



# WHOLE you



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We want to hear  
from you!

This is your way to let  
us know what we're  
doing well or what needs  
improvement. Go to the  
last two pages to learn  
more.

## Welcome to Whole You

*This is your yearly benefits and services newsletter from Health Net. This is a good source for information to help you make the most of your Health Net coverage.*

New to Health Net? Find out about your health plan online.

**Visit [www.healthnet.com](http://www.healthnet.com).**

### Here are the articles you will find in this issue:

- Take Charge of Your Health
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- Integrated Care Management: Real Help for Your Serious Condition
- Connect Online for Useful Tools to Manage Your Health Care Coverage
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## Take Charge of Your Health

**Preventive care and yearly wellness checkups** are important to help you stay healthy.

Practicing healthy behaviors as part of your normal routine can play a big role in your quality of life.

### Small health habits can help lead to big health changes

**Eat well.** Healthy eating is all about balance. Balance your diet with nutritious options, such as fruits, vegetables, and whole grains. Avoid skipping meals. You'll want to keep snacks on hand that contain protein, so you don't get hungry. Have a diet low in fat, high in fiber and rich in vitamins.

**Keep moving.** Get some cardio in your day. Take the stairs, jump rope, or step outside to walk during a break from work. Engage in physical activity that you enjoy at least three times a week for 30 minutes. Exercise with a friend or family member. Do what you can to stay inspired.

**Stay safe in the sun.** Prevent skin damage and aging. Protect yourself from harmful UV rays. The best ways are to use sunscreen and wear hats or other lightweight clothing with good coverage that reduces your exposure to the sun.

**Be smoke-free.** Tobacco use is one main risk factor for certain cancers and other chronic illnesses.

### Focus on your mental health.

Be sure to take care of both your body and your mind. Put self-care at the top of your list. Practice breathing exercises to manage stress. They can also help your emotional health.

Set aside your electronic devices and be sure to get enough sleep (adults need seven or more hours per night). Plus, find other ways to relax when you can. Know that positive mental health can help lead to improved total health.

Visit a behavioral health provider. Call the behavioral health benefits number on the back of your Health Net ID card if you need support, want help finding a behavioral health provider or have questions about your behavioral health benefits.

### Stay hydrated.

Adults should drink 6 to 8, 8-ounce glasses of water each day. Your body uses water in maintaining its temperature, removing waste, and keeping your joints healthy.

### Screenings and other types of preventive care

#### **Preventive care helps ensure your good health.**

Health problems are easier to treat when caught early. Regular screenings may help detect cancer early. Screenings can check for illness before symptoms appear or progress.

It is vital to get cancer treatment in its early stages. This is when treatment can be most effective. Always check with your doctor for the tests that are best for you given your age, health history and immediate family's medical history.

*(continued)*



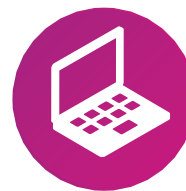
## Suggested screenings/ services:

- **Annual checkup.** Visit your primary care provider (PCP) at least once each year so they can check your current health status. Your PCP can suggest next steps to keep you at your best health.
- **Flu shot.** Get your flu shot each year to protect yourself, your loved ones, and others.
- **Depression and anxiety screening.** Ask your doctor for this screening during your annual checkup. Remember that mental health benefits are part of your health plan coverage.
- **Breast cancer screening (Mammogram<sup>1</sup>).** Individuals age 21 and older should ask their doctor about including a clinical breast exam during their yearly checkup to screen for breast cancer early. Once you turn 40, talk to your doctor to find out when to get your first mammogram. After that, get your mammogram every one to two years, or as often as your doctor suggests.
- **Prostate cancer screening.** At age 40, talk to a doctor about testing.
- **Colorectal cancer screening.** Routine screening should begin at age 45. However, you can talk to your doctor from age 40 to learn more about your risk. There are several screening options available, including a colonoscopy or in-home options.

- **Cervical cancer screening (Pap test<sup>1</sup>).** Routine screening should take place every three years starting at age 21. If you have a teen at home, urge good choices and inquire about cancer prevention with the HPV vaccine.
- **Sexual health screenings.** If you are sexually active, make sure to get an annual test to check for:
  - Chlamydia
  - Gonorrhea
  - HIVWith any positive result, your doctor can talk to you about your best options for treatment.
- **HIV Preexposure Prophylaxis (PrEP).** Preexposure prophylaxis (PrEP) is medicine to help prevent HIV. Health Net covers HIV PrEP medication. It also covers related doctor services and lab testing linked to PrEP as part of your preventive care benefits. There is no cost-share for PrEP services when using an in-network provider.<sup>2</sup>

### Preventive coverage for services related to PrEP includes:

- Provider office and telehealth visits
- HIV testing
- Testing for kidney function
- Testing for hepatitis B and C viruses
- Testing for other STDs
- Pregnancy testing
- Follow-up and tracking every three months
- Behavioral adherence counseling



For more information about our health and wellness programs, visit <https://healthnet.sharecare.com> or [www.healthnet.com](http://www.healthnet.com) or [www.myhealthnetca.com](http://www.myhealthnetca.com)

<sup>1</sup>If you have had either a mastectomy or hysterectomy, and you are unsure if you need these types of preventive screenings, be sure to speak with your doctor.

<sup>2</sup>You may have a cost share if you are covered under a grandfathered health plan.

# WHOLE you

## Where to Go When You Need to See a Doctor Right Away

*Sometimes you need care urgently when you or a loved one is ill or hurt.*

Urgent Care Centers (UCCs) can treat minor ailments. Most UCCs are open after normal business hours. Chances are you may not wait as long at an UCC than you would at the ER. Plus, the out-of-pocket costs are usually lower at the UCC than for an ER visit.

Of course, go straight to the nearest emergency room or call 911 if you have an emergency.

