



LifeTimes™

Your guide to **lifelong health**

Spring 2022

Health and wellness or prevention information



Be a Part of a Healthy Start

Well-Child visits give you a chance to partner with your child's doctor to talk about their physical growth, behavior and emotional progress. Newborns should have at least six Well-Child visits by 15 months. Once the six visits are complete, the newborn can qualify for a \$75 gift card. Adolescents ages 12 to 18 can earn a \$25 gift card for getting a yearly Well-Child exam from their Primary Care Physician (PCP) or OB/Gyn.

These visits allow you to talk to your child's doctor about how to teach healthy habits. Before you go to your child's appointment, write down questions that you have about your child's health to help you remember what you would like to ask the doctor. Your doctor wants you to ask questions to help you have the information you need to make decisions about your child's health.

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COVID-19: At Blue Cross and Blue Shield of Texas (BCBSTX), the health, safety and well-being of our members is our top priority. We want to help you stay informed about COVID-19 and get the care you need. For more information, visit www.bcbstx.com/medicaid/coronavirus-information.

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Questions to ask your child's doctor

- Which types of regular exercise is good for my child's age to keep a healthy weight and lower stress?
- Which foods make up a healthy diet for my child? *NOTE: Weight gain can also be a sign of depression. If your child has had any signs of anxiety, depression or other behavioral problems, ask your doctor about treatment options.*
- What is the best way to take care of my child's teeth and when should my child see a dentist?
- When should my child have a follow up visit or next Well-Child exam?
- Does your doctor's office offer telehealth visits by phone or web meeting?



Preventive health visits are the best way to keep your child healthy. All children up to the age of 18 should have a Well-Child exam once a year. If you have problems scheduling a Well-Child visit, call Member Outreach for help getting an appointment.

Baked Chicken Drumsticks

Ingredients:

- 1/4 cup low-sodium soy sauce
- 1/4 cup extra-virgin olive oil
- 3 cloves garlic, minced
- Juice of 1 lemon
- Kosher salt
- Freshly ground black pepper
- Pinch crushed red pepper flakes
- 8 chicken drumsticks (about 3 lbs.)

Directions:

1. In a large bowl, mix soy sauce, oil, garlic and lemon juice. Season with salt, pepper and a pinch of red pepper flakes. Add drumsticks and toss to coat. Refrigerate and let marinate at least 30 minutes and up to overnight.



2. Preheat oven to 450°. Place chicken on a large baking sheet and bake until golden and internal temperature reaches 165°, 20 to 25 minutes, flipping halfway through.



Healthy Habits for Children with Attention Deficit Hyperactivity Disorder (ADHD)

Follow these tips to help lessen your child's Attention Deficit Hyperactivity Disorder (ADHD) or stop it from worsening:

- **Eat whole, healthy food; mostly plants and meat, and dairy.** Poor eating habits can make focusing hard.
- **Drink water rather than dairy or soda products.** Fluid loss can change how a person focuses and thinks.

- **Get enough sleep – nine to 12 hours a night for children who are between six and 12 years old.** Lack of sleep may change the body's strength and mood.
- **Stay active.** Getting an hour of mild exercise most days of the week can help strength and mood.
- **Limit TV and screen activities.** Support physical activities. For children with movement issues or life-long health problems, support some movement.
- **Practice serve and return parenting to stay linked to your child.** Part of how a child self-rules is by using a serve and return process with parents and caregivers, which is back and forth interactions between a child and parent or caregiver.
- **Keep daily routines, order, structure and a living space that limits distractions.** This helps a child learn how to self-rule.





How to Raise Your Credit Score

Whether you're building your credit from scratch or rebuilding after your scores have taken a hit, it may not be easy to know where to start. Once you learn how you get your scores and the basic ways to help them, then you can dive into more detailed guides based on your situation.

Steps to raise your credit scores

The steps that can help you raise your credit score will depend on your own credit situation. But there are also basic steps that can help almost anyone's credit.

Here are a few basic steps you can take to help raise your credit score:

- Open accounts that report to the credit bureaus
- Keep your credit balances low
- Pay your bills on time



You can also try to boost your credit score by using Experian Boost™, a free service that gives you credit for paying bills like your cell phone, utilities and streaming services on time.

Build your credit file

Opening new accounts that will be reported to the major credit bureaus is the first step in building your credit file. Most major lenders report to all three. You can't start laying down a good track record as a borrower until there are accounts in your name, so having at least some open and active credit accounts can be helpful.

These could include credit-builder loans or secured cards if you're starting out or have a low score—or a great rewards credit card with no yearly fee if you're trying to raise a score. Getting added as an approved user on someone else's credit card can also help, assuming they use the card responsibly.

