

MyBlueHealth

A Magazine for **Blue Cross Complete of Michigan** Members

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**SPRING 2020
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mibluecrosscomplete.com



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Paul A. Loffreda

Interim Market President

Donald S. Beam, M.D.

Chief Medical Officer

Laura J. Mutz

Editor, Communications
and Marketing

Editorial Board

Julia Aronica, L.L.P., L.P.C.

Marjorie Griffin

Michele Lundberg

Rachel Palo

Contact us

Blue Cross Complete
of Michigan

Suite 1300

4000 Town Center

Southfield, MI 48075

1-800-228-8554

TTY users: **1-888-987-5832**

24 hours a day, seven
days a week

HEARTY CHICKEN SAUSAGE WITH ONIONS AND TOMATOES



This savory dish is perfect for a quick and easy dinner. Serving it on cauliflower rice adds an extra serving of veggies to the meal.

INGREDIENTS:

- Olive oil spray
- 1 medium yellow onion, diced
- 5 ounces fully cooked chicken sausage links (look for the lowest fat and sodium you can find), sliced
- 14.5-ounce can diced tomatoes, no salt added
- 12-ounce bag frozen riced cauliflower
- 1 tablespoon minced fresh basil

DIRECTIONS:

1. Spray a nonstick or cast-iron skillet with olive oil spray. Heat over high heat for one minute.
2. Add onions and sauté for three to four minutes until translucent. Add sausage slices and sauté with the onions until the sausage is browned. Add tomatoes and simmer an additional four to five minutes until the liquid is slightly reduced.
3. Meanwhile, cook riced cauliflower according to package directions.
4. Remove sausage mixture from heat and stir in basil.
5. To serve, take one quarter of the riced cauliflower and top with one quarter of the sausage-onion-tomato mixture.

NUTRITIONAL INFORMATION:

Serves four. Serving size is one quarter of sausage mixture and one quarter of riced cauliflower. Each serving provides: 120 calories, 3 g total fat, 1 g saturated fat, 0 g trans fat, 25 mg cholesterol, 240 mg sodium, 15 g total carbohydrate, 4 g dietary fiber, 8 g sugars, 9 g protein.

We welcome your letters

Editor, Blue Cross
Complete of Michigan

My Blue HealthSM

Suite 1300

4000 Town Center

Southfield, MI 48075

Our website is **mibluccrosscomplete.com**. While website addresses for other organizations are provided in My Blue HealthSM for reference, Blue Cross Complete of Michigan doesn't control these sites and isn't responsible for their content. The Healthy Michigan Plan is a health care program from the Michigan Department of Health and Human Services. Blue Cross Complete administers Healthy Michigan Plan benefits to eligible members.

This publication is provided to help you learn about your health condition. It isn't meant to take the place of your doctor. If you have questions, talk with your doctor. If you think you need to see your doctor because of something you've read in this information, contact your doctor. Never stop or wait to get medical attention because of something you've read in this material.

Make family fitness a walk in the park



Pricey gym memberships. Boring treadmills. Muscle-bound weightlifters. If that's your idea of exercise, think again.

Picking berries, flying a kite and going to family day at the park are all fun outdoor activities that double as workouts. Doing them regularly this spring can help your family stay healthy, for now and for years to come.

Families should play together

Your children need an hour of physical activity per day. They learn by watching you. So, plan ways to stay moving as a family.

You might not think your family has time to exercise. But think about all the things you do instead. Then, find a way to fit in fitness. For instance, turn off the TV after dinner and go for a walk. Bike instead of drive to get library books.

Enjoy the great outdoors

Exercise makes you stronger, keeps your weight in check and improves your balance. Taking your family's workout outside gives you even more benefits. You can connect with nature and so can your kids. Green spaces, such as parks, trails and gardens can decrease levels of stress, encourage you to spend time with others outside and facilitate physical activity. Together, these factors can help lower your blood pressure and boost your well-being.

You don't have to spend a lot of money to have fun outside. Some of the best activities are free. Try taking a hike through your local park. Or, organize a game of tag in your front yard. Watch local calendars for family-friendly events.

Live healthier and save money with Blue365®

Did you know? Blue Cross Complete of Michigan members can receive savings on healthy products and services from many businesses in Michigan and across the U.S. Member discounts with Blue365 help you save on items and services related to fitness, healthy eating, personal care, lifestyle and wellness. This includes fitness gear, gym memberships, cookbooks and weight-loss programs. Just visit mibluecrosscomplete.com and log in to your online account to learn more.

Making sense of asthma medicines

An asthma action plan spells out which asthma medicines your child needs and when. There are two main types of asthma medicine. They can help your child live a healthy, active life with few symptoms.

1. Long-term control medicines. This daily medicine helps prevent symptoms. It's important for your child to take their long-term control medicine every day, even when feeling fine. Otherwise, your child's asthma may get worse and symptoms may return. The most common long-term control medicines are inhaled corticosteroids, which reduce swelling in the airways.

2. Quick-relief medicines. Also called "rescue" medicines, these relieve asthma symptoms when they flare up. The most common are short-acting beta2-agonists, or SABAs. Taken by inhaler, SABAs rapidly relax tight muscles around the airways. This opens up the airways so more air can get through, making it easier to breathe.

Remember, Blue Cross Complete covers inhalers and spacers for members. If you have questions about this benefit, call Customer Service at 1-800-228-8554 (TTY: 1-888-987-5832).

How to control pollens and molds — and manage your asthma

When you have asthma, your airways may be sensitive to tiny, lightweight particles in the air, such as pollens and molds. In fact, these airborne allergens can leave you struggling to catch your breath.

Understanding triggers

The wind carries pollen that comes from weeds, grasses and trees. Plants release pollen each spring, summer and fall. Mold spores are usually in the air from July to early fall. But mold can also grow indoors in damp areas of your home year-round.

People who are allergic to pollen or molds can have a variety of symptoms, including:

- Sneezing
- Congestion or a runny nose
- Watery eyes
- Itchy eyes, nose and throat

If you also have asthma, these allergens can cause your airways to swell and trigger an asthma attack.