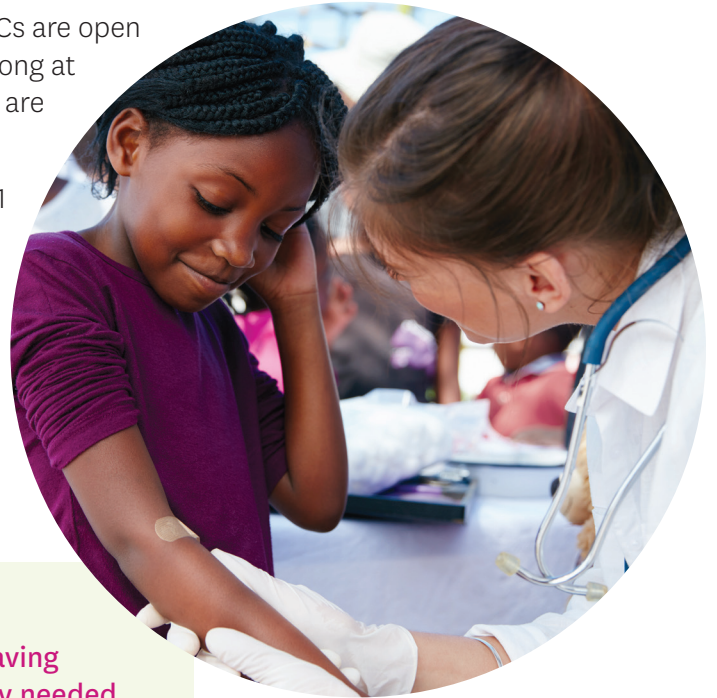
For a list of Urgent Care Centers, visit:

**Group members:**

[www.healthnet.com](http://www.healthnet.com) > *ProviderSearch*.

**Individual & Family Plan members:**

[www.myhealthnetca.com](http://www.myhealthnetca.com) > *Find a Doctor*.



### Tip to remember



Call your PCP as soon as you can after leaving a UCC or ER. They can help to manage any needed follow-up care. Depending on your coverage, you may incur an out-of-pocket expense.

# Integrated Care Management: Real Help for Your Serious Condition

Finding your way through the health care system can be a challenge. This becomes clearer if you or a loved one is facing severe illness.

Health Net has a team of nurses, social workers and other health care experts who can help. They'll work with you and your doctors to build a plan to help you manage your illness. They can also help you reach your peak level of health. A care manager can help:

- You understand:
  - Your health conditions
  - our treatment options
  - Your health care benefits
  - Actions you can take to improve your health
- Find local resources to support your care.

Your choice to take part in care management will not affect the status of your health care benefits.

## Care management may be able to help if you or a loved one:

- Has a complex condition, such as:
  - Diabetes
  - Coronary artery disease
  - Asthma
  - Congestive heart failure
  - Transplant
  - End-stage renal disease
  - Cancer
- Has had several hospital stays
- Has Community health care needs
- Has had a very painful injury
- Has a terminal illness



## Call Health Net's Care Center

Learn more about how your caregiver or doctor can refer you to the Integrated Care Management Program. Or ask for a review to find out if Care Management can help you. Call the Customer Contact Center number on the back of your Health Net ID card.



# Connect Online for Useful Health Tools to Manage Your Health Care Coverage

When you create an online account at **www.healthnet.com** (Group members) or **www.myhealthnetca.com** (Individual & Family Plan members), you have access to dynamic health care tools at your fingertips. These tools can help you:

- Save time.
- Manage your plan information.
- Build healthy habits.

All at your fingertips!

## My health plan

- View your benefits at a glance
- View and print a copy of your coverage documents. This includes your plan's:
  - Evidence of Coverage, including:
    - » Member Rights and Responsibilities
    - » Benefit restrictions
    - » How to get urgent care, emergency care, out-of-area services, and care after business hours
  - Schedule of Benefits which includes:
    - » Copayments
    - » Coinsurance
    - » Deductibles

## My account

- Request a second opinion with an online request form.
- Print or order ID cards.
- Manage your account information, such as changing your contact details or online password.
- File an appeal or complaint.

## Pharmacy coverage

- See your pharmacy benefits.
- Manage your prescriptions.
- Get mail-order forms.
- Research medication information.
- Find a pharmacy.

## My plan activity

- Submit and track the status of medical claims. (Note: You can also track your claims by phone. Call the Customer Contact Center number on the back of your Health Net ID card.)
- View prescription history.
- View or begin a Reimbursement Request.

## ProviderSearch

Through the ProviderSearch, you can find:

- Doctors
- Specialists
- Hospitals
- Physician groups
- Urgent care centers and more

You can also locate other plan providers. These are providers who offer services like:

- Behavioral health
- Dental
- Vision
- Alternative care

To access all this and more, go to **www.healthnet.com** (Group members) or **www.myhealthnetca.com** (Individual & Family Plan members) and log in. If you don't have online access, call the Customer Contact Center number listed on your Health Net ID card.

## Don't have an account?

Have your Health Net ID card ready, and follow these simple steps:

1. Visit **www.healthnet.com** (Group members) or **www.myhealthnetca.com** (Individual & Family Plan members) and choose *Register* at the top right of the home page.
2. Read and complete the forms – and you're done!

Most users can begin using the site right away.

## Get Support to Help You Stay Healthy with Health Net's Wellness Solutions

Health Net has some online tools to help you stay healthy and reduce your health risks. Let's see what they offer!

### Take the RealAge Test

The RealAge Test is like a health quiz. It asks you questions about your lifestyle and medical history. It also looks at other things like your relationships and stress. You'll get a snapshot of your current risk for health problems. It's a way to see how your habits affect your health. Plus, you'll get tips and a report to help you out.

### Try online RealAge programs

These are interactive programs that help you work on things like stress, sleep, eating, and being active. They set small goals to make it easier to change your habits. The lessons also help you decide what changes to make and give you tools to make them stick.

### Meet a health coach

A health coach is like a personal guide to being healthy. They talk to you one-on-one and help you make changes in your life. You can chat about what's motivating you and deal with habits that could be bad for your health.

### Learn from lessons

There are digital lessons that cover different topics like dealing with stress, quitting smoking, staying active, and more. You can go through these lessons on your own, and they take about 2-3 weeks each.

### Eat right with the "Eat Right Now" program

This program helps you understand why you eat when you're not really hungry. It uses videos and exercises to teach you how to listen to your body and offers help to stop emotional eating. It lasts for 28 days and can help you eat better.

### Relax with "Unwinding"

"Unwinding" is a program that is designed to help you relax and handle stress. Its goal is to make your sleep, mental health, and overall life better. You can use it to do breathing exercises, meditations, watch relaxing videos, and more.

