



EmblemHealth®

myACPNY:
24/7 Health Info

pg 2

Find Balance,
Feel Good

pg 4

Health Care Is
a Team Effort

pg 7

HEALTH MATTERS

Spring 2016



EmblemHealth Neighborhood Care Opens in Brooklyn

We're excited to announce the recent opening of our fourth Neighborhood Care location in Crown Heights. It's near several Brooklyn hot-spots, like Prospect Park and the Brooklyn Museum.

What's Neighborhood Care, you ask?

It's an inviting space with a one-on-one approach to helping you get optimal health care:

- Chat with a specialist on benefits, billing or another topic of choice.
- Take free classes in nutrition, yoga or Zumba, to name a few.

Neighborhood Care also hosts the Local Fruit & Veggies Program, which you'll hear about this spring. Stay tuned!

Stop by for a tour or just to say hi.

Hours: Monday to Friday, 10 am to 6:30 pm, and Saturday, 10 am to 3:30 pm

Harlem

215 West 125th St.
1-866-469-0999

Languages:
English, Spanish

Cambria Heights

206-20 Linden Blvd.
1-866-539-0999

Languages:
English, Spanish

Chinatown

87 Bowery
1-855-283-2151

Languages:
English, Mandarin, Cantonese

Crown Heights

546 Eastern Pkwy.
1-855-283-2156

Languages:
English, Spanish, Creole

myACPNY: 24/7 Access to Your Health Info

Are you a patient at AdvantageCare Physicians? If so, sign up for the myACPNY patient portal to get secure online access to your medical records, lab results, appointment history and prescription refills. You can even email questions directly to your doctor and Care Team.

To sign up, visit my.acpny.com. For more on AdvantageCare Physicians, visit acpny.com.

What's AdvantageCare Physicians?

It's one of the largest physician-led medical group practices in the New York metro area. AdvantageCare Physicians offers a wide range of preventive and specialty care services at 35 offices throughout NYC and Long Island. Patients are assigned a personal Care Team of doctors and nurses who work together to offer convenient, connected and compassionate care.



Reminder About Lab Services

To ensure coverage, all samples should be submitted to Quest Diagnostics laboratories. It's a good idea to remind the technician who performs the lab services.



Get Smart About Antibiotics

Antibiotics don't fight infections caused by viruses like colds, flu, most sore throats, bronchitis, and many sinus and ear infections. They should only be used to fight bacterial infections. Taking antibiotics incorrectly can actually strengthen bacteria, making these medications less effective.

It's important to use antibiotics sensibly. For example, avoid taking them for illnesses caused by viruses; these conditions are best treated with rest and fluids.

If the doctor prescribes you an antibiotic:

- Don't skip doses.
- Don't stop taking the antibiotics early unless your doctor tells you to do so.
- Make sure you understand exactly how to take them:
 - How many times a day?
 - How much time should pass between each dose?
 - Should they be taken with food?
- Finish all the medicine, even after you feel better.

When you use antibiotics the right way, you do the best for your health, your family's health, and the health of those around you.



Get Timely Appointments

EmblemHealth requires our network providers to schedule appointments within the following time frames, so you can get care when you need it:



- **Urgent care** — within 24 hours of calling your doctor
- **Nonurgent sick visits** — within 48 to 72 hours of calling your doctor
- **Routine mental health care or drug abuse concerns** — within 10 business days of your request
- **Routine care and specialty care** — within 4 weeks of calling your doctor

To find a doctor, visit emblemhealth.com/findadoctor or call **1-888-447-7703**, daily from 8 am to 6 pm.

Change of Address or Phone Number?

If so, please call us at **1-888-447-7703** so we can make sure you continue to receive important communications, like incentive checks and information on benefit changes. Even if you haven't had a recent change, call us to be sure your information is up-to-date.

Improving Your Care, Daily

EmblemHealth offers several programs to enhance the care you get from doctors and hospitals. These programs focus on helping you:

- **Stay healthy.** You may get mail, newsletters and phone calls reminding you about healthy behaviors, like preventive care.
- **Manage illness.** Get personalized help managing cancer, depression, diabetes, high-risk pregnancy, HIV/AIDS, hypertension, organ transplants and other conditions.
- **Get the best care possible.** We provide tools and resources to our network doctors, to help coordinate the services we each provide you.