Also, you can sign up for Experian Boost to add on-time utility, cell phone and streaming service payments to your Experian credit report. These on-time payments wouldn't be added to your credit report, but using Boost means they'll be factored into your Experian credit scores.

Source: www.experian.com/blogs/ask-experian/credit-education/improving-credit/improve-credit-score

Don't miss payments

Your payment history is vital in determining your credit scores and having a long history of on-time payments can help you reach great credit scores. To do this, you'll need to make sure you don't miss loan or credit card payments by more than 29 days—payments that are at least 30 days late can be reported to the credit bureaus and hurt your credit scores.

Setting up automatic payments for the least amount due can help you not miss a payment (as long as you're careful not to overdraft your bank account). If you're having trouble affording a bill, reach out to your credit card issuer right away to talk about hardship options.

Staying on top of accounts that don't often appear on your credit reports (gym memberships and subscription services, for instance) can also help. The on-time payments might not help your credit, but the account being sent to collections could still cause your scores to dip.

Catch up on past-due accounts

If you're behind on your bills, bringing them up to date could help. While a late payment can stay on your credit report for up to seven years, having all your accounts up to date can be good for your scores. Also, it stops further late payments from being added to your credit history as well as extra late fees.

For those having trouble with credit card debt, talking to a credit counselor and getting on a debt management plan (DMP) could be helpful. The counselor may be able to arrange lower payments and interest rates, and get card issuers to bring your accounts up to date.

Pay down revolving account balances

Even if you're not behind on your bills, having a high balance on revolving credit accounts can lead to a high credit utilization rate and hurt your scores. Revolving accounts include credit cards and lines of credit, and keeping a low balance on them relative to their credit limits can help you raise your scores. Those with the highest credit scores tend to keep their credit utilization ratio in the low single digits.



Limit how often you apply for new accounts

While you may need to open accounts to build your credit file, you'll want to limit how often you send credit applications. Each application can lead to a hard inquiry, which may hurt your scores a little, but inquiries can add up and have a compounding effect on your credit scores. Opening a new account will also lower your average age of accounts, and that could also hurt your scores.

Inquiries and the average age of your accounts are minor scoring factors, but you still want to be careful about how many applications you send. One special case is when you're rate shopping for certain types of loans, such as an auto loan or mortgage. Credit scoring models may ignore such inquiries if they happen within the span of a couple of weeks.

Your Coronavirus (COVID-19) Questions Answered

The CDC recommends that everyone 12 years and older get a COVID-19 vaccination to help protect against COVID-19.

In the face of COVID-19, every question, answer and vaccination is important. That's why we're sharing information to answer concerns you may have about your child getting an approved COVID-19 vaccine. Using facts from the CDC, we hope to answer your questions and arm you with the knowledge you and your children deserve so you can feel comfortable with your decision.

Visit Blue Cross and Blue Shield Coronavirus (COVID-19) Updates at www.bcbs.com/medicaid/coronavirus-information for more COVID-19 coverage and benefit information.



Q&A: The COVID-19 vaccine for pre-teens and teens

Why shouldn't I wait until there is more data to get my child vaccinated? While children are less likely to develop severe illness from COVID-19, they are still at risk of contracting COVID-19 without showing symptoms; some have developed serious complications and death. There are also growing concerns about the long-term effects of the COVID-19 viral infection (Multisystem Inflammatory Syndrome in Children, MIS-C) for some children who get COVID. It is important to know that, children without symptoms can have and spread the virus without meaning to, including to children under 12 who do not yet have a vaccine available.

How does the COVID vaccine work? The approved Pfizer-BioNTech vaccine is a messenger RNA(mRNA) vaccine; it contains a bit of RNA (ribonucleic acid) that teaches the cells of the body how to make a protein that causes the immune system to make COVID-19 antibodies that protect us from the disease. This means the vaccine helps our bodies remember how to fight the virus if we're infected in the future.

If my child already had COVID, should they still get the vaccine? Yes. Health experts recommend the COVID-19 vaccine even for people who have had a COVID-19 infection. Although infection likely provides some immunity to reinfection, we don't know yet how long natural immunity lasts. So, it's important to still get vaccinated even if they've had COVID-19 to protect themselves and others.

Where can my child get vaccinated? The vaccine is available at many locations, including some pediatricians' offices. Vaccines are also offered at some pharmacies and school-based clinics. Check your local health department websites or with your pediatrician for details.

Do I need to make my child an appointment? Some offices may require appointments, while others will offer shots on a walk-in basis. Check your local health department websites or with your pediatrician for details.

