

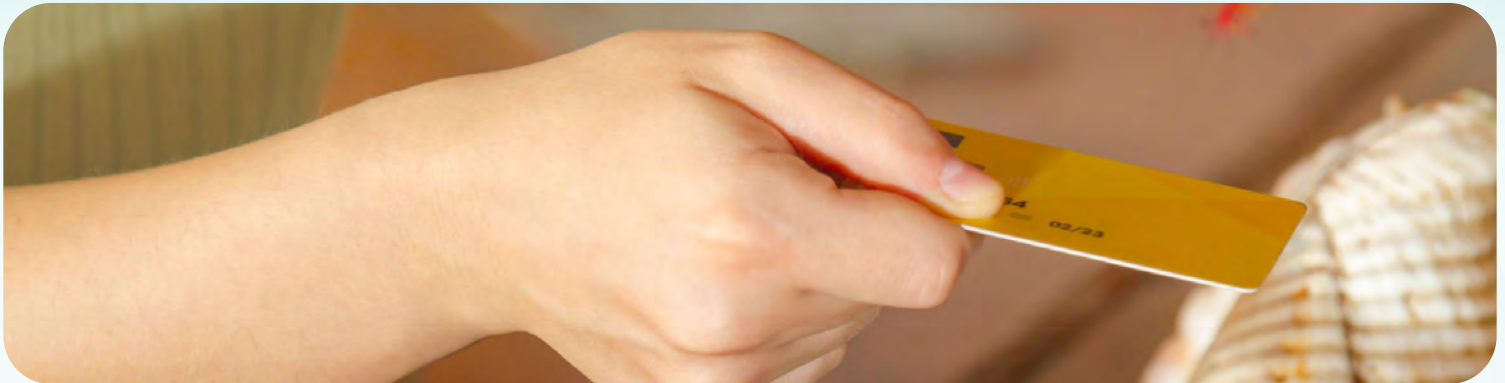


LifeTimes™

Your guide to **lifelong health**

Winter 2022

Health and wellness or prevention information



How Long Does It Take to Rebuild a Credit Score?

There is no set timeline for rebuilding your credit. How long it takes to raise your credit scores depends on what is hurting your credit and the steps you are taking to rebuild it.

For example, if your score drops after a missed payment, it might not take long to raise it by making on-time payments. But, if you miss payments on many accounts and you are more than 90 days behind before catching up, it will take longer to raise your score. This can be even harder if your late payments result in repossession or foreclosure.

In either case, the impact of harmful marks will lessen over time. Most bad marks will also fall off your credit reports after seven years and

stop impacting your scores at that point if not sooner. Chapter 7 bankruptcies can stay for up to 10 years.

You may also hear about credit repair companies that offer to repair or “fix” your credit—for a price. It might seem tempting, but credit repair companies can’t do anything that you can’t do on your own for free. Also, you should be wary of so-called debt settlement companies that may encourage you to stop making payments to try to “settle” the debt for less than you owe. Their plan can result in major credit score harm and may not even work to cut your debt owed.

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

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.

Have you been on **your BCBSTX** CHIP Plan longer than 12 months during the COVID-19 pandemic? If so, it’s time to renew at www.yourtexasbenefits.com.



Human Papillomavirus (HPV) Vaccination

HPV is a virus that can be spread through sexual contact. Not all cases of HPV have symptoms and some symptoms may not present themselves until years later. HPV can sometimes go away on its own, but if left untreated, it could lead to cancer.

Gardasil®9 is currently the only HPV vaccine given in the United States. This vaccine is FDA approved for boys and girls between the ages of nine through 26 years old. Completing the full vaccine series, prior to becoming sexually active, provides the greatest benefits to the individual. Currently, the Centers for Disease Control and Prevention (CDC) and the Advisory Committee on Immunization Practices recommends getting the vaccine between ages 11 and 12 years old. If both doses of the vaccine series are given less than five months apart or after the individual turns 15 years old, a third dose of the vaccine will be required to complete the series.

Recommended Vaccine for Your Preteen:

- HPV Vaccine Series (two or three doses)
 - Begin HPV series as early as age nine
 - Prevents HPV and several cancers

Resources:

- For more information on the HPV Vaccine Schedule and Dosing, visit the Centers for Disease Control and Prevention website at www.cdc.gov/hpv/hcp/schedules-recommendations.html.
- For more information on Preventive Health Guidelines, visit the BCBSTX member website at www.bcbstx.com/pdf/medicaid/medicaid-preventive-health-tx.pdf.
- CDC Videos for Parents are available at www.cdc.gov/hpv/parents/can-i-ask-you-a-question/index.html.



Easy Pumpkin Pie

Ingredients:

- 1 refrigerated rolled pie crust
- 1 can (15 ounces) pumpkin
- 1 can (15 ounces) sweetened condensed milk
- 2 eggs
- 2 teaspoons pumpkin pie spice
- ½ teaspoon salt (*optional*)
- Whipped cream for serving (*optional*)

Directions:

1. Preheat oven to 425 degrees. Unroll pie crust and place in 9" pie plate.
2. Mix pumpkin, condensed milk, eggs, pumpkin pie spice and salt in a mixing bowl and beat on medium speed until well blended, about one minute.
3. Pour pumpkin mixture into pie crust.
4. Fold over pie crust edges and crimp with your fingers to make a decorative edge. Cover pie crust edges with foil to keep from overbrowning.
5. Bake at 425 degrees for 15 minutes; reduce heat to 350 degrees and bake 40-50 minutes longer, until the pie is set. (The pie is set if you can poke a knife or toothpick in the center and it will come out clean.) Cool for two hours. Serve with whipped cream.