Controlling your allergies

The best way to prevent an allergic reaction — and an asthma attack — is to avoid or reduce your exposure to triggers.

To avoid pollen and mold:

- Check daily weather reports for local pollen and mold counts. When counts are high, stay indoors or reduce your outdoor activity. Pollen counts are usually highest on hot, dry, windy days. Mold counts can be high during both dry and humid weather, depending on the type of mold.
- Even when pollen and mold counts are low, wear a dust mask when doing yard work.
- When you come in from outside, wash your skin and hair.
- Turn on the air conditioner at home and in your car. And keep your windows and doors closed.
- Use an exhaust fan in damp household areas that may contain mold, like the kitchen, bathroom and basement.
- Regularly clean moist surfaces in your kitchen and bathroom to control indoor moisture. Use a dehumidifier to keep indoor humidity below 50%.
- Clean or replace the filters on air conditioners and other ventilation systems regularly.

If these steps don't help, your doctor may prescribe allergy medicines or shots to manage your symptoms.



Is it just a cough — or childhood asthma?

A cough here, a wheeze there. Most children have respiratory illnesses every now and then. But according to the Centers for Disease Control and Prevention, for one in 12 kids, these symptoms are a sign of something more significant: childhood asthma.

Unlike short-term bugs, asthma is a chronic, inflammatory condition. In children who have it, their airways swell and narrow from time to time, making breathing difficult. While the condition typically lasts a lifetime, with proper management, it doesn't have to limit your child's life.

Is my child at risk?

Kids are at higher risk for asthma if they:

- Have allergies themselves, including skin reactions or food allergies
 - Have frequent respiratory infections
 - Were exposed to secondhand smoke before or after birth
- Pick up the patterns**
One way to tell the difference between asthma and other illnesses? Monitor and track your child's symptoms over time.
- When symptoms, such as coughing, wheezing and shortness of breath are linked to asthma, they usually follow a pattern. They tend to flare up:
- At night, causing trouble sleeping
 - Early in the morning
 - During exercise
 - After exertion, laughing or crying
 - In cold air

Often, kids with asthma develop symptoms before 5 years of age. If you notice worrisome trends, tell your child's pediatrician or an allergist-immunologist. Either can diagnose and treat the disease.

Asthma can't be cured. But with medicine and careful planning, it can be managed.



Food allergy or intolerance? What's the difference?

You might have a friend who is lactose intolerant, and another who is allergic to peanuts. How are they different? Symptoms of a food intolerance (also called a sensitivity) are usually limited to stomach issues like cramps, diarrhea and gas. Food allergies can also cause digestive problems — such as vomiting and diarrhea — but allergy symptoms more commonly include:

- Rashes
 - Hives
 - Swelling of the skin
 - Itching
 - Coughing
 - Wheezing
- A severe food allergy can lead to a life-threatening reaction called anaphylactic shock. Symptoms include those listed above, as well as:
- Dizziness or feeling faint
 - Trouble breathing
 - Rapid swelling of the lips, tongue or throat
 - Pale skin

This is a medical emergency. Call **911** immediately if you think someone may be experiencing anaphylactic shock.

If you — or your child — develop any nonemergency symptoms after eating certain foods, talk with your doctor or an allergist. They can give you accurate food tests. And, if needed, they'll refer you to a registered dietitian nutritionist who can help you change your diet.

OPIOID SAFETY AND OVERDOSE

The U.S. is experiencing an opioid crisis. Every day, 130 people die due to opioid overdoses, according to the Centers for Disease Control and Prevention. If you or someone you care about is addicted to opioids, this is a scary reality.

Opioids include prescription drugs used to treat pain, such as oxycodone, hydrocodone, codeine and morphine. It also includes illegal drugs like heroin. Overdose can happen when a person misuses the medicine accidentally or on purpose.

In some cases, opioids are needed to control pain. Doctors most often prescribe

them for acute injuries, after surgery, for toothaches and dental procedures, and for cancer. They might not work as well for some chronic conditions, such as back pain or osteoarthritis.

Taking opioids safely

If your doctor writes you a prescription, these steps can help you stay safe:

- **Set up your next visit.** Your doctor will check how the drugs are working and help you taper off when treatment ends. Stopping suddenly can cause withdrawal symptoms.
- **Avoid interactions.** Combining opioids with other medicines — especially those that cause drowsiness — increases the danger. Tell your doctor about all your medicines, including over-the-counter and herbal products. Avoid using alcohol or other substances while taking opioids, too.



PREVENTION

- **Go low and slow.** The risk for overdose and death increases with longer use and higher dosages. Ask your doctor for the lowest effective dose for the shortest time. Generally, this should be no more than three to seven days. Then take them exactly as told.
- **Ask about naloxone.** This medicine can reverse the effects of an opioid overdose. Your doctor may be able to give you a prescription to keep naloxone at home.
- **Store drugs safely.** Keep opioids in their original packaging. Put them in a locked cabinet or lockbox, not an open cabinet. A single adult-sized dose can be fatal for children. And teenagers or visitors may be tempted to abuse them.
- **Toss them correctly.** Once your pain is gone, don't keep or share unused drugs. Use a community take back program or ask your doctor for help.

Know the signs of overdose

Opioid overdose is a life-threatening emergency. If you suspect someone is overdosing, call **911** for help right away. Signs of overdose include:

- Unresponsiveness — person will not wake up or cannot speak
- Limp body
- Pale or clammy face
- Breathing or heartbeat is slow or has stopped
- Fingernails or lips appear blue or purple
- Vomiting or making gurgling sounds

SAVE
THE
DATE

Drug take back event in April

The Drug Enforcement Administration is hosting a **FREE** and anonymous national drug take back event from **10 a.m. to 2 p.m. on Saturday, April 25, 2020**. For a list of places you can take your unused medicines, visit **takebackday.dea.gov**. Help save lives and the environment by disposing of your unused and expired medicines safely. New for 2020, the DEA will take vaping devices and cartridges as well.