Go to emblemhealth.com/healthandwellness to learn more about our Quality Improvement Program.

Help When You Need It

A registered nurse or social worker (case manager) can help you sort through your health care options. This person will work closely with you and your primary care physician to:

- Help you better understand your disease or condition
- Be a link between you and your doctors
- Connect you to community agencies
- Be your health care advocate
- Offer expert guidance on effective self-care

Do you have a condition that needs a lot of care? Your case manager can help you get the right care, in the right setting.


Think this program may be right for you? Talk with your doctor or call **1-800-447-0768**.





Find Balance, Feel Good

Balancing your work and personal life can raise stress levels. Fill in the missing words to uncover simple ways to gain peace of mind. Check your answers at the bottom of the page.

Word choices: future, worrying, breaths, chocolate, dance 

1. Take a few slow, deep _____ . You may be surprised by how quickly it calms you down.
2. Take up a stress-reducing activity. Put on music, take a walk or get up and _____ !
3. Live in the present. Try not to linger in the past or dwell on the _____ .
4. Stay positive. There's no use in _____ . Think good thoughts.
5. Cut down on caffeine. Coffee, soda and even _____ contain this drug.

Answers: 1. breaths, 2. dance, 3. future, 4. worrying, 5. chocolate

How Do You Manage Stress?

Everyone handles stress differently. Here's how some EmblemHealth employees cope:



I relieve stress at the end of the day by watching a comical TV show. Laughing helps me relax and unwind.
 - Cynthia, Claims



I take a long drive and listen to music. Music is calming, especially when you're working through emotions. You can listen to a slow song and cry your eyes out or something fast and sing your heart out!
 - Jennifer, Underwriting & Account Management



I get organized. Doing this makes my workload more manageable. As I cross off completed tasks, my stress level is further reduced (at least until I look at the next pile!).
 - Bob, Community Marketing



I hit the hardwood on the basketball court and bring out my competitive nature. I end my workout with strength exercise, such as calisthenics and weights. Afterward I feel refreshed and energized.
 - Emergildo, EmblemHealth Neighborhood Care

Know Your Behavioral Health Benefit

Is stress getting you down? Are you using alcohol or drugs to cope? Help is a call away. Your plan covers mental health and substance use services. This includes the following types of care for the diagnosis and treatment of mental health issues, alcoholism or substance use:

- **Outpatient services.** This is care you'd receive at an in-network facility and then leave that day. Examples include counseling from licensed behavioral health professionals and services to address drug or alcohol use or dependency. You don't need a referral from your primary care physician for these services.
- **Inpatient services.** This is care that requires an overnight stay at an in-network facility, such as rehabilitation for substance use or dependency. You don't need a referral from your primary care physician for these services, but you do need prior approval from Emblem Behavioral Health Services.

Have questions? Need help finding a behavioral health professional?

Call Emblem Behavioral Health Services at **1-888-447-2526**, or visit emblemhealth.com/findadoctor. Your doctor may be able to recommend someone, too.



Ready to Quit?



Join our Tobacco Free PATH smoking cessation program at no extra cost. Call **1-866-NY-QUITS** (1-866-697-8487). TTY/TDD users, call **711**.

Hours:

Mon-Fri, 8 am to 9 pm
 Saturday, 9 am to 7 pm
 Sunday, 9 am to 5 pm

Get Help for Depression

Medicine May Be an Option

Unlike sadness, depression is a medical condition resulting from a chemical imbalance and can be treated with medications like antidepressants. Ask your doctor what's right for you.

Medication needs time to work. You may start to feel better in a week or two, but it could take 4 to 8 weeks before you feel the full effects. Ask your doctor what you can expect.

It may be helpful to combine medication with talk therapy. A behavioral health professional can help patients cope with stress and symptoms as the medicine builds strength in the body.



Tips for taking an antidepressant:

- Don't stop taking your medication without talking to your doctor first.
- Get a refill before the medicine runs out. Ask your doctor if a 90-day supply is right for you. If so, you may be able to get it delivered to your home. Visit emblemhealth.com/homedelivery.
- Talk to your doctor if you notice any side effects. You may need another medication or a change in dosage.