### Customized programs just for you

All of these programs can be adjusted to fit your needs. After all, everyone is different, and we all want to improve in our own way.

**Ready to get started?** You can access these wellness programs and resources online by visiting <https://healthnet.sharecare.com>. Stay healthy and take care of yourself!

## How we make sure new technologies are safe

Health Net often reviews new methods, drugs and devices used to treat certain ailments. We have a process to study new technologies and find whether or not they should become part of our health plans.

New technologies are often thought of as untried during certain steps of clinical studies. During this time, health care experts study how safe and useful they are.

**Health Net reviews these studies and makes decisions based on medical standards.**



# WHOLE you

## Connect with Quality Health Services for a Healthier Lifestyle

Health Net works with your doctor and other providers to improve quality of care. We also work to help ensure that you get timely access to health care services.

Health Net's Quality Improvement Program works to make sure health care services and products:

- **Meet** your health needs,
- **Promote** your well-being, and
- **Support** you to lead a healthy lifestyle.

### Our Quality Improvement Program:

- Helps you learn how to manage your health.
- Helps you access the care you need.

- Offers support as you make health decisions with your doctor,
- Reminds you to get yearly wellness visits for you and your family,
- Shares information to help improve care for chronic conditions,
- Works to Make it easier to get mental health services,
- Promotes safe and quality care,
- Helps make sure you get the correct therapy and/or medication schedule,
- Supports you through changes that span across your life.

Health Net's Quality Improvement Program creates new ways to support members with access to care. Being able to get care when you need it improves health outcomes. Members can learn how to better manage their health on a range of health topics through:

- Educational emails
- Interactive text-messages
- Social media outreach

Telehealth is also available if members aren't able to have in-person doctor visits.

In 2023, Health Net tracked performance in many clinical areas. Here are some examples that highlight the work done over the year.



**Testing for strep throat when the symptom is Pharyngitis (sore throat):** Health Net educates members and works with providers to ensure the correct use of antibiotics. Before antibiotics are given for strep throat, a test is done to check the diagnosis. When antibiotics are used correctly this it can help avoid harmful side effects. It also helps prevent possible antibiotic resistance.



**Blood pressure control: Health Net supports members diagnosed with high blood pressure.** This diagnosis is also called hypertension. Health Net sends reminders to members about ways to control their blood pressure levels. Controlling blood pressure helps to lower the risks of cardiovascular disease.



**Retinal eye exams for members diagnosed with diabetes:** For members with diabetes, yearly eye exams can support early diagnosis and treatment of an eye disease called diabetic retinopathy. Eye exams can help lower the risk of vision loss. Health Net helped more members diagnosed with diabetes get this important yearly screening.



## Learn What Common Health Coverage Terms Mean

*This guide can help. We've defined some common terms used by your doctor and by your health plan. By knowing these terms, you can make better choices about your health.*



### Coverage and services

#### **Covered benefit (also called covered services or benefit)**

The health care services that are covered by your health care plan.

#### **Preventive services**

Health care services that you get on a regular basis. These services, like screenings, checkups, and counseling, will help to keep you from getting sick or having health problems.

#### **Explanation of benefits**

After you see your doctor or get a health care service and your health plan processes the claim for your care, your health plan will send you a list of the services you got. It will also include how much the services cost and how much it will pay your doctor or medial provider. The Explanation of Benefits is not a bill.

#### **Evidence of Coverage (EOC)**

This document describes the terms and conditions of your coverage.

#### **Excluded services**

Health care services that are not covered by your health plan.



### Costs and payments

#### **Premium (monthly payment)**

The amount you pay to maintain your health coverage. It is not a part of your:

- Deductible
- Copayments
- Coinsurance

#### **Cost-sharing**

The amount of money you pay out of your own pocket for services covered by your health plan. Deductibles, coinsurance and copayments are examples of cost-sharing. Your payment to maintain coverage is not an example of cost-sharing.

#### **Deductible**

The amount you owe for some covered health care services before your health plan begins to pay for certain services. After you pay your deductible, covered services are still subject to other cost sharing like copayments and coinsurance. The deductible may not apply to all services.

#### **Copayment or Copay**

Your share of the costs of a covered health care service, set at a fixed amount. Copayments vary by plan.

#### **Co-insurance**

Your share of the costs of a covered health care service. It is calculated as a percentage.

#### **Out-of-pocket maximum (OOPM)**

The most you pay during a policy period (usually a calendar year). After you pay the OOPM, your health plan will begin to pay 100% of the allowed amount for covered services. This limit never includes your premium payment or health care charges for services your health plan doesn't cover.

#### **Allowed amount**

The most that your health plan will pay for a covered health service.

## Coverage Choices

### Health Net strives to help you and your family stay healthy.

We do not reward doctors who deny medical care or treatment. We will review any report of a doctor who does not give medically needed care to our members. Any doctor found to have acted wrongly may have their contract terminated through Health Net.



If you have questions, you can talk with us in your preferred language.

Just call the Customer Contact number or TTY number on the back of your Health Net ID card.



# Healthy Life Begins With a Strong Heart and Good Blood Pressure

## High blood pressure can happen at any time.

It is important to see your doctor regularly. Have your blood pressure checked to know if it is high. Most people may not notice when their blood pressure is high, and often occurs without symptoms. If not controlled, high blood pressure increases the risk for heart attack or stroke, but also could potentially lead to kidney disease and eye problems.<sup>1,2</sup>

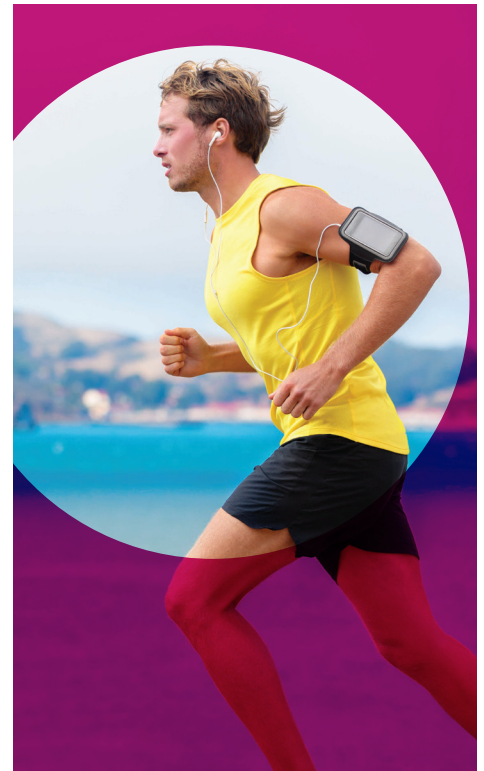
## Help change your health in just a few steps.