CAHPS survey Q&A

You might see a CAHPS survey arriving in your mailbox soon. Or, you might get a call to complete the survey over the phone. Wondering what it's all about? Read on to learn more about this important tool.

Q: What is a CAHPS survey?

A: CAHPS stands for Consumer Assessment of Healthcare Providers and Systems. CAHPS surveys are used to help understand patient experience with doctors and health plans.

Q: Why should I fill out the survey if I get one?

A: We carefully review the survey results to figure out how to provide better service. We're committed to providing you the best quality health care available. Your input will help us.

We appreciate and value your feedback!

If you receive a survey, please take a few moments to fill it out. Call Customer Service at **1-800-228-8554 (TTY: 1-888-987-5832)** with any questions while completing the survey.

Guidelines to good health for adults

IMPORTANT SCREENINGS AND EXAMS	AGE	HOW OFTEN
Chlamydia screening	Females 24 and younger	Every year if sexually active
		Pregnant women at high risk should be screened
	Females 25 and older	Every year if high risk
		Pregnant women at high risk should be screened
	Males	Talk with your doctor
Diabetes screening	18 to 75 years	Overweight and obese adults should be screened for Type 2 diabetes
Women: breast cancer screening (mammogram)	40 to 44 years	Ask your doctor
	45 to 54 years	Every year
	55 and older	Every 2 years or every year
Women: cervical cancer screening (Pap test)	21 to 29 years	Every 3 years
	30 to 64 years	Pap test every 3 years or HPV test every 5 years
	65 years and older	Ask your doctor
Women: pregnancy (prenatal care)	Childbearing	Week 8: First visit Weeks 8 to 28: Monthly Weeks 28 to 36: Every 2 weeks Weeks 36 to birth: Weekly
Women: pregnancy (postpartum visits)	Childbearing	Between 7 and 84 days after delivery



VACCINATIONS

It's also important that you receive recommended immunizations. For children, many vaccines need to be given on or before a child's second birthday. You can find a full list of recommended immunizations for both children and adults at mibluccrosscomplete.com/vaccinations.



Track your health care online

At mibluecrosscomplete.com, you can read your member handbook to learn more about:

- What's included in your benefits and services, and what's excluded
- Any pharmacy processes, like what to do when you need prior authorizations, an emergency supply of medicine or specialty medicines
- Copays and any charges you may be responsible for (not all members have copays)
- Benefit restrictions that apply to services obtained outside the service area
- Translation and other language services and how to get them
- Submitting a claim or reimbursement request for covered services
- How to find a doctor and to get information about that doctor
- How to get primary care services, including points of access
- How to get specialty care, behavioral health care services and hospital services
- How to get emergency and after-hours care
- Our policy on when to go to the emergency room and when to call **911**
- How to get care and coverage when you're outside of the service area, including out of state
- How to submit a complaint
- How to appeal a decision that adversely affects coverage, benefits or your relationship with your health plan
- How we use independent, outside review of internal utilization management decisions, meaning someone who hasn't already reviewed your claim will help make the final decision
- How we evaluate new technology for inclusion as a covered benefit

You can also learn about:

- Our privacy policy
- Your rights and responsibilities
- How to identify, prevent and report fraud, waste or abuse

Online drug search

Our online drug search includes all the medicines we cover. It also includes our guidelines for these drugs, such as:

- Quantity limits
- Prior authorization, meaning Blue Cross Complete needs to give permission for you to get some medicines
- Generic or brand name

We can also send you this information. Call Pharmacy Customer Service at **1-888-288-3231** (TTY: 1-888-988-0071).

We're available from 8:30 a.m. to 6 p.m. Monday through Friday.

We can also send you a member handbook, which includes your rights and responsibilities. Call Customer Service at **1-800-228-8554** (TTY: 1-888-987-5832), 24 hours a day, seven days a week.



Smoking can cause low birth weight. Here's why it matters.

For a newborn, every ounce of weight matters. Weighing less than 5 pounds, 8 ounces at birth can cause a lifetime of health complications, according to March of Dimes.

A low birth weight baby may have problems breathing or fighting off infections. Later in life, they're also more likely to have intellectual and developmental disabilities and health conditions like diabetes and heart disease.

What does smoking have to do with it?

Some causes are out of your control, but smoking during pregnancy makes you more likely to have a low birth weight baby. According to the Centers for Disease Control and Prevention, one out of every five babies born to mothers who smoke — including e-cigarettes and marijuana — is born too small or too early.

The good news is, the sooner you stop smoking, the more you increase your chance of having a healthy baby.

Thinking about quitting?

Wherever you are in your pregnancy or family planning process, quitting will benefit your baby. It's hard, but Blue Cross Complete is here to help. If you've already tried to quit smoking, try again with us. Even reducing the amount you smoke during pregnancy can help your baby's health.

Our confidential, no-cost Tobacco Quit program offers special resources for pregnant women. You'll receive nine counseling calls, one dedicated female quit coach and rewards for keeping appointments.

Deciding to quit is a change you can make today. Call the Tobacco Quitline at **1-800-QUIT-NOW (1-800-784-8669)**, 24 hours a day, seven days a week.

Personalized support for pregnant members

The Maternal Infant Health Program is Michigan's largest home visiting program. As a member of Blue Cross Complete, you may be able to receive free support services to help you during your pregnancy. These services help make sure your baby develops into a healthy, full-term infant.

Program services include:

- Classes about childbirth and parenting
- Free rides to and from your doctor's office, hospital or classes
- Checkups for baby and mother
- Visits with a mental health specialist and referrals to a mental health provider
- Visits to your home to answer questions about pregnancy and caring for your baby

- Help you find resources to quit smoking, alcohol or drugs
- Help you find resources if you're concerned about abuse or violence
- Answer questions about family planning (birth control)
- Connect you with community services, such as: childbirth education classes; pantries that give out baby items for free; the Women, Infants, and Children food program; and heat and electricity assistance

To find out more about MIHP, call **1-888-288-1722** (TTY: **1-888-987-5832**) and select option 2. We're available from 8 a.m. to 4:30 p.m. Monday through Friday.