Know the Signs of “Baby Blues”

Bringing home a baby is a joyful time. It can also bring emotional and physical challenges.

For example, some women have “baby blues,” also known as postpartum depression. This condition is caused by changes in women's bodies and hormones after birth.

It's normal to have a case of the “blues” that lessens over time — in some cases, even lasting up to six weeks after birth. Seek help if the symptoms last much longer:

- To find a doctor, call us at **1-888-447-7703** or visit emblemhealth.com/findadoctor.
- Call the Postpartum Resource Center of New York at **1-855-631-0001** or visit postpartumny.org.
- Call **911** or **311** right away if you feel you may harm yourself or your baby.

Be sure you're healing properly, too. See your doctor 21 to 56 days after birth.



Support Before and After Pregnancy

At no extra cost, join our Healthy Beginnings PATH program for help from maternity nurse case managers, a 24/7 BabyLine and other resources. Call **1-877-736-2229** once you know you're pregnant, or up to your 37th week of pregnancy. You can also visit emblemhealth.com/hbpath.

External Appeal Rights

Understand your rights. If you disagree with any coverage decisions we make about your care, you can take steps to appeal our decision.

Follow these steps when you disagree with a coverage decision:

- 1 You have the right to an external appeal when health care services are denied as not medically necessary or experimental/investigational (for example, a clinical trial or a rare disease treatment) or, in certain cases, for out-of-network denials and out-of-network referral denials.
- 2 Providers also have their own rights to an external appeal when these health care services are denied concurrently or retrospectively. External appeal requests must be submitted to the New York State Department of Financial Services (DFS). DFS will assign independent medical experts to review the appeal.
- 3 These medical experts may overturn your plan's decision in whole or in part. Or, they may uphold your plan's denial of coverage. Their decision is binding on both you and your plan.
- 4 To appeal to DFS, you first request your plan's internal or first-level appeal. You have 180 days to request an internal or first-level appeal from your plan after receiving your Adverse Determination (denial). If we uphold the original denial, you will receive a letter known as a Final Adverse Determination.
- 5 You have four months after you receive our final adverse decision on your appeal to ask for an external appeal. If you and your plan agree to skip our appeal process, you must ask for the external appeal within four months after the agreement with your plan is made.
- 6 Keep in mind that to file an external appeal, the health care services had to have been denied as not medically necessary or experimental/investigational (for example, a clinical trial or rare disease treatment) or, in certain cases, as an out-of-network denial or out-of-network referral denial. When we issue a final adverse determination denial, you will receive instructions on how to file an external appeal along with an external appeal application.

If you have questions or if you need help with an external appeal application, call DFS at **1-800-400-8882** or visit their website, dfs.ny.gov.

Stay in the Right Health Plan

Certain life events may affect which health plan you should be in. Call the NY State of Health Marketplace right away at **1-855-355-5777** if you:



- Get married, have a baby or adopt a child
- Become a U.S. citizen or if your immigration status changes
- Have a change in income — for example, you get a new job or leave your job
- Move out of New York State

Steps to Take Before Leaving the Hospital

Before leaving the hospital, your nurse or social worker will prepare discharge instructions explaining the steps you need to take when you get home, such as:

- List of all medications you've been prescribed
- Recommended changes for your daily activities, such as a low-salt diet
- Scheduled doctor appointments, if applicable
- Specialists you may need to visit, like a cardiologist or pulmonologist, if applicable



Here are some tips:

- Be sure you understand all instructions. Ask about anything that's unclear, such as unknown medical terms.
- Make doctor appointments as soon as you get home. Following up with doctors within a week of leaving the hospital can lower your chances of being readmitted to the hospital.
- See your primary care physician. He or she needs to know you were in the hospital and about any changes in your health or medications. Then you can work together on next steps.

Need help making follow-up appointments?

Call us at **1-888-447-7703**, Monday to Friday, from 8 am to 6 pm.

Health Care Is a Team Effort

Ensuring the best, most well-rounded care is easier when patients, doctors and insurers work together. It's also important to update your medical and behavioral health doctors on both your physical and mental health. To support this effort:



- Make a list of medicines and supplements you take or have taken in the past.
- Ask for and sign a “release of information” form each time you see a new medical or behavioral health doctor. This lets them share your care plan with your other doctors.
- Ask your doctors to share relevant medical information with each other.

