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NAME
COMPANY
STREET ADDRESS
CITY, STATE ZIP



Essential Health Benefits

Did you know that all Health Insurance Exchange plans offered on the Marketplace offer 10 Essential Health Benefits (EHBs)? Insurance plans also cannot put an annual or lifetime limit on how much you spend on these services.

The 10 health benefits aren't necessarily specific services; they're more like categories of service.

The 10 essential benefits are:

- Outpatient care (also called ambulatory services)
- Prescription drugs
- Pediatric services, including dental and vision coverage for children
- Preventive care
- Laboratory services
- Emergency services
- Hospitalization for surgery, overnight stays, and other conditions
- Mental health coverage and substance use disorder services
- Rehabilitative and habilitative services
- Pregnancy, maternity, and newborn care

All individual and small-group health insurance plans are required by law to cover the 10 health benefits. Your care should be covered by your health insurance regardless of your plan's metal tier.

If you ever have questions about your coverage, please give us a call at **844.282.3025**.

source: policygenius.com/health-insurance/essential-health-benefits/

Fall 2020 Health Matters



Anti-Fraud

Report potential fraud, waste, or abuse in the CHRISTUS Health Plan Network by submitting details to the Special Investigations Unit via email, secure fax, or phone.

FWA Hotline: **855.771.8072**

Email:

ChristusHealthSIU@ChristusHealth.org

Secure Fax: **210.766.8849**

If you prefer anonymity, call the Integrity Line at **888.728.8383** or visit ChristusIntegrityLink.org.

For compliance questions or concerns, you can email us at CHPCompliance@ChristusHealth.org

Open Enrollment

Open enrollment is the yearly period when people can enroll in a health insurance plan. Enrollment begins Nov. 1, 2020 for coverage in 2021.

You can enroll with an agent, or online at ChristusHealthPlan.org or Healthcare.gov. You may also enroll over the phone by calling us at **844.282.3025**.

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How to Make a Mask

CDC recommends that you wear cloth face coverings in public settings when around people who don't live in your household, especially when other social distancing measures are difficult to maintain.

Cloth face coverings are most likely to reduce the spread of COVID-19 when they are widely used by people in public settings. Cloth face coverings are NOT surgical masks or N95 respirators. Currently, surgical masks and N95 respirators are critical supplies that should be reserved for health care workers and other first responders.

Who should NOT use cloth face coverings: children under age 2, or anyone who is unconscious, incapacitated or otherwise unable to remove the mask without assistance.

Simple cloth face coverings can be made at home and may help prevent the spread of COVID-19.

No-Sew Face Covering

Materials

- Bandana, old t-shirt, or square cotton cloth (approximately 20"x20")
- Rubber bands (or hair ties)
- Scissors (if you are cutting your own cloth)

Tutorial

1. Fold bandana in half.
2. Fold top down. Fold bottom up.
3. Place rubber bands or hair ties about six inches apart around the bandana.
4. Fold sides of the bandana to the middle and tuck sides into each other.

Make sure your cloth face covering:

- fits snugly against the sides of your face
- completely covers the nose AND mouth
- is secured with ties or ear loops
- includes multiple layers of fabric
- allows for breathing without restriction
- can be laundered and machine dired without damage or change to shape

For more information about No-Sew Face Masks and Sewn Face Coverings, as well as diagrams for each, visit CDC.gov/coronavirus.

sources: cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/how-to-make-cloth-face-covering.html



Dear Friends,

Welcome to the newest issue of Health Matter. All of us here at CHRISTUS Health Plan hope you and your loved ones are staying safe and well as we continue finding our new normal.

In this issue, we describe how to make a No-Sew Cloth Mask and the Great American Smokeout in honor of Lung Cancer Awareness Month in November.

Two important reminders: Flu season is coming, so please be sure to get your flu vaccine. Open Enrollment begins Nov. 1 and ends Dec. 15.

As always, if you ever have any questions, please feel free to contact Member Services at **844.282.3025**.

Nothing means more to us than knowing we've helped make our members' lives better.

In good health,

Nancy Horstmann
Chief Executive Officer
CHRISTUS Health Plan

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CHRISTUS Health Plan



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Quality Program

We want you to know about our Quality Program. A summary is available on the website that explains the CHRISTUS Health Plan Quality Program, our goals, successes and opportunities for improvement.