Source: www.livingwellspendingless.com/easy-5-ingredient-pumpkin-pie

Winter Crafts



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Handprint Mittens

Supplies:

- Construction paper
- Kid's paint
- Glue
- Scissors
- Glitter (*optional*)
- Hole punch (*optional*)
- Yarn or string (*optional*)



Instructions:

1. Spread paint on your hand and gently press your hand on a sheet of paper.
2. Once your handprint is dry, draw a mitten outline around the handprint and cut it out.
3. Cut a paper rectangle shape the same width as the bottom of your mitten. Write your name and the year on it or leave it blank and glue it to the bottom of your mitten.
4. Outline the edge of your mitten with paint or use glue and sprinkle it with glitter. Let dry.

Optional: Punch a hole through the bottom of your mitten and tie ribbon through it to make an ornament. If you make a handprint for each hand, you can tie both mittens together.

Snowman Thumbprint Art

Supplies:

- White paper
- Extra paper (*any color*)
- Orange and black paper or markers
- Pencil
- 3 round cups of different sizes for tracing (*optional*)
- Scissors
- Masking tape
- Blue paint (*different shades of blue optional*)

Directions:

1. Make a three-piece snowman stencil with your extra paper: Draw a small, medium and large circle or trace around three different size round cups. Cut out the circles.
2. Gently tape each of the three circles to your white sheet of paper stacking them to look like the shape of a snowman.
3. Make blue thumbprints or fingerprints on your white paper next to each other along the edge of the entire snowman stencil shape first. This will make the outline of your snowman on your white paper that will appear when you remove your stencil.
4. Next, make scattered fingerprints all around the white paper. Try a few different colors of blue or use just one color. The scattered fingerprints are meant to look like snowflakes.
5. After you're finished making fingerprints all around the paper, it's time to remove your stencil and reveal your snowman. This is the fun part. Slowly and gently remove your paper circles, being careful not to tear your white, painted paper.
6. Draw a face on your snowman with markers or cut small black paper circles for eyes and a mouth and an orange paper triangle for a carrot nose to glue to your paper.

Source: <https://funhandprintartblog.com/handprint-mittens-craft.html>

Source: www.adabofgluewilldo.com/snowman-thumbprint-art

Your Voice Matters, You Matter

We want to hear from *you!*

You will soon receive a package from us asking for your participation in a survey about your health care experience with Blue Cross and Blue Shield of Texas (BCBSTX) and your health care providers. We are committed to promoting your health and wellness and want to know how we can better serve you.

An important part of this is hearing from you. We will not see your responses; the survey is being conducted by an independent firm which ensures your responses will be kept private. The survey may take 10 minutes or less and you can take it by phone, mail or on a computer using the internet.



Complaints and Appeals for BCBSTX CHIP Members

If you have a complaint about a service or care you received from BCBSTX or one of our providers, please call a Customer Advocate at **1-888-657-6061**, (TTY **711**). You can file a complaint by phone or ask for a complaint form to be mailed to you.

Not happy with a decision that was made about your care? You can file an appeal.

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.

Your appeal can be filed by your health care provider, friend, relative, lawyer or anyone else you choose. When you file an appeal, we will take another look at your case and see if there is something more we can do to help.

How to File an Appeal

To request a health plan appeal, you can:

- File a written appeal using the “Health Plan Appeal Request Form.” Mail or fax it to us using the address or fax number listed at the top of the form. The form is located at www.bcbstx.com/CHIP.
- File an oral appeal by calling the BCBSTX Customer Advocate department toll-free at **1-888-657-6061**, (TTY **711**), Monday through Friday, 8 a.m. to 5 p.m., Central time.
- Send an email to GPDTXMedicaidAG@bcbsnm.com.
- Call a Member Advocate for help filing an appeal at **1-877-375-9097** (TTY **711**).

You must request an appeal by 60 days from the date your notice for denial of services was mailed. We will give you a decision on your appeal within 30 days.

Complaints and Appeals for BCBSTX CHIP Members *(continued)*

What kind of appeal should you file?

- Standard Appeal: An appeal that does not involve urgent care such as emergency care, life threatening conditions or continued hospitalization.
- Expedited Appeal: An expedited appeal is available for denial of emergency care, a denial of continued hospitalization or a denial of another service if the requesting health care provider includes a written statement with supporting documentation that the service is necessary to treat a life-threatening condition or prevent serious harm to the patient.
- Specialty Appeal: The provider of record may request a specialty review of the case within 10 working days from the date the appeal was requested or denied.
- Acquired Brain Injury Appeal: An appeal of denied services concerning an acquired brain injury.

Expedited Health Plan Appeal

If you feel your health will be seriously harmed by waiting for a decision on your health plan appeal, you or your doctor can ask for an emergency health plan appeal. If you qualify for an emergency health plan appeal, we must decide to approve or deny your appeal within 72 hours of your request.

Independent Review Organization (IRO)

If you are not happy with the BCBSTX decision on your appeal, you can ask for an immediate external review through an independent review organization at no cost to you. You can file for an external review after you go through the entire BCBSTX appeals process.

You, someone you choose to appeal for you or the provider named on the appeal will have four months from the date you received the decision notice to file your external review request.

Find out more about filing complaints, appeals and reviews by an Independent Review Organization by calling one of the following numbers:

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

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) - now 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. CAC meetings are now 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™

Your guide to lifelong health

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

Blue Cross and Blue Shield of Texas will continue to contract with Magellan Behavioral Health, Inc. (“Magellan”), an independent company, until July 1, 2022 to administer BCBSTX’s managed mental health program.

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

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

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, ຄວນມີພ້ອມໃຫ້ທ່ານ. ໂທສ 1-855-710-6984 (TTY: 711).