### Take your medication (if prescribed)

- Medications play an important role in high blood pressure control. Sometimes it takes time to find the right and most effective medication for you. Please discuss your options with your doctor before changing how you take medications, especially if:
  - 1 **You experience what could be side effects, or**
  - 2 **Your blood pressure gets too low or too high.**
- Take all blood pressure medication as prescribed by your doctor. Learn about programs to help you stay on track with refills: 90-day refills, mail order options auto refills. Call the Health Net Customer Contact at the number on the back of your Health Net ID card to discover your options.

### Know & track your numbers

- A good goal is a blood pressure of less than 120/80 mmHg. If you have been diagnosed with high blood pressure or diabetes, a good goal would be less than 130/80 mmHg. Your own goal may differ from this. Ask your doctor what your target blood pressure should be. Regularly self-monitor your blood pressure to maintain awareness of your blood pressure readings.
- **Learn the right way to take your blood pressure at home.**
  - 30 minutes before taking your measurement, avoid smoking, alcohol caffeine, and exercise.
  - Empty your bladder.
  - Sit calmly, in a chair, without talking. Rest your arm on a flat surface at heart level.
  - Sit with good back support and your feet flat on the floor with legs uncrossed.
  - Place the cuff directly above the bend in your elbow, on your bare arm.
  - Do not talk while taking the measurement.
    - » Wait at least one minute and sit still between measurements.
- You can buy a blood pressure monitor at most retail pharmacies or online. Some plans might cover it; call the Health Net Customer Contact Center at the number on the back of your Health Net ID card to find out. You do not need a prescription.



- When you take your blood pressure at home (or at a local pharmacy), you will know if your treatment plan is working. Keep track of your readings and share them with your doctor. Your doctor may also suggest you make important lifestyle changes to help manage high blood pressure. It is important to know that lifestyle changes may lower your blood pressure as much as a single blood pressure drug!<sup>3</sup>

(continued)

<sup>1</sup><https://www.heart.org/en/health-topics/high-blood-pressure/health-threats-from-high-blood-pressure>

<sup>2</sup><https://www.cdc.gov/coronavirus/2019-ncov/need-extra-precautions/people-with-medical-conditions.html>

<sup>3</sup><https://www.ncbi.nlm.nih.gov/pmc/articles/PMC2991739>

## Know the signs of a heart attack

Having high blood pressure can put you at risk for heart disease, kidney problems, or stroke. High blood pressure can also lead to a heart attack. Some people may have all the signs of a heart attack, while others may have some or none. Heart attack symptoms can differ for men and women.<sup>11</sup>



### Common for men and women

- Chest pain or discomfort
- Pain in the jaw, neck, back, arm, or shoulder
- Nausea or vomiting
- Shortness of breath



### More common for women

- Pain or pressure in the lower chest or upper abdomen
- Heartburn or indigestion
- Feeling lightheaded or dizzy; fainting
- Extreme fatigue



### Think you're having a heart attack?

Call 911 or go to the nearest emergency room right away

### Eat a heart-healthy diet

- A healthy diet low in saturated fat, sodium and sugar can help lower high blood pressure.<sup>4</sup>
- Even cutting a bit of sodium from the diet can bring blood pressure down.<sup>5</sup>
- Talk to your doctor or nutritionist about what diet is best for you.

### Move and get daily exercise to make your heart strong

- Regular physical activity or exercise can help lower blood pressure and manage stress. A stronger heart can pump blood with less effort. Always check with your physician before starting any exercise routine.
- Start small. Set a goal to just be more active. Every bit helps, even for 10 minutes.

### Keep a healthy weight

- Blood pressure may begin to drop with a few pounds of weight loss if you are overweight or obese.<sup>6</sup>
- Remember to consult with your doctor if you plan to lose weight or start a diet.

### Sleep well

- During normal sleep, your blood pressure goes down. Keeping a regular sleep schedule or consistent sleep routines are associated with lower blood pressure.<sup>7</sup>
- Sleeping less than 7 hours and poor-quality sleep increases blood pressure.<sup>8</sup>

### Quit tobacco & limit alcohol intake

- Tobacco and alcohol make your arteries stiffer, which increases blood pressure. They also increase your blood fat levels. Tobacco inflames your arteries, causing damage. High blood pressure, damaged arteries, and high levels of blood fat increase your risk for a blocked artery, heart attack, or stroke.<sup>9,10</sup>
- Avoid alcohol, or drink in moderation. Alcohol also adds extra calories and may interact with certain blood pressure medications.

### Start your health journey with help from Health Net

Health Net has several care-management programs available to support you. Call the Customer Contact Center at the number on your Health Net ID card to learn if you qualify for one of Health Net's programs.

<sup>4</sup><https://www.nhlbi.nih.gov/education/dash/research>

<sup>5</sup><https://pubmed.ncbi.nlm.nih.gov/26997359/>

<sup>6</sup><http://hyper.ahajournals.org/content/42/5/878.long#ref-35>

<sup>7</sup><https://www.heart.org/en/news/2023/03/28/irregular-sleep-schedule-linked-to-high-blood-pressure>

<sup>8</sup><https://www.heart.org/en/healthy-living/healthy-lifestyle/lifes-essential-8/how-to-manage-blood-pressure-fact-sheet>

<sup>9</sup><https://www.ncbi.nlm.nih.gov/pmc/articles/PMC3576744/#:~:text=The%20nicotine%20in%20tobacco%20causes,lipids%20in%20the%20arterial%20wall>

<sup>10</sup><https://pubmed.ncbi.nlm.nih.gov/35195845/>

<sup>11</sup><https://www.goredforwomen.org/en/about-heart-disease-in-women/signs-and-symptoms-in-women/symptoms-of-a-heart-attack>

# Protect Your Teen's Health with the Human Papillomavirus (HPV) Vaccine

**As children enter their preteen years (9-12 years old), it is important for them to stay up to date with their routine vaccinations.** Vaccines protect kids from several serious diseases, including cancer.