ChristusHealthPlan.org also contains important information on how to use your benefits. You'll find information on:

- Member rights and responsibilities
- How to use your health care coverage
- Covered and non-covered benefits
- Pharmacy procedures
- How to access medical and behavioral health services
- How to appeal payment decisions and the right to external review
- Guidelines for decision making
- How to file a complaint
- Continuity of care
- Population Health Management programs, including wellness programs, case management and other member safety initiatives
- Member satisfaction surveys and other quality measures
- Utilization Management (UM) procedures
- Clinical criteria for decision making

Utilization Management Affirmative Statement

1. CHRISTUS Health Plan UM decision making is based on only the appropriateness of care and service, and existence of coverage.
2. CHRISTUS Health Plan does not specifically reward providers or other individuals for issuing denials of coverage.
3. Financial incentives for UM decision makers do not encourage decisions that result in underutilization.

Member Rights and Responsibilities

Do you know what your rights and responsibilities are as a member of CHRISTUS Health Plan? Visit ChristusHealthPlan.org/Member-Resources/Rights-And-Responsibilities to review this information. It can also be found in your Member Handbook. If you have any questions, call Member Services at **844.282.3025**.

Stay Up to Date

CHRISTUS Health Plan values the importance of collaboration and coordinated action for the identification and care of members exhibiting signs of COVID-19, which is why we continue to follow CDC guidelines and work in partnership with local, state and federal government authorities. We are committed to responding to the needs of members in the safest manner necessary.

For more information regarding COVID-19 testing coverage and your Plan, visit ChristusHealthPlan.org/covid19.

For the most up to date information about COVID-19, visit CDC.org/covid19.

To stay up to date with state guidelines, visit your state's health department website:

Louisiana Department of Health: ldh.la.gov/coronavirus

Texas Department of State Health Services: dshs.state.tx.us/coronavirus

Great American Smokeout

Quitting smoking isn't easy. You don't have to stop smoking in one day. Start with day one. Let the Great American Smokeout event on Nov. 19 be your day to start your journey toward a smoke-free life.

More than 34 million Americans still smoke cigarettes, and smoking remains the single largest preventable cause of death and illness in the world. While the cigarette smoking rate has dropped significantly, the gains have been inconsistent. Some groups suffer disproportionately from smoking-related cancer and other diseases, including those who have less education or live below the poverty level, as well as certain racial and ethnic groups.

Within minutes of quitting smoking, your body begins to recover:

- After 20 minutes, your heart rate and blood pressure drop.
- After 12 hours, the carbon monoxide level in your blood drops to normal.
- After 2 week to 3 months, your circulation improves and your lung function increases.
- After 1 to 9 months, coughing and shortness of breath decrease.
- After 1 year, the excess risk of coronary heart disease is half that of someone who still smokes. Your heart attack risk drops dramatically.
- After 5 years, your risk of cancers of the mouth, throat, esophagus, and bladder is cut in half. Risk of stroke can fall to that of a non-smoker.
- After 10 years, your risk of dying from lung cancer is about half that of a smoker.

These are just a few of the benefits of quitting for good. Quitting smoking lowers your risk of diabetes, lets blood vessels work better, and helps your heart and lungs.

Life expectancy for smokers is at least 10 years shorter than that of non-smokers. Quitting at any age can give back years of life that would be lost by continuing to smoke.

source: cancer.org/healthy/stay-away-from-tobacco/great-american-smokeout

What is Telemedicine?

As part of our commitment to continue delivering high quality care, CHRISTUS Clinics have expanded services to include video and telephone visits. We are poised to continue bringing you the same seamless, compassionate care you have come to expect, while also doing everything we can to minimize the spread of infectious disease throughout the communities we serve.

A video visit is appropriate for most evaluations. A telephone visit is by phone only (no video), and is used if you do not have video capability. Patients can use video or telephone visits for simple illnesses like a cough or cold to more complicated conditions like diabetes or heart disease. If you start a video visit and your provider determines that you need an in-person visit, one will be arranged for you.

All of us at CHRISTUS are here to answer any questions and help you get started with Telemedicine. CHRISTUS Health Plan members in Northeast Texas (in the CHRISTUS Trinity Mother Frances and CHRISTUS Good Shepherd areas), can call **844.606.DOCS (3627)**. Members in all other areas can call **844.CPG.DOCS (844.274.3627)**.

You can also visit ChristusVirtualMedicine.org for detailed instructions on scheduling a Telemedicine appointment and for answers to frequently asked questions (FAQs).



Honor These Awareness Dates and Stay Healthy

September

Labor Day (7)

Patriot Day (11)

First Day of Fall (22)

Childhood Cancer Awareness Month

Prostate Cancer Awareness Month

World Alzheimer's Month

October

World Mental Health Day (10)

Halloween (31)

Breast Cancer Awareness Month

November

Open Enrollment Begins (1)

Election Day (3)

Veterans Day (11)

Great American Smokeout (19)

Thanksgiving (26)

American Diabetes Month

Epilepsy Awareness Month

Lung Cancer Awareness Month

