigan.gov/s/isd-landing-page?language=en_US

For a list of foods that may be purchased using SNAP benefits, click here: <https://www.fns.usda.gov/snap/eligible-food-items>

TANF

TANF is Temporary Assistance for Needy Families. Benefits are for qualified low-income families and may include:

- Cash assistance.
- Child care.
- Services to support employment, including job search services and assistance with transportation.
- Support for children in foster care and adoption assistance.

- Hunger relief.
- Services for school children at-risk of struggling with academics.
- Buying diapers.

To apply for TANF benefits through MiBridges, click here: https://newmibridges.michigan.gov/s/isd-landing-page?language=en_US

Utility Programs

There are several programs in Michigan that provide utility assistance to low-income households.

State Emergency Relief Program (SER) – This program may help low-income families pay part of their heating or electric bill, help to keep services active, or have services restored. You can apply for these services through MiBridges by clicking here: https://newmibridges.michigan.gov/s/isd-landing-page?language=en_US

Michigan Energy Assistance Program (MEAP) – MEAP provides supplemental assistance and other services to low-income families. MEAP services are provided by community agencies throughout Michigan. For a list of MEAP agencies, click here: <https://www.michigan.gov/mpsc/consumer/energy-assistance/2020-meap-grant-program-fact-sheets>

Home Heating Credit – Qualified low-income families may apply to receive credit to help with paying winter heating bills. If you are low-income, receive public assistance, or unemployment, you may be eligible. For information about the program and how to apply, click here: https://www.michigan.gov/mpsc/-/media/Project/Websites/mpsc/consumer/info/tips/Home_Heating_Credit.pdf

Other resources may be available. You can call 211 or visit <https://www.mi211.org/> for additional resources. You may also visit McLaren Helps by clicking here: <https://gethelp.mclaren.org/>

Weatherization Programs

The Weatherization Assistance Program is a program for low-income families that is federally funded. The program provides energy conservation and related services, making improvements to a

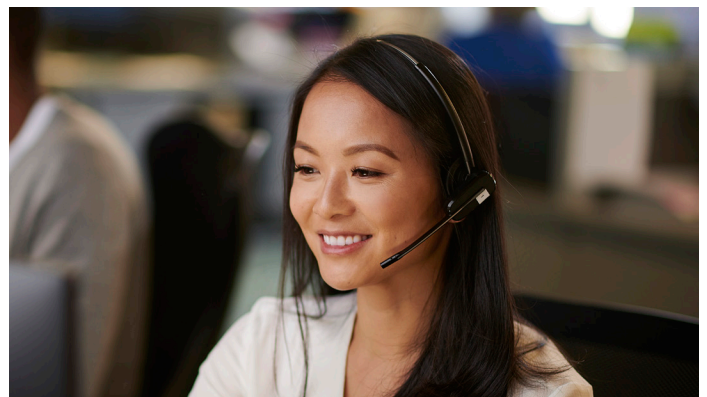
home to make it more efficient. Some services that may be available under this program include:

- Home Energy Audit
- Weather-stripping, caulking, and air sealing
- Attic, foundation, wall, or sill box insulation
- Programmable thermostat installation
- Furnace or water heater tune-up or replacement
- Refrigerator replacement
- Lightbulb replacement

More information about the program is available by clicking here: <https://www.energy.gov/scep/wap/weatherization-assistance-program>

To find resources for your specific county, click here: <https://www.michigan.gov/helpinghand/housing/weatherization/state-map-of-weatherization-operators>

Other resources may be available. You can call 211 or visit <https://www.mi211.org/> for additional resources. You may also visit McLaren Helps by clicking here: <https://gethelp.mclaren.org/>



Other

If you have additional needs, there may be help available. You can call 211 or visit <https://www.mi211.org/> for additional resources. You may also visit McLaren Helps by clicking here: <https://gethelp.mclaren.org/>. Contact our Customer Service for additional information or assistance

HELP PREVENT FRAUD, WASTE AND ABUSE

McLaren Health Plan works hard to prevent fraud, waste and abuse. We follow state and federal laws about fraud, waste and abuse. Examples of fraud, waste and abuse by a member include:

- Changing a prescription form
- Changing medical records
- Changing referral forms
- Letting someone else use his or her MHP ID card to get health care benefits
- Resale of prescriptions

Examples of fraud, waste and abuse by a doctor include:

- Falsifying their credentials
- Billing for care not given
- Billing more than once for the same service
- Performing services that are not needed
- Not ordering services that are medically necessary
- Prescribing medicine that is not needed

Call MHP's Fraud and Abuse line at 866-866-2135 if you think a doctor, other health care provider or member might be committing fraud, waste or abuse. You can email MHP's Compliance department at MHPcompliance@McLaren.org.

You also can write to MHP at:

McLaren Health Plan Inc.