During your home visits, the health care professional will:

- Help you with your prenatal care
- Help you get food
- Help you find a place to live
- Teach you how to buy and prepare healthy foods
- Get you care for health problems that could affect your pregnancy, such as diabetes, asthma, high blood pressure, depression or anxiety



TINY PANTRIES make a big impact

'Take what you need; leave what you can'



LGBTQ health support

We care about providing health care coverage for the LGBTQ community. We offer these services and programs to help our members live healthier lives:

- Care management and counseling with supportive professionals
- Emergency services
- Immunizations
- Mental health services
- Preventive care
- Prescription drug coverage, which includes PReP
- Dental coverage for Healthy Michigan Plan members and pregnant members
- Support for quitting smoking
- Vision care
- Community resource help, including food, housing and utilities

Since 2018, Blue Cross Complete has partnered with Lansing-based homeless outreach organization Cardboard Prophets. In 2019, we committed to sponsoring a few, free, tiny pantries in our service area. This idea grew to sponsoring a tiny pantry in each region. And, we agreed to build each pantry.

To date, Blue Cross Complete is sponsoring six tiny pantries. And our Community Outreach team worked with Home Depot to build the pantries. They are painted blue and feature a 'sponsored by Blue Cross Complete' image.

What is a tiny pantry?

Similar to the popular "free little library" concept, each tiny pantry is meant to serve the surrounding community. They are filled with toiletries and nonperishable food items. Passersby are welcome to take what they need and donate if they can. Blue Cross Complete will restock the pantries each

month. The goal is to help fight food insecurity and help the homeless and others in need.

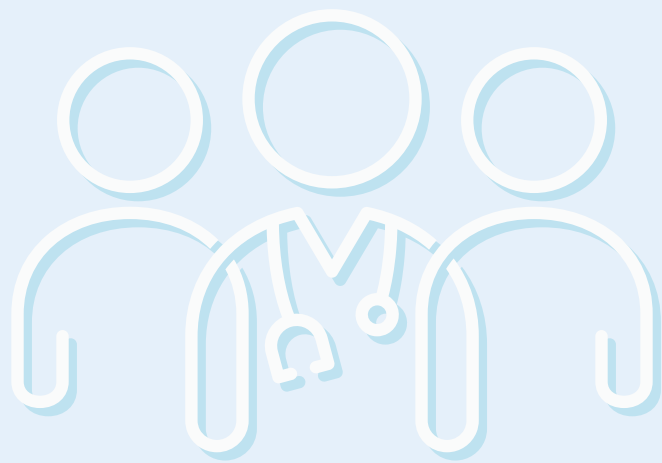
Where are they located?

Blue Cross Complete installed pantries at Caro Community Schools in Tuscola County, Barry Eaton Health Department in Eaton County, Durfee Innovation Society in Wayne County and Lighthouse of Oakland County.

The host organizations have allowed the pantries to be installed on their properties and will oversee their condition. Blue Cross Complete and Cardboard Prophets will take care of any needed repairs.

Visit facebook.com/freetinypantry to see whether there's a tiny pantry near you. If you don't have internet access, but need resources, call our Rapid Response Outreach Team at **1-888-288-1722** (TTY: **1-888-987-5832**). We're available from 8 a.m. to 5:30 p.m. Monday through Friday.





UNDERSTANDING care management

Our care management services help patients and their families manage medical conditions, avoid duplication of services and reduce the need for costly medical services.

Who is involved?

- A **care connector** is a nonclinical staff member who assesses members for care management needs and provides outreach. This includes two-way interactions by phone or in person, offering administrative support, scheduling appointments, providing educational resources and arranging transportation.
- A **care manager** is a health care expert who works with members to define health goals and offer various types of support.
- A **care manager nurse** is a registered nurse who creates, keeps track of and updates a patient's care plan.

What services do we provide?

Care managers and care manager nurses can:

- Identify members' barriers to care. For example, help with getting dental services, vision services and medical equipment.
- Identify and address health or social risk factors. For example, help with scheduling a ride or resources for food.
- Connect members to health care services and community resources. For example, help finding a doctor, scheduling an appointment or coordinating with specialty services. Help with finding housing or community resources.
- Develop care management plans. For example, helping members define goals, manage their

health conditions, access medicines and coordinate appointments.

Who qualifies for care management programs?

- **Bright Start Maternity Program:** Members who are pregnant and high risk
- **Children's Special Health Care Services:** Children and adults who have serious, chronic medical conditions, such as asthma, cerebral palsy and diabetes
- **Chronic Condition and Disease Management:** Members with chronic medical conditions, such as asthma, diabetes, chronic obstructive pulmonary disease and cardiovascular disease
- **Community Care Management Team:** Members with high emergency room use due to chronic illnesses
- **Complex Care Management:** Members with multiple serious physical and behavioral health conditions
- **Rapid Response Outreach Team:** Members with urgent and immediate needs who don't have an assigned care manager
- **Transition Care Management:** Members who are hospitalized, but preparing for discharge

How do I participate?

Members, caregivers or doctors can refer members to care management programs. Referrals aren't required for access to care management services. But if a member has complex care needs, or you feel that you require a higher level of care than you're currently receiving, you or your doctor can request these services by calling your care manager or Customer Service.

Is it mandatory?

No, you may opt out or refuse care management services over the phone when you're contacted by your care manager. If you want to opt out after already receiving these services, contact your care manager or call Customer Service at **1-800-228-8554 (TTY: 1-888-987-5832)**. For other questions, call the Outreach Team at **1-888-288-1722 (TTY: 1-888-987-5832)**. You can also talk with your doctor about care management services.

Need a lift to the dentist?

If you're part of Healthy Kids Dental, you can get rides to and from the dentist. If you live in Wayne, Oakland or Macomb counties, call LogistiCare Solutions at **1-866-569-1902** to schedule transportation. If you live in any other county, call your Michigan Department of Health and Human Services specialist.