HPV, or Human Papillomavirus, is a common virus that can cause six types of cancer. While there is no treatment for HPV, there is a 2-dose vaccine that can prevent it. Vaccinating your child at the recommended ages can help keep them healthy well into adulthood.<sup>1</sup>

## Don't wait to vaccinate!

The HPV vaccine can help protect your child's future because it helps prevent six types of cancer later in life.

- HPV is a common virus that can cause six types of cancer.
- Prevention Matters! HPV cannot be treated, but there is a vaccine that can prevent it.
- The HPV vaccine works best when given between ages 9 and 12. The latest research from the American Cancer Society say the HPV vaccine is more effective when started at age 9.
- The HPV vaccine is safe, effective, and long-lasting.

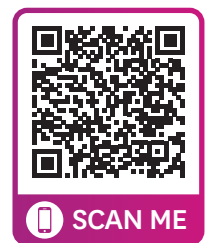
**When your child turns 9 years old, talk to their doctor about getting the HPV vaccine.**

For more information about HPV and the HPV vaccine, please visit the **Health Net webpage.**

## Preventive health screenings for all the family

Screening tests, vaccines, and health counseling are an important part of managing your child's health. A screening test is done to find possible health concerns in children who don't have any symptoms. Screening tests help detect a disease or concern early enough to treat it more effectively.

Click **here** to access the guidelines for children from birth to age 2. For children ages 2 to 18, click **here** to get more information. Talk with your child's doctor to make sure your child is up to date on what they need or to schedule an appointment. Guidelines for adults are also available. Click **here** to view all the screening guidelines by age and gender or scan the QR code to the right using the camera on your smartphone or tablet.



<sup>1</sup>Prevent 6 Cancers with the HPV Vaccine. American Cancer Society. (n.d.). Retrieve November 6, 2023, from <https://www.cancer.org/cancer/risk-prevention/hpv/hpv-vaccine.html>

# WHOLE you

## Digital Mental Health Tools to Help You Stay Mentally Fit

Health Net's Digital Mental Health Program is an online self-help tool designed to help you live your best life. Available 24/7 online and via mobile app, this program can help support you to be happier and healthier. It is safe, secure, and personalized – just for you! Start your journey today! You will find help on the topics below and much more.

- Relieve stress
- Improve sleep
- Manage depression
- Reduce anxiety
- Help with chronic pain
- Mend your relationships
- Pregnancy and Parenting
- Mindfulness and Meditations
- Move beyond trauma
- Recover from alcohol or drug abuse



### Sign up for Health Net's Digital Mental Health Program and get:

- Easy learning modules
- Self-paced workbooks
- Helpful action plans
- Tracking journals

These useful self-help tools can help you start a journey to find peace and stay mentally healthy. Explore the program, enjoy activities, and live well!

To learn more about how to sign up for Health Net's Digital Mental Health Program, visit [www.healthnet.com](http://www.healthnet.com) Health and Wellness section.

## Take Your Prescribed Medications to Stay Healthy

While some of us may prefer to use lifestyle changes to help control our chronic conditions, **it's often the case that:**

- 1 **Lifestyle changes may not be enough to keep our condition in check, and**
- 2 **Sometimes lifestyle changes can be challenging.**

While you work to make lifestyle changes to improve your chronic condition, it is very important that you take your medication the way your doctor suggests. If you have success with other changes you make, talk to your doctor to see if your medication can be adjusted to meet your needs.

When you take the correct dose, on time, it will help you to keep an effective amount of the drug in your body. Take the drug as recommended, otherwise it may take longer to feel better.

### Medication can help you prevent and manage health problems, like:

- Chronic obstructive pulmonary disease (COPD)
- Asthma
- Diabetes
- High blood pressure
- High cholesterol
- Depression

### What to know about medication

- **Control your blood sugar.** Taking diabetes medications<sup>1</sup> the way your doctor prescribes can keep your blood sugar at a healthy level. The medications can help lower your risk of kidney damage, nerve pain or blindness.
- **Control your blood pressure.** Lowering your blood pressure is one of the important things you can do to reduce your risk of stroke. Plus, it may lower your risk of having a heart attack.
- **Give your heart a break.** If you have had a heart attack, taking your beta-blocker medicine<sup>2</sup> as advised by your doctor can help your heart rest while it's healing and lower your chance of having another heart attack.
- **Reduce your chances of having a heart attack.** If you have diabetes and heart disease and/or high blood pressure, being on an ACE-inhibitor<sup>3</sup> and a statin<sup>4</sup> can help reduce your risk of a heart attack. Check with your doctor. If you have diabetes (with no history of heart disease) and you are over age 40, statins can reduce your risk of a heart attack.<sup>5</sup>



Take antidepressants as prescribed on a routine basis. They can help you feel more like yourself. They can also prevent other bouts of depression. **Understand that antidepressants don't work right away.** It can take 2 to 6 weeks to start feeling the benefits of medication.

- **Breathe better and control your symptoms.** Using your asthma or COPD medications as prescribed can help control symptoms such as:
  - Shortness of breath;
  - coughing;
  - wheezing;
  - and life-threatening flare-ups.