To help coordinate your care, we remind our network doctors to consult each other — and to share related medical information at your request. If you're OK with it, we can send your care plan to your doctors for you. For help or questions, call **1-888-447-7703**.

Get coordinated care at AdvantageCare Physicians

Team-based care at AdvantageCare Physicians helps ensure all doctors know your care plan. Patients are assigned a personal Care Team of a primary care doctor, nurse, medical assistant and patient service representative — all focused on your optimal care. Visit acpny.com.

Crack the Code

Use the Letter Code on the right to identify the health insurance word that matches the definition below it. Write a letter above each number to reveal the word.



16 18 9 13 1 18 25 3 1 18 5 16 8 25 19 9 3 9 1 14

1) Doctor who delivers basic care and issues referrals

19 16 5 3 9 1 12 9 19 20

2) Doctor trained in a certain area of medicine, such as cardiology or dermatology

8 13 15

3) Type of health plan that provides access to care through a select network of health care providers

18 5 6 5 18 18 1 12

4) Recommendation by a doctor that a patient get care from a specialist or at a facility

14 5 20 23 15 18 11

5) Group of doctors, hospitals and other health care providers with whom a health insurer contracts to deliver medical services to plan members

3 15 19 20 - 19 8 1 18 9 14 7

6) Payment arrangement whereby a plan member pays a portion of covered services not covered by the health insurer

Letter Code

A = 1	J = 10	S = 19
B = 2	K = 11	T = 20
C = 3	L = 12	U = 21
D = 4	M = 13	V = 22
E = 5	N = 14	W = 23
F = 6	O = 15	X = 24
G = 7	P = 16	Y = 25
H = 8	Q = 17	Z = 26
I = 9	R = 18	

Answers: 1. primary care physician, 2. specialist, 3. HMO, 4. referral, 5. network, 6. cost-sharing



Presort
Standard Mail
U.S. Postage
PAID
EmblemHealth



Paying Your Monthly Bill

Each month you will need to pay EmblemHealth a premium (monthly plan cost). You have four payment options:

- 1. Auto bill-pay (online).** Sign up for this EmblemHealth service, which automatically withdraws your premium from your bank account.
- 2. Online.** Pay through your secure online member account.
- 3. By phone.** Call **1-888-447-7703** and choose the option to pay by phone — through your checking or savings account, or with your Visa or MasterCard.
- 4. By mail.** Send in a check with the bill you get in the mail.

Visit emblemhealth.com/paymybill for details.



Go Paperless!

Going paperless is a great way to reduce clutter, stay organized and store your information in one safe place. By choosing this option, you'll receive EmblemHealth communications in your secure online message center at emblemhealth.com, instead of by mail.

Just go to emblemhealth.com and sign in to or register for your secure online account. Once you get to your account home page, select "Go Paperless" under "Tools That Help You."

Let Your Voice Be Heard

Join our online panel, EmblemHealth Member Insights Community. We'll use ideas we gather to create new tools and improve your EmblemHealth experience. Visit emblemhealth.com/community.

Connect with us on Facebook,
Instagram and Twitter



HOW TO CONTACT US

EmblemHealth: 1-888-447-7703

Mon-Fri, 8 am-6 pm (excluding major holidays)

myEmblemHealth app: Download from iTunes or Google Play

NY State of Health Marketplace:

1-855-355-5777

Mon-Fri, 8 am-8 pm, and Sat, 9 am-1 pm
(Call for questions about your tax credits and subsidies.)

Lab Services — Quest Diagnostics:

- 1-888-277-8772 (appointments)
- 1-866-697-8378 (customer service)

Emblem Behavioral Health Services:

1-888-447-2526

Healthy Beginnings PATH: 1-877-736-2229

(one-on-one support before and after pregnancy)

Web Resources:

- emblemhealth.com
- acpny.com (AdvantageCare Physicians)
- ehnc.com (EmblemHealth Neighborhood Care)
- emblemhealth.com/familycaregiver (EmblemHealth's Care for the Family Caregiver program)
- nystateofhealth.ny.gov (NY State of Health Marketplace)
- questdiagnostics.com/patient (lab services)