If you receive dental coverage from Blue Cross Complete, call Transportation Services at **1-888-803-4947 (TTY: 711)** from 8 a.m. to 5:30 p.m. Monday through Friday for same-day transportation. You can also schedule a ride online by visiting **mibluccrosscomplete.com/transportation**. Be sure to schedule online at least two days before your appointment. In an emergency, always call **911**.

Taking care of your teeth

When it comes dental health, brushing is a no-brainer. For a lifetime of beautiful smiles:

- Brush your teeth twice a day with fluoride toothpaste.
- Floss once a day. Rinse your mouth with water after you floss.
- Visit your dentist twice a year for a checkup and cleaning.
- Avoid sugary foods, sweetened drinks and tobacco.



Brush up on ORAL HEALTH

Did you know that dental health is about more than pearly white teeth and fresh breath? Good oral health is linked to your overall health and wellness. Read on to find out how to access dental services:

For members who are younger than 21:

Healthy Kids Dental benefits apply. To find a dentist, contact these Healthy Kids Dental providers:

- Blue Cross Blue Shield of Michigan:
1-800-936-0935 (TTY: 711); bcbsm.com/healthykids
- Delta Dental of Michigan:
1-866-696-7441 (TTY: 711); deltadentalmi.com

You can also visit **HealthyKidsDental.org** for more information.

For Healthy Michigan Plan members:

You're covered through Blue Cross Complete. Visit **mibluccrosscomplete.com/findadoctor**, then click *Find a dentist* and enter your ZIP code. Or, call Dental Customer Service at **1-844-320-8465 (TTY: 711)**.

For pregnant members older than 21:

You're covered through Blue Cross Complete. Visit **mibluccrosscomplete.com/findadoctor**, then click *Find a dentist* and enter your ZIP code. Or, call Dental Customer Service at **1-844-320-8465 (TTY: 711)**. If you're pregnant and younger than 21, your dental benefits are provided through Healthy Kids Dental.

For traditional Medicaid members 21 and older:

The state of Michigan provides coverage for dental care through Medicaid fee for service. To find a dentist, visit **mibluccrosscomplete.com/dental**. Under *Overview of your benefits*, click the *Dental, vision and hearing* tab. Under *How to access dental services*, click the *Michigan Oral Health Directory* link.

Or, visit **mibluccrosscomplete.com/resources** and enter your ZIP code. Click *Health* then click *Dental Care*. Once you choose a dentist, ask if they cover Medicaid dental services.



Help fight Medicaid **FRAUD, WASTE AND ABUSE**

Fraud, waste and abuse may impact adults and children in Michigan who need health care. Fraud, waste and abuse describe misuse of Medicaid resources.

Fraud is purposefully misrepresenting facts. Waste is carelessly or ineffectively using resources. Abuse is excessively or improperly using those resources. Help us fight fraud, waste and abuse.

Blue Cross Complete works to detect, investigate and prevent health care fraud. You can help. Know what to look for when you receive health care services.

To do your part in preventing fraud, waste and abuse:

- Never give personal information, such as your Blue Cross Complete or mihealth ID card number, to someone you don't know.
- Take a close look at your explanation of benefits statements. Look for charges for services or items you didn't get or that your doctor didn't order. Make sure you haven't been billed twice for the same service.
- Call your health care provider if you don't understand the charges. Also, call if you think a service wasn't needed.

- Contact the Special Investigations Unit at Blue Cross Complete to report a concern:
 - Call **1-855-232-7640 (TTY: 711)**
 - Email **fraudtip@mibluecrosscomplete.com**
 - Write us at:
Blue Cross Complete of Michigan
P.O. Box 018
Essington, PA 19029

You may also report or get more information about health care fraud:

- Write to:
Office of the Inspector General
P.O. Box 30062
Lansing, MI 48909
- Call **1-855-MI-FRAUD (643-7283)**
- Visit **michigan.gov/fraud**

Information may be left anonymously.

Minimizing fraud, waste and abuse means Michigan can provide more care to more people and make the Medicaid program even stronger. Together, all of us can work to find, report and end fraud, waste and abuse.



Information sharing helps us understand our members

At Blue Cross Complete, we want to make sure you get the best care. So Member Services representatives are asking questions to learn more about you and your family. When you call, we may ask you about your cultural background (such as race and ethnicity) and what language you're most comfortable speaking with a doctor or nurse.

You might be asked about your race, ethnicity and language preferences from these staff:

- Customer Service
- Rapid Response Outreach Team
- Care managers
- Community health navigators
- Community educators

The more we know about you, the better we can meet your health care needs. If you choose to share this information, it will stay private. We'll only use it to better meet your needs. Thank you for helping us improve our services.

Member access to language services

Language barriers should not affect your access to care. We provide language services to members who need help with spoken or written English at no cost. Just call Customer Service at **1-800-228-8554 (TTY: 1-888-987-5832)**. We're available 24 hours a day, seven days a week.

SPRING BREAK sun safety

With spring comes the urge to step outside, soak up sun and get a little vitamin D — especially for kids.

But before heading out, remember: base tans do **not** protect against sunburns and skin damage. And a bronze hue does **not** equal a healthy glow. Rather, tans and burns are both a sign of exposure to cancer-causing UV rays. Unfortunately, these myths have serious consequences.

A new study published in *JAMA Otolaryngology-Head & Neck Surgery* finds a 51% increase in the rates of the dangerous skin cancer melanoma on the heads and necks of kids, teens and young adults in North America over the past two decades.

Fair skin and bright sun boost risk

Melanoma begins when mutations develop in cells called melanocytes, which make skin's pigment. Most diagnoses come later in life, at an average age of 65. But that doesn't make younger people immune. In fact, melanoma is the most common skin cancer among children. It occurs even more often in teens ages 15 to 19.

People with fair skin, light eyes and red or blonde hair are at higher risk. The study authors point out that two other main risk factors — sun exposure

and use of tanning beds — are most common among teens and young adults.

Only about one in five cases form on the head and neck. However, the outcome for melanoma in these locations is worse than on other parts of the body.

Parents: protect and detect

The best way to save your child or teen's skin? Start sun-safety education early.