(continued)

<sup>1</sup>Diabetes medications: <https://www.niddk.nih.gov/health-information/diabetes/overview/insulin-medicines-treatments>

<sup>2</sup>Heart Disease and Beta-Blocker Therapy <https://www.webmd.com/heart-disease/guide/beta-blocker-therapy>

<sup>3</sup>Benefit of Ace inhibitor in reducing MI, Stroke or Cardiovascular death in people with diabetes & cardio risk factor: <https://pubmed.ncbi.nlm.nih.gov/10675071/>

<sup>4</sup>Statin: <https://www.niddk.nih.gov/health-information/diabetes/overview/preventing-problems/heart-disease-stroke>

<sup>5</sup>Reduce your risk of a heart attack: [https://diabetesjournals.org/care/article/42/Supplement\\_1/S103/30856/10-Cardiovascular-Disease-and-Risk-Management](https://diabetesjournals.org/care/article/42/Supplement_1/S103/30856/10-Cardiovascular-Disease-and-Risk-Management)

## Tips for taking medicine

- **Stay with it!** Don't stop taking your medication because your symptoms are better, or you do not feel any different.
- **Keep your doctor up to date.** Tell your doctor if any side effects bother you or cause you problems. Always talk to your doctor before you stop taking, or change the way you take, any medication.
- **Know what you take and why.** Keep a current list of your medications and review it every year with your doctor. Also share any herbal supplements you take. To download and print a wallet-size medication checklist, visit <https://www.scriptyourfuture.org/tools>. Under Tools, select GET TEXT REMINDERS to get reminders by text on your phone.
- **Share your concerns and learn about your options.** Talk to your pharmacist or doctor if you have stopped taking your medication because you:
  - Forget.
  - Have side effects.
  - Have trouble paying. There may be other options you can try.

- **Ask what you can expect.** When you pick up your medication, talk to your pharmacist about what to expect when you take them.
- **Use tools for success.** Use a pillbox, calendar, or alarm to help remind you to take your medication on schedule.
- **Sign up for text reminders**
- **Give yourself refill reminders.** Mark your calendar each month to remind yourself to refill your maintenance medications on time. You can also ask your doctor for a three-month supply or ask your pharmacist to sign you up for auto refills.

## Other resources

You can view our most current drug list, at the **Employer Group Pharmacy link**. For Pharmacy questions, call the phone number on the back of your Health Net ID card. Our Customer Contact Center can help you with questions on:

- Mail-order pharmacy services and other pharmacy questions
- How to find a generic or lower-cost medication.

Talk to your doctor or pharmacist if you have problems taking your medication. They can review options with you.





# Learn to Coordinate Your Care

**Doctors, nurses, specialists, care managers** – it can take a whole care team to help you manage your health.

Your primary doctor plays an important role in managing all the care you receive from different providers – whether it is a certain type of treatment or a specialist referral (a doctor who has an advanced focus on a certain area of medicine or disease).

Your doctor will talk with you and all your providers and specialists to help create the best care plan for you. These choices affect your overall well-being. You may see multiple providers or specialists during the year (in-person or through a telehealth/online appointment).

Health Net cares about your overall health. We help your doctor manage your care and ensure they have the information from other providers.

Use the tips below to help your overall care plan and stay healthy.



Health Net cares about your overall health. We help your doctor manage your care and ensure they have the information from other providers.

## Helpful tips on managing your care across health care providers

<p><b>Topics for your next visit with your doctor</b></p>	<ul style="list-style-type: none"> <li>• Care you received from other providers or specialists. Include telehealth appointments. It is important that your doctor has all your health information.</li> <li>• Results from blood tests, x-rays or tests ordered by other providers or specialists.</li> <li>• Help to manage your care and services among all your providers.</li> <li>• Medications or prescriptions from other providers.</li> </ul>
<p><b>How to search for an in-network specialist</b></p>	<ul style="list-style-type: none"> <li>• Use Health Net’s online <b>Provider Search Tool</b>.</li> <li>• Call the Customer Contact Center at the number on the back of your Health Net ID card. A Call Center Rep will help you find a specialist that fits all your needs. Some plans require a referral from your primary doctor for you to see a specialist. Refer to your plan coverage documents.</li> </ul>
<p><b>How to search for an in-network Behavioral Health provider</b></p>	<ul style="list-style-type: none"> <li>• Call the mental health benefits number on the back of your Health Net ID card</li> </ul>
<p><b>Learn more about telehealth/online appointment services</b></p>	<ul style="list-style-type: none"> <li>• You may be able to connect with your provider through a convenient Telehealth visit. However, it might not be right for every situation. Call your provider’s office or the Health Net Customer Contact Center at the number on the back of your Health Net ID card. A representative can help determine next steps.</li> </ul>
<p><b>Get back test results</b></p>	<ul style="list-style-type: none"> <li>• Let your health care provider know how you would like to receive your test results (phone call, mail, online portal, if available).</li> </ul>
<p><b>Make an appointment</b></p>	<ul style="list-style-type: none"> <li>• The front office staff at your providers office can help schedule future appointments, or appointments with other doctors.</li> <li>• Call the Health Net Customer Contact Center at the number on the back of your Health Net ID card. A Call Center Rep can help you schedule an appointment with any type of provider.</li> </ul>

# Steps to Take After an Emergency Room (ER) Visit or Hospital Stay

A visit to the Emergency Room (ER) or a hospital stay can be stressful. That's why it's important that you do certain things after your visit to either. Timely follow-up with the right provider, after your ER visit or hospital stay, is important to your long-term health and wellness.

## Talk with all your doctors

Before you leave the ER or hospital, have an appointment scheduled with your primary care physician (PCP) to follow-up on your care. You can also ask the hospital staff to make the appointment for you. This helps ensure that you have a healthy recovery. It can also help to prevent another ER visit or re-admission to the hospital.

For mental health or substance use conditions, schedule an appointment with your behavioral health provider. It is best that you see your behavioral health provider within seven days after discharge from the hospital.<sup>1</sup> Doing this can keep you on track with your treatment plan and help ensure any medications are working well.

It's important to let all your doctors and health care providers know about your recent ER visit or hospital stay. You should tell them about things like:

- Lab tests
- New medications or changes to your current prescriptions
- Any instructions during your discharge

## You can help all your doctors work better together for your care when you:

- Give each of your doctors a list of the names, phone numbers and addresses of all the health care providers you see. This includes specialists, behavioral health providers and your PCP.
- Ask all of your doctors to talk to and update each other on your treatment.
- Let your PCP know about any ER visits and hospital stays you've had.
- Give each of your doctors a list of all your current medications.

## Don't forget these three important tips when you're ready to leave the hospital.

- 1 Ask questions.** Find out what your care will be after you leave the hospital, such as:
  - Your medications
  - Your recovery plan
  - Whom to call if you have a problem

Make sure all of your questions and concerns are addressed before you leave.