For more information about COVID-19 topics and how the pandemic can affect you and your family, visit www.cdc.gov/COVID19. You can also contact your pediatrician's office or your local health department for additional COVID-19 vaccine information.

The Food and Drug Administration (FDA) requires that vaccine recipients or their caregivers are provided with Emergency Use Authorization (EUA) fact sheets to help make informed decisions about vaccination. The EUA fact sheet is specific to each authorized COVID-19 vaccine, is developed by the manufacturer of the vaccine, and is authorized by the FDA. Links to the fact sheet documents are available at www.CDC.gov.

Source: www.bcbs.com/coronavirus-updates/stories/your-questions-answered-the-covid-19-vaccine-pre-teens-and-teens

Spring Activities

Chalk Scenes

Draw scenes with chalk on the ground like a kitchen table and chairs or a tulip garden and take pictures from above to make it look like the kids are interacting within the scenes. Incorporate real toys into the pictures like a scooter on the tulip path. For example, lay the scooter on its side and have the child lay on their side like they would be riding the scooter.

Paper Drawings

Draw scenes with markers, colored pencils, crayons, onto large paper like a kitchen table and chairs or a tulip garden and take pictures from above to make it look like the kids are interacting within the scenes. Incorporate real items into the pictures like a water can being used to tend to the tulips. For example, have the child lay on their side like they would be standing and hold the watering can over the tulips.

Indoor Quiet Space

Create a space inside in a quiet area of the house. Fill it with cushions and blankets to make it cozy. Drape a blanket over the area to create a private space. Add quiet time activities to the space like puzzles, books and coloring items. Incorporate a radio and play music to add an auditory element to the space!

Source: www.friendshipcircle.org/blog/2014/05/19/10-spring-activities-for-children-with-special-needs



Need to File an Appeal?

You can file an appeal. We will take another look at your case and see if there is something more we can do to help. You can file an appeal if:

- You are not getting a service you wanted.
- You did not get all the services approved that you asked for.
- You had a service approved before, but now it is ending.
- It is taking a long time to get the service you asked for.

We can help you file your request for an appeal. You can also ask your health care provider, a friend, a relative, lawyer or anyone else you choose to help you ask for an appeal. File an appeal in one of the following ways:

- Call the Customer Advocate department toll-free.
- Call a CHIP Member Advocate.
- Fill out a Member Appeal Request Form and mail it to BCBSTX.

If you do not speak English, BCBSTX Customer Advocate or a BCBSTX Member Advocate will get a translator to help you file your appeal. You can find the Member Appeal Request Form at www.bcbstx.com/chip.

Customer Advocate **1-888-657-6061 (TTY: 711)**
Member Advocate **1-877-375-9097 (TTY: 711)**

Where to mail your Member Appeal Request Form:

Blue Cross and Blue Shield of Texas
Attn: Complaints and Appeals Department
P.O. Box 660717 Dallas, Texas 75266-0717

Not Happy with the BCBSTX Appeal Decision?

If you are not happy with the BCBSTX decision on your appeal, you can ask for an external review through an independent review organization (IRO). You have four months from the date you received the decision notice to file your external review request. You have the right to an immediate review by an IRO if you have a life-threatening condition. You may also have an immediate review for a denial of prescription drugs or intravenous infusions for which you are currently receiving benefits. The IRO does not have a relationship with BCBSTX or your health care providers.

You do not have to pay for the review. You or someone you trust can send a written request to BCBSTX at this address:

Blue Cross and Blue Shield of Texas
C/O Complaints and Appeals Department
P.O. Box 660717
Dallas, TX 75266
Fax: **1-855-235-1055**

You, your provider, or someone that you trust can also send a request for an external review directly to one of the following IROs:

Call or write to:
Dane Street
7111 Fairway Drive, Suite 201
Palm Beach Gardens, FL 33418
Ph:888-920-4440

or

MAXIMUS Federal Services
3750 Monroe Avenue, Suite 705
Pittsford, NY 14534
Fax number: **1-888-866-6190**

You can find copies of the appeals request and MAXIMUS Federal Services IRO request form on at www.bcbstx.com/CHIP.

Plan Updates:

New name. New hours. Same great service!

On December 13, 2021, the BCBSTX Customer Service department name changed to the **BCBSTX Customer Advocate department**. On that date, the hours of operation for the BCBSTX Customer Advocate department changed from Monday - Friday, 8 a.m. to 8 p.m. to **Monday - Friday, 8 a.m. to 5 p.m.**, Central Time, excluding weekends and holidays.