Explain during childhood that tanning exposes skin to cancer-causing UV rays. As they reach adolescence, continue to discourage it, even for one-time events like prom, homecoming and spring break.

Remember the **ABCDE** method of detecting skin cancer. Signs include moles that have:

- **A**symmetry
- **B**orders or edges that are irregular
- **C**olor that's not uniform
- **D**iameter of more than 6 millimeters
- **E**volved over time

If you spot these signs on your child, talk with his or her pediatrician or a dermatologist.



Community resources have you covered

If you're worried about feeding your family or paying your utility bills, getting to the doctor might not be your top priority. When daily life gets overwhelming, let us lend a hand.

We can connect you to food, housing, utilities, clothing, behavioral health services, ride services and other resources. Call our Rapid Response Outreach Team at **1-888-288-1722** (TTY: **1-888-987-5832**). They're available from 8 a.m. to 5:30 p.m. Monday through Friday.

You can also find resources through our Community Resource Hub at **mibluccrosscomplete.com/resources**. Enter your ZIP code, then select the category that fits your need.



Transition to other care

If you have reached the limits of covered benefits you're receiving, we can help. Please call **1-888-288-1722**. They will help you find resources to continue care.



Getting the right care at the right time

Blue Cross Complete of Michigan follows these principles related to utilization management (UM) practices:

- UM decision-making is based on appropriateness of care and services and existence of coverage
- Blue Cross Complete doesn't reward doctors or other employees for denying coverage
- UM decision-makers don't get financial incentives to encourage decisions that end in underutilization



Food support through SNAP

The Supplemental Nutrition Assistance Program, known as SNAP, provides nutrition benefits to supplement the food budgets of families in need. This helps them buy healthy foods and move toward self-sufficiency.

The SNAP program also provides free nutrition education and promotes physical activity. It targets schools, organizations, senior centers, farmers markets and other groups throughout Michigan. The focus is on making healthy food and lifestyle choices.

Visit **michigan.gov/mibridges** to learn more about SNAP benefits and apply for assistance. Or, call **1-855-275-6424**.

Notice of Privacy Practices

Your information. Your rights. Our responsibilities.

This notice describes how medical information about you may be used and disclosed and how you can get access to this information.

PLEASE REVIEW IT CAREFULLY.



Blue Cross Complete of Michigan LLC is an independent licensee of the Blue Cross and Blue Shield Association.

YOUR RIGHTS

You have the right to:

- Get a copy of your health and claims records.
- Correct your health and claims records.
- Request confidential communication.
- Ask us to limit the information we share.
- Get a list of those with whom we've shared your information.
- Get a copy of this privacy notice.
- Choose someone to act for you.
- File a complaint if you believe your privacy rights have been violated.

YOUR CHOICES

You have some choices in the way that we use and share information as we:

- Answer coverage questions from your family and friends.
- Provide disaster relief.
- Communicate through mobile and digital technologies.
- Market our services and sell your information.

OUR USES AND DISCLOSURES

We may use and share your information as we:

- Help manage the health care treatment you receive.
- Run our organization.
- Pay for your health services.
- Administer your health plan.
- Coordinate your care among various health care providers.
- Help with public health and safety issues.
- Do research.
- Comply with the law.
- Respond to organ and tissue donation requests and work with a medical examiner or funeral director.
- Address workers' compensation, law enforcement and other government requests.
- Respond to lawsuits and legal actions.

YOUR RIGHTS	When it comes to your health information, you have certain rights. This section explains your rights and some of our responsibilities to help you.
Get a copy of your health and claims records	<ul style="list-style-type: none"> • You can ask to see or get a copy of your health and claims records and other health information we have about you. Ask us how to do this. • We will provide a copy or a summary of your health and claims records, usually within 30 days of your request. We may charge a reasonable, cost-based fee.
Ask us to correct health and claims records	<ul style="list-style-type: none"> • You can ask us to correct your health and claims records if you think they are incorrect or incomplete. • Ask us how to do this. • We may say “no” to your request, but we’ll tell you why in writing within 60 days.
Request confidential communications	<ul style="list-style-type: none"> • You can ask us to contact you in a specific way (for example, home or office phone) or to send mail to a different address. • We will consider all reasonable requests, and must say “yes” if you tell us you would be in danger if we do not.
Ask us to limit what we use or share	<ul style="list-style-type: none"> • You can ask us not to use or share certain health information for treatment, payment or our operations. • We are not required to agree to your request, and we may say “no” if it would affect your care.
Get a list of those with whom we’ve shared information	<ul style="list-style-type: none"> • You can ask for a list (accounting) of the times we’ve shared your health information for six years prior to the date you ask, who we shared it with and why. • We will include all the disclosures except for those about treatment, payment and health care operations, and certain other disclosures (such as any you asked us to make). We’ll provide one accounting a year for free but will charge a reasonable, cost-based fee if you ask for another one within 12 months.
Get a copy of this privacy notice	<ul style="list-style-type: none"> • You can ask for a paper copy of this notice at any time, even if you have agreed to receive the notice electronically. We will provide you with a paper copy promptly.
Choose someone to act for you	<ul style="list-style-type: none"> • If you have given someone medical power of attorney or if someone is your legal guardian, that person can exercise your rights and make choices about your health information. • We will make sure the person has this authority and can act for you before we take any action.