- 2 Bring a loved one with you.** Another person present can help make the transition smooth after your discharge. They can:
  - Help listen to your discharge instructions
  - Ask questions about care that a family member or friend may need to give you
  - Help make sure you understand and follow through on your care instructions

- 3 Contact the appropriate medical or behavioral health provider.** If you do not have an assigned provider, please call the number on the back of your Health Net ID card. Do this to get help finding a medical or behavioral health provider.

<sup>1</sup><https://www.ncqa.org/hedis/measures/follow-up-after-hospitalization-for-mental-illness/>

# WHOLE you

## Kick the Habits with Programs and Support from Health Net

If you have ever tried to quit smoking or using tobacco, you know that simply choosing to quit does not usually work.

If you want to quit smoking, **START** by taking the following steps:

**Set** a quit date.

**Tell** family, friends, and coworkers that you plan to quit.

**Anticipate** and plan for the challenges you'll face.

**Remove** cigarettes and other tobacco products from your home, car, and work.

**Talk** to your doctor about getting help to quit, such as signing up for a program designed to help you

### Success can be yours with help from your doctor

The “T” for “Talk to your doctor” is very important. Many people try to quit on their own. Your doctor can offer tools to improve your chances of success. Using nicotine replacement therapy or one of many prescription medications can double your chances of quitting.

Nicotine skin patches, chewing gum and lozenges are available over the counter. However, you can also get other forms of the therapy, like nasal sprays and inhalers, through your doctor.

Other prescription medications that can help include Zyban® (Bupropion) and Chantix® (Varenicline). Talk to your doctor about whether one of these options may be right for you.

### Craving to Quit (Tobacco Cessation Program)

To enroll in the Craving to Quit Tobacco Cessation Program, call **800-893-5597 (TTY: 711)**. Select the tobacco cessation menu option.



**Get Started!**

Please visit

<https://healthnet.sharecare.com>,

[www.healthnet.com](http://www.healthnet.com) or

[www.myhealthnetca.com](http://www.myhealthnetca.com) to begin

your journey.

## Better Care Can Be Yours When You're Health Literate

*Most adults in the United States have limited health literacy skills. This means that many of us struggle at some point to understand health care and health coverage information.*

### What is health literacy?

Health literacy is the ability to find, understand and use health information to make decisions about your health. This means understanding things such as:

- What your health plan covers.
- Where to go for your care.
- What your doctor is saying.
- Instructions on how to take your prescription drugs.

Health literacy is not based on your education. Anyone can struggle to understand health care and health coverage information. At Health Net, we want to make health care and health coverage less stressful for you. That's why we work hard to make the health care and health coverage information we provide clear and easy. It is our job to provide you with information that helps you to make informed health decisions.

### What does Health Net do to help?

#### We:

- Create easy-to-use member materials.
- Develop easy-to-understand disease education materials.
- Provide plain language training to Health Net employees, medical staff and doctors.
- Share best practices across the company.

We continue to learn about our member communication needs by following guidelines from several public health agencies. We also strive to use clear and plain language in all the information we provide you.

Every October during National Health Literacy Month, we have new trainings and learning activities for our Health Net staff and doctors. We even have a Health Literacy-Plain Language training that all staff must complete every year. We got even more social this year during National Health Literacy Month – visit our **Instagram**, **Twitter** and **Facebook** posts. Health Net's social channels show our commitment to the principles of health literacy.



**You can learn more about health literacy by clicking on the links below.**

<https://www.cdc.gov/healthliteracy/learn/Understanding.html>

<https://www.ahrq.gov/health-literacy/improve/precautions/index.html>

## Your Input Matters – Share It!

This spring, you may get the chance to take the **CAHPS member experience survey**.

We'll mail the survey to select members. It'll ask questions about your experience with your providers and health plan.

Not all people will get the survey. If you are one of the lucky few selected to take the survey, please respond. Give us your honest input and let us know how we can do better.

Happy with your care? We want to know that, too! Your feedback lets us understand what works and what doesn't. We look forward to hearing from you.

We want to hear from you! Your feedback is anonymous and will represent the voice of thousands of members. Let us know what you think!



## Find Support Quick and Easy with findhelp

**Health Net Community Connect, powered by findhelp (formally known as Aunt Bertha) is a free, online search service that helps you find programs and social services in your area.** Search and connect to such services as financial assistance, food pantries and other free or reduced-cost help.

Your social needs are protected. The searches you make on Community Connect are private. No one will contact you and we will not share your information without your consent. Health Net will use the social needs assessment results to help connect members to social services when needed. Members can self-refer to these programs, keep track of the referrals, as well as update them. Members can update the status of a referral to got help, couldn't get help, no longer interested, and more.

### Connect in three easy steps.

- 1 Go to <https://healthnet.findhelp.com/>
- 2 Complete a Social Needs Self-Assessment
- 3 Enter a ZIP code and click search

Once you click search, you can choose from one of ten categories or select a subcategory, which will contain a list of services that vary based on the ZIP code entered. You can view results in more than 100 languages.

## Your Privacy Is Protected with Health Net

*Protecting your privacy is a main focus at Health Net. We have strict rules about how we may collect, use, or disclose your personal health information (PHI).*

PHI is information about you including name, address, phone number, health information, and demographic information. You also have certain rights with respect to the information we maintain about you.

Health Net will not use your race, ethnicity, language, social needs, sexual orientation, and gender identity information to make the decision if you can get coverage or benefits.

### PHI includes information about:

- Your past or present physical or mental health – or condition.
- The health care you've gotten.
- The payment for that care.
- Race, ethnicity, and language
- Sexual orientation and gender identity
- Social needs

### Health Net's Notice of Privacy Practices explains:

- How your PHI may be used or disclosed.
- Your rights as a member to access PHI.
- And, how you can request changes, limits, or an account of where and to whom your PHI was disclosed.
- The steps for filing a complaint.

For a copy of Health Net's privacy policies, please visit [www.healthnet.com](http://www.healthnet.com). Scroll to the bottom of the page and click *Legal Notices > Privacy Practices* to reach the Notice of Privacy Practices.

You may also request a copy by calling the toll-free Member Services number on your identification (ID) card. For questions about the Notice of Privacy Practices, please email [Privacy@healthnet.com](mailto:Privacy@healthnet.com).