Pharmacy Update

Express Scripts® Mail Order Home Delivery Pharmacy was previously listed in error on the member website pharmacy page, and in Part 9: Prescription and Pharmacy Benefits in the member handbook. Alliance Rx is currently the only provider for home delivery of regular prescriptions. Members may choose AllianceRx regular prescription home delivery, or Accredo Specialty Pharmacy for specialty pharmacy prescription orders.

findhelp (Formerly known as Aunt Bertha)

Aunt Bertha is now called findhelp! Go to <https://communityservices.bcbstx.com> to search for health and community resources in your local area.

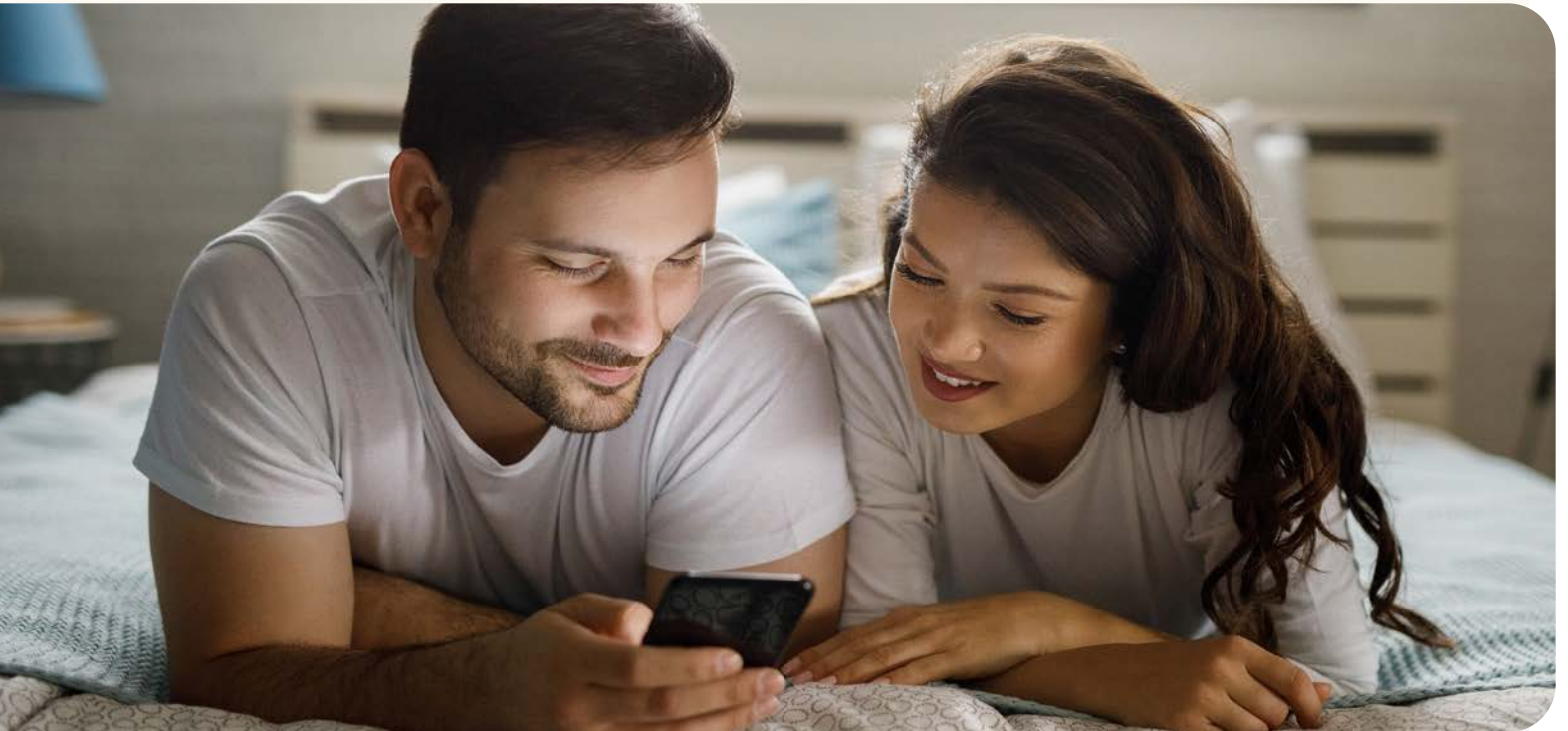
Get CHIP Updates Sent Straight to Your Phone!

CHIP members can get text messages with plan benefit updates, notices about CHIP meetings, events in your area and health care tips.