YOUR RIGHTS *continued*

<p>File a complaint if you feel your rights are violated</p>	<ul style="list-style-type: none"> • You can complain if you feel we have violated your rights by contacting us at 1-800-228-8554 or TTY 1-888-987-5832. • You can file a complaint with the U.S. Department of Health and Human Services Office for Civil Rights by sending a letter to 200 Independence Avenue, S.W., Washington, D.C. 20201, calling 1-877-696-6775, or visiting www.hhs.gov/ocr/privacy/hipaa/complaints/. • We will not retaliate against you for filing a complaint.
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<p>YOUR CHOICES</p>	<p>For certain health information, you can tell us your choices about what we share. If you have a clear preference for how we share your information in the situations described below, talk to us. Tell us what you want us to do, and we will follow your instructions.</p>
<p>In these cases, you have both the right and choice to tell us to:</p>	<ul style="list-style-type: none"> • Share information with your family, close friends or others involved in payment for your care. • Share information in a disaster relief situation. • Share information with you through mobile and digital technologies (such as sending information to your email address or to your cell phone by text message or through a mobile app). <p>If you are not able to tell us your preference, for example if you are unconscious, we may go ahead and share your information with others (such as to your family or to a disaster relief organization) if we believe it is in your best interest. We may also share your information when needed to lessen a serious and imminent threat to health or safety. However, we will not use mobile and digital technologies to send you health information unless you agree to let us do so.</p> <p>The use of mobile and digital technologies (such as text message, email or mobile app) has a number of risks that you should consider. Text messages and emails may be read by a third party if your mobile or digital device is stolen, hacked or unsecured. Message and data rates may apply.</p>
<p>In these cases we never share your information unless you give us written permission:</p>	<ul style="list-style-type: none"> • Marketing purposes. • Sale of your information.

OUR USES AND DISCLOSURES	How do we typically use or share your health information? We typically use or share your health information in the following ways.	
Help manage the health care treatment you receive	We can use your health information and share it with professionals who are treating you.	Example: A doctor sends us information about your diagnosis and treatment plan so we can arrange additional services.
Run our organization	We can use and disclose your information to run our organization and contact you when necessary. We are not allowed to use genetic information to decide whether we will give you coverage and the price of that coverage. This does not apply to long-term care plans.	Example: We use health information about you to develop better services for you.
Pay for your health services	We can use and disclose your health information as we pay for your health services.	Example: We share information about you to coordinate payment for your health services.
Administer your plan	We may disclose your health plan information for plan administration.	Example: We share health information with others who we contract with for administrative services.
Coordinate your care among various health care providers	<p>Our contracts with various programs require that we participate in certain electronic Health Information Networks ("HINs") and/or Health Information Exchanges ("HIEs") so that we are able to more efficiently coordinate the care you are receiving from various health care providers.</p> <p>If you are enrolled/enrolling in a government sponsored program, such as Medicaid or Medicare, please review the information provided to you by that program to determine your rights with respect to participating in an HIN or HIE.</p>	Example: We share health information through an HIN or HIE to provide timely information to providers rendering services to you.

OUR USES AND DISCLOSURES *continued*

How else can we use or share your health information? We are allowed or required to share your information in other ways — usually in ways that contribute to the public good, such as public health and research. We have to meet many conditions in the law before we can share your information for these purposes. For more information, see: www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/index.html.

Help with public health and safety issues	<p>We can share health information about you for certain situations such as:</p> <ul style="list-style-type: none"> • Preventing disease. • Helping with product recalls. • Reporting adverse reactions to medications. • Reporting suspected abuse, neglect or domestic violence. • Preventing or reducing a serious threat to anyone's health or safety.
Do research	<ul style="list-style-type: none"> • We can use or share your information for health research.
Comply with the law	<ul style="list-style-type: none"> • We will share information about you if state or federal laws require it, including with the Department of Health and Human Services if it wants to see that we're complying with federal privacy law.
Respond to organ and tissue donation requests and work with a medical examiner or funeral director	<ul style="list-style-type: none"> • We can share health information about you with organ procurement organizations. • We can share health information with a coroner, medical examiner or funeral director when an individual dies.
Address workers' compensation, law enforcement and other government requests	<p>We can use or share health information about you:</p> <ul style="list-style-type: none"> • For workers' compensation claims. • For law enforcement purposes or with a law enforcement official. • With health oversight agencies for activities authorized by law. • For special government functions such as military, national security and presidential protective services.
Respond to lawsuits and legal actions	<ul style="list-style-type: none"> • We can share health information about you in response to a court or administrative order, or in response to a subpoena.
Additional restrictions on use and disclosure	<ul style="list-style-type: none"> • Certain federal and state laws may require greater privacy protections. Where applicable, we will follow more stringent federal and state privacy laws that relate to uses and disclosures of health information concerning HIV/AIDS, cancer, mental health, alcohol and/or substance abuse, genetic testing, sexually transmitted diseases and reproductive health.

OUR RESPONSIBILITIES

Blue Cross Complete takes our members' right to privacy seriously. To provide you with your benefits, Blue Cross Complete creates and/or receives personal information about your health. This information comes from you, your physicians, hospitals and other health care services providers. This information, called protected health information, can be oral, written or electronic.

- We are required by law to maintain the privacy and security of your protected health information.
- We are required by law to ensure that third parties who assist with your treatment, our payment of claims or health care operations maintain the privacy and security of your protected health information in the same way that we protect your information.
- We are also required by law to ensure that third parties who assist us with treatment, payment and operations abide by the instructions outlined in our Business Associate Agreement.
- We will let you know promptly if a breach occurs that may have compromised the privacy or security of your information.
- We must follow the duties and privacy practices described in this notice and give you a copy of it.
- We will not use or share your information other than as described here unless you tell us we can in writing. If you tell us we can, you may change your mind at any time. Let us know in writing if you change your mind.

For more information, see:

www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/noticepp.html.

CHANGES TO THE TERMS OF THIS NOTICE

We can change the terms of this notice, and the changes will apply to all information we have about you.

The new notice will be available upon request and on our website, and we will mail a copy to you.

Effective date of this notice: Sept. 3, 2015

MN-ANR06Rev101018

Member Rights and Responsibilities



Blue Cross Complete of Michigan LLC is an independent licensee of the Blue Cross and Blue Shield Association.

As a member of Blue Cross Complete of Michigan, you have rights and responsibilities. Understanding these rights and responsibilities helps you get the most of your health care benefits.