**Note:** Health Net is required by federal and state laws to alert you about your rights. And we are required to alert you of our legal duties and privacy practices with respect to your PHI.

# How Soon Can I See the Doctor?



The amount of time you have to wait before your appointment with your doctor depends on your health issue. It also depends on the type of care you need.

The table below shows how soon you should be able to see a doctor. It may be OK to wait longer if it does not harm your health. It's a good idea to make a routine doctor visit if you are a new patient and/or have just obtained health coverage.

Appointment type	Wait Time from Request
<b>Urgent care</b>	
Urgent care visit with primary care physician (PCP) (doctor)	Within 48 hours (2 days)
Urgent care appointment with specialist (prior approval needed)	Within 96 hours (4 days)
Urgent care appointment with specialist (no prior approval needed)	Within 48 hours (2 days)
<b>Non-urgent appointments</b>	
Non-urgent care appointment with PCP	Within 10 business days
Non-urgent care appointment with specialist.	Within 15 business days
Appointment for ancillary services (lab work, diagnostic testing, such as mammogram or MRI, and treatment such as physical therapy are examples).	Within 15 business days
<b>Behavioral health appointments (also known as mental health visits)</b>	
Urgent care visits with non-medical doctor behavioral health provider or a medical doctor (psychiatrist) that does not need prior approval	Within 48 hours (2 days)
Urgent care visit with non-medical doctor behavioral health provider or a medical doctor (psychiatrist) that needs prior approval.	Within 96 hours (4 days)
Non-urgent care visit with non-medical doctor behavioral health provider <sup>1</sup>	Within 10 business days
Non-urgent visit with behavioral health doctor (psychiatrist).	Within 15 business days
Non-urgent care follow-up visit with non-medical doctor behavioral health provider <sup>1</sup>	Within 10 business days



If you need help making an appointment, call Member Services at 800-522-0088.

You can get an interpreter (a person who translates speech orally) at no cost to help you at your medical visit.

<sup>1</sup>Examples of non-medical doctor behavioral health providers are counseling professionals, substance abuse professionals and qualified autism providers.

*Is it better for you to read and speak in a language other than English?*

Health Net has a no-cost Language Assistance Program (LAP) to help us talk to each other.

Interpreter assistance helps you talk with your doctor, other health care providers and Health Net staff.

### Interpreters are available for you

- You cannot be required to bring your own interpreter to a medical appointment.
- You do not need to use family or friends as interpreters.
- You cannot use a child as an interpreter, unless there is an emergency, and no other interpreter is available.
- You can get an interpreter at no cost for all your medical appointments.
- You have a right to file a grievance if your language needs are not met.
- Sign language services are available upon request.

You can ask for an oral translation for any document you get from Health Net.

Written translations are available in some documents in Spanish, Korean, Chinese traditional characters, or Vietnamese.

### ***You can ask for a written translation or alternate format for any of these letters***

- Summary of benefit information
- Form letters or letters letting you know about a:
  - Reduction of service
  - Denial of service
  - Change or end of service
- Notices with important health information
- Right to appeal
- Notice of language assistance
- Medical care reminders

### ***Call the Member Services number on your ID card when you need:***

- An interpreter for a medical visit
- A document translated or read to you in your language
- A document in an alternate format
- To tell us your preferred written and spoken language

Please call the number on your ID card at least five days before your appointment if you would like to request an in person or video interpreter. Please allow 10 days for sign language interpreters.

We will do our best to find you an in-person interpreter. Sometimes a telephone interpreter may be the only option available. No-cost telephone interpreter services are available in over 150 languages, 24 hours a day, 7 days a week.

### ***Your preferred language, race, ethnicity and gender identity***

Please call us at the number on your ID card to let us know your preferred spoken and written language. We may also ask your:

- Race
- Ethnicity
- Gender identity
- Sexual Orientation

We use this information to improve the quality of services that you receive. You have the option to decline to answer if you prefer.

Health Net will protect your information. Your language, race, ethnic background, gender identity and sexual orientation information may only be shared with health care providers for quality improvement purposes. This information is not used to make decisions about whether you are able to receive coverage or services.



## How to get your health care information in an easy-to-understand way

Health care and health insurance can be hard to understand at times. We know that for most people health care is complex. Below are some tips you can use when you see your doctors. They can help you know what is happening with your health care.

### Ask your doctor three important questions about your health:

1. What is my main problem?
2. What do I need to do?
3. Why is it important for me to do this?

### Take a notebook to your doctor appointments. Here are some simple ways to use your notebook:

- Write down the plan that you and your doctor make together.
- Be sure to note:
  - Questions you have for the doctor
  - Instructions you need to follow
  - Your test results
  - Any medication prescribed

Ask your doctor to write any important information you need to know in your notebook.

Read our guide that explains hard insurance terms. View the guide in the online newsletter by logging in as a member at [www.healthnet.com](http://www.healthnet.com).



### Call if you have health coverage through your employer:

- **800-522-0088 (TTY: 711)**, Monday through Friday, 8 a.m. to 6 p.m.
- **800-546-4570 (TTY: 711)**, language assistance services between the hours of 6 p.m. to 8 a.m.

### Call if you have health coverage through Individual & Family Plan (IFP) Off Exchange:

- **800-839-2172**, 8 a.m. to 8 p.m., Monday through Friday. And on Saturdays, we're available from 8 a.m. to 6 p.m.

**These hours apply to 888-926-4988 as well.**

### Call if you have health coverage through the Covered California marketplace:

- **888-926-4988**, Monday through Friday, 8 a.m. to 8 p.m. Saturday, 8 a.m. to 6 p.m.
- **800-546-4570**, language assistance services between the hours of 6 p.m. to 8 a.m.

### Call if you have health coverage through Medicare Advantage:

- HMO members call **800-275-4737 (TTY: 711)**
- Amber, Jade and Sapphire members call **800-431-9007 (TTY: 711)**

The information provided is not intended as medical advice or as a substitute for professional medical care. Always seek and follow the advice of your physician or other health care provider for any questions you have regarding your general medical condition.

Members have access to Sharecare and other wellness programs through current enrollment with Health Net of California, Inc. Sharecare is not part of Health Net's commercial medical benefit plans, is not affiliated with Health Net's provider network, and may be revised or withdrawn without notice.

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