You can opt in to get text messages sent to your phone by texting **CHIP** to **33633**. Once you join the program, you may get up to four text messages per month.*

To cancel CHIP text messages, text **STOP** to **33633**.

To learn more about our texting program, call Member Outreach at **1-877-375-9097** (TTY: **711**).



Tell Us What You Think!

Community Advisory Committee (CAC) – online or by phone

Every three months, we invite CHIP members to attend a CAC meeting to give us feedback on our member education materials and Value Added-Services, and get health plan program updates. One \$25 gift card per member family will be given for each meeting attended. A member family can get up to four gift cards each year, for a total of \$100 worth of gift cards. CAC meetings are offered by phone and online meetings.

You can visit www.bcbstx.com/chip to see a schedule of CAC meetings or call a BCBSTX Member Advocate at **1-877-375-9097** for details and to register for a meeting.



LifeTimes™

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LifeTimes is published for BCBSTX CHIP members. Each issue brings you news about your health plan and staying healthy, along with important phone numbers for you to keep. If you have questions or need help, call the Customer Advocate department.

Articles in *LifeTimes* are meant to educate. They are not meant as medical advice. Please check with your doctor for any advice about your health.

Helpful Phone Numbers	Toll-Free Number	TTY Line (hearing/speech loss)
BCBSTX CHIP Customer Advocate	1-888-657-6061	711
Behavioral Health Services Hotline	1-800-327-7390	1-800-735-2988
BCBSTX Member Advocate	1-877-375-9097	711
24-Hour Nurse Advice Line	1-844-971-8906	711
Service Management/Disease Management	1-877-214-5630	711

Express Scripts® Pharmacy is a pharmacy that is contracted to provide mail pharmacy services to members of Blue Cross and Blue Shield of Texas. The relationship between Express Scripts® Pharmacy and BCBSTX is that of independent contractors. Express Scripts® Pharmacy is a trademark of Express Scripts® Strategic Development, Inc.

Findhelp, formerly Aunt Bertha, is an independent company that provides community resource listings and discount programs for BCBSTX members.

BCBSTX makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.

*Message and data rates may apply. Terms and conditions and privacy policy at www.bcbstx.com/mobile/text-messaging.

Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

To get auxiliary aids and services, or to get written or oral interpretation to understand the information given to you, including materials in alternative formats such as large print, braille or other languages, please call the Blue Cross and Blue Shield of Texas CHIP Customer Advocate Department at **1-888-657-6061** (TTY: **711**).

Blue Cross and Blue Shield of Texas complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. Blue Cross and Blue Shield of Texas does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

Blue Cross and Blue Shield of Texas 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 and more)
- 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 the Civil Rights Coordinator.

If you believe that Blue Cross and Blue Shield of Texas has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Civil Rights Coordinator, Office of Civil Rights Coordinator, 300 E. Randolph St., 35th floor, Chicago, Illinois 60601, **1-855-664-7270**, TTY/TDD: **1-855-661-6965**, Fax: **1-855-661-6960**. You can file a grievance by mail or fax. If you need help filing a grievance, Civil Rights Coordinator is available to help you.

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

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201

1-800-368-1019, 1-800-537-7697 (TDD)

Complaint forms are available at **<http://www.hhs.gov/ocr/office/file/index.html>**.

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-855-710-6984 (TTY: 711).

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-855-710-6984 (TTY: 711).

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-855-710-6984 (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 1-855-710-6984 (TTY: 711)。

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-855-710-6984 (TTY: 711) 번으로 전화해 주십시오.

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-855-710-6984 (رقم هاتف الصم والبكم: 711).

خبردار: اگر آپ اردو بولتے ہیں، تو آپ کو زبان کی مدد کی خدمات مفت میں دستیاب ہیں۔ کال کریں 1-855-710-6984 (TTY: 711).

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-855-710-6984 (TTY: 711).

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-855-710-6984 (ATS: 711).

ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-855-710-6984 (TTY: 711) पर कॉल करें।

اب دشاب یم مهارف امش یارب ناگیار تروص هب ینابز تلایهست، دینک یم وگتفگ یسراف نابز هب رگا: هجوت 1-855-710-6984 (TTY: 711) دیریگب سامت.

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-855-710-6984 (TTY: 711).

સુચના: જો તમે ગુજરાતી બોલતા હો, તો ન:શુલક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-855-710-6984 (TTY: 711).

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-855-710-6984 (телетайп: 711).

注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1-855-710-6984 (TTY: 711) まで、お電話にてご連絡ください。

ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັງຄ່າ, ຄຸ່ມມີພ້ອມໃຫ້ທ່ານ. ໂທສ 1-855-710-6984 (TTY: 711).