Attn: Compliance

P.O. Box 1511

Flint, MI 48501-1511



Contact the State of Michigan if you think a member has committed fraud, waste or abuse. Here's how:

- Fill out a fraud referral form at mdhhs.michigan.gov/Fraud/ OR
- Call the MDHHS office in the country where you think the fraud, waste or abuse took place OR
- Call the MDHHS office in the country where the member lives

Contact the Michigan Department of Health and Human Services Office of Inspector General if you think a doctor or other health care provider has committed fraud, waste or abuse. Here's how:

- Call them at 855-MI-FRAUD (855-643-7283) OR
- Write to them at Office of Inspector General, P.O. Box 30062, Lansing, MI 48909

Help Protect Yourself From Fraud

You might be the target of a fraud scheme if you receive medical supplies that you or your doctor did not order.

Take action to protect your benefits:

- Refuse medical supplies you did not order
- Return unordered medical supplies that are shipped to your home
- Report companies that send you these items

Identity theft can lead to higher health care costs and personal financial loss. Don't let anybody steal your identity.

Current fraud schemes to be on the lookout for include:

- People using your health plan number for reimbursement of services you never received
- People calling you to ask for your health plan numbers
- People trying to bribe you to use a doctor you don't know to get services you may not need

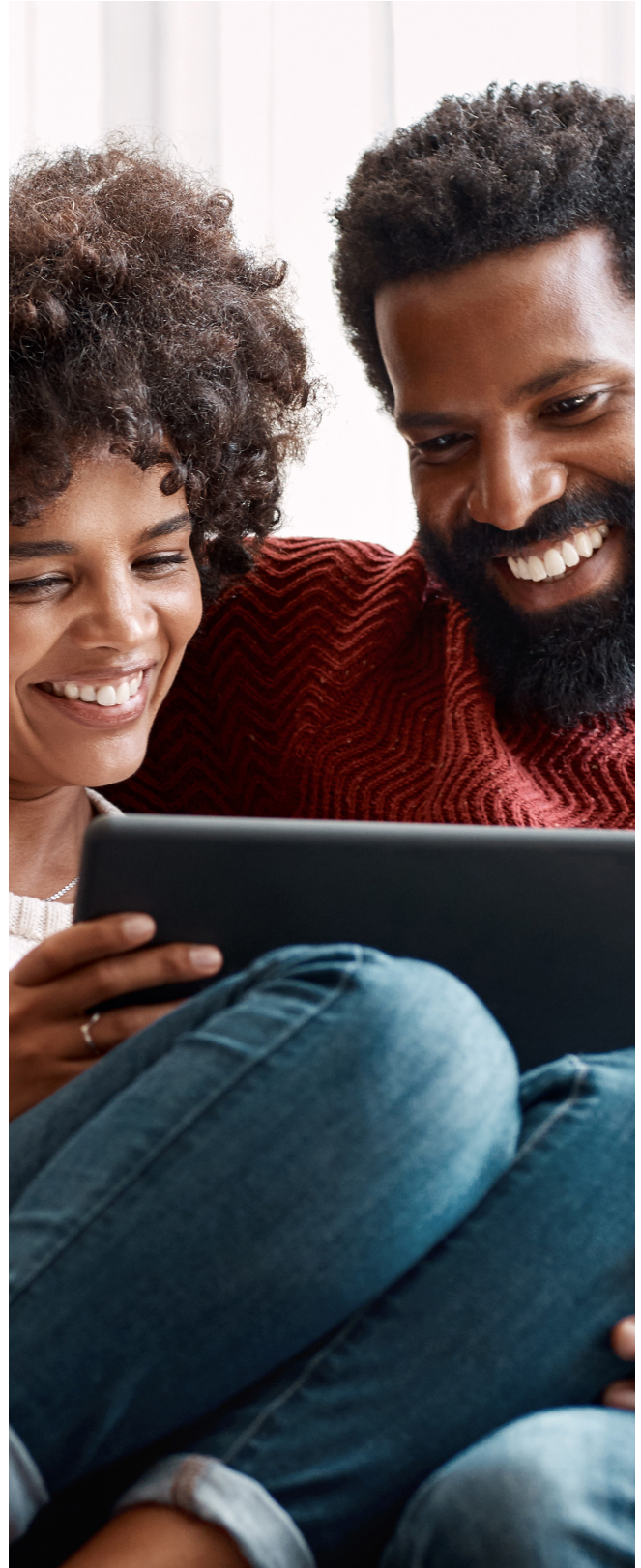
You are one of the first lines of defense against fraud. Do your part and report services or items that you have been billed for but did not receive.

- Review your plan explanations of benefits (EOBs) and bills from physicians
- Make sure you received the services or items billed
- Check the number of services billed
- Ensure the same service has not been billed more than once

Do Your Part!

- Never give out your Social Security number, health plan numbers or banking information to someone you do not know
- Carefully review your MHP Explanation of Benefits (EOBs) to ensure the information is correct
- Know that free services DO NOT require you to give your MHP ID number to anyone

Share this information with your friends. Please call Customer Service at 888-327-0671 (TTY: 711) to discuss benefit, coverage or claims payment concerns.





HEALTH PLAN

G-3245 Beecher Road
Flint, MI 48532