MEMBER RIGHTS

Member rights will be honored by all Blue Cross Complete staff and affiliated providers. You have the right to:

- Understand information about your health care
- Get required care as described in your member handbook
- Be treated with dignity and respect
- Receive Culturally and Linguistically Appropriate Services (CLAS)
- Privacy of your health care information, as outlined in your member handbook
- Treatment choices, in spite of cost or benefit coverage
- Fully join in making decisions about your health care
- Refuse to accept treatment
- Voice complaints, grievances or appeals about Blue Cross Complete and its services, benefits, providers and care
- Get clear and easy-to-understand written information about Blue Cross Complete's services, practitioners, providers, rights and responsibilities
- Review your medical records and ask that they be corrected or amended
- Make suggestions regarding Blue Cross Complete's rights and responsibilities policies
- Be free from any form of abuse, being restrained or secluded, as a means of coercion, discipline, convenience or retaliation when receiving services
- Receive information on available treatment options and alternatives presented in a manner appropriate to the enrollee's condition and ability to understand.
- Request and receive:
 - o The Blue Cross Complete provider directory
 - o The professional education of your providers, including those who are board certified in the specialty of pain medicine for evaluation and treatment
 - o The names of hospitals where your physicians are able to treat you
 - o The contact information for the state agency that oversees complaints or corrective actions against a provider
 - o Any authorization, requirements, restrictions or exclusions by service, benefit or a specific drug
 - o The information about the financial agreements between Blue Cross Complete and a participating provider

MEMBER RESPONSIBILITIES

You have the responsibility to:

- Know your Blue Cross Complete certificate
- Know your member handbook and all other provided materials
- Call Customer Service with any questions
- Seek services for all nonemergency care through your primary care physician
- Use the Blue Cross Complete provider network
- Be referred and approved by Blue Cross Complete and your primary care physician for out-of-network services
- Make and keep appointments with your primary care physician
- Contact your doctor's office if you need to cancel an appointment
- Be involved in decisions regarding your health
- Behave in an appropriate and considerate manner to providers, their staff, other patients and Blue Cross Complete staff. Take responsibility for inappropriate behavior.
- Tell Blue Cross Complete of address changes, any changes for your dependent coverage and any other health coverage
- Protect your ID card against misuse
- Call Customer Service right away if your card is lost or stolen
- Follow your doctor's instructions regarding your care
- Make treatment goals with your physician
- Contact the Blue Cross Complete Anti-fraud Unit if you suspect fraud

For more information, contact Customer Service at **1-800-228-8554**, 24 hours a day, seven days a week. TTY users should call **1-888-987-5832**.

YOUR ADDITIONAL RIGHTS AND RESPONSIBILITIES

In addition to these rights and responsibilities, you also have these rights:

- To ask for and get information about how our company is structured and operated
- To have your health information stay confidential
- To use your rights without changing the way you are treated by us, your health care providers or the state of Michigan
- To ask for the professional credentials of your provider
- To ask for any prior authorization requirements, limits, restrictions or exclusions
- To ask about the financial responsibility between Blue Cross Complete and any network provider
- To know if there are any provider incentives, such as pay-for-performance
- To ask about stop loss coverage

You also have the responsibility to tell your doctor and Blue Cross Complete about your health and health history. Telling us helps us give you the care and treatment that's right for you.



Nondiscrimination Notice and Language Services

Discrimination is against the law

Blue Cross Complete of Michigan 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 Complete of Michigan does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

Blue Cross Complete of Michigan:

- Provides free (no cost) aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Information in other formats (large print, audio, accessible electronic formats)
- Provides free (no cost) 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 Blue Cross Complete of Michigan Customer Service, 24 hours a day, 7 days a week at **1-800-228-8554** (TDD/TTY: 1-888-987-5832).

If you believe that Blue Cross Complete of Michigan 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:

- **Blue Cross Complete of Michigan
Member Grievances**

P.O. Box 41789

North Charleston, SC 29423

1-800-228-8554

(TDD/TTY: 1-888-987-5832)

- If you need help filing a grievance, Blue Cross Complete of Michigan Customer Service 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, through the Office for Civil Rights Complaint Portal available at

ocrportal.hhs.gov/ocr/portal/lobby.jsf,
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

(TDD/TTY: 1-800-537-7697)

Complaint forms are available at:

hhs.gov/ocr/office/file/index.html.

mibluccrosscomplete.com

Blue Cross Complete of Michigan LLC is an independent licensee of the Blue Cross and Blue Shield Association.

English: ATTENTION: If you speak English, language assistance services, at no cost, are available to you.
Call **1-800-228-8554**
(TTY: **1-888-987-5832**).

Arabic:
ملحوظة: إذا كنت تتحدث اللغة العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-800-228-8554 (TTY: 1-888-987-5832).

Chinese Mandarin: 注意：如果您说中文普通话/国语，我们可为您提供免费语言援助服务。请致电：**1-800-228-8554**
(TTY: **1-888-987-5832**)。

Chinese Cantonese: 注意：如果您使用粵語，
您可以免費獲得語言援助服務。請致電
1-800-228-8554 (TTY: 1-888-987-5832)。

Syriac:
 ܐܡܝܢ: ܝܗܝ ܩܪܝܬܐ ܕܥܡܝܢܐ ܕܥܝܪܐܢܐ ܕܥܝܪܐܢܐ ܕܥܝܪܐܢܐ
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 (TTY: 1-888-987-5832)

Vietnamese: CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số **1-800-228-8554** (TTY: **1-888-987-5832**).

Albanian: VINI RE: Nëse flisni shqip, për
ju ka në dispozicion shërbime të asistencës
gjuhësore, pa pagesë. Telefononi në
1-800-228-8554 (TTY: 1-888-987-5832).

Korean: 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. **1-800-228-8554 (TTY: 1-888-987-5832)** 번으로 전화해 주십시오.

Bengali: লক্ষ্য করুন: যদি আপনি বাংলায় কথা বলেন, তাহলে নিঃখরচায় ভাষা সহায়তা পেতে পারেন। **1-800-228-8554** (TTY: 1-888-987-5832) নম্বরে ফোন করুন।

Polish: UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer **1-800-228-8554 (TTY: 1-888-987-5832).**

German: ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung.
Rufnummer: **1-800-228-8554**
(TTY: **1-888-987-5832**).

Italian: ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero **1-800-228-8554** (TTY: **1-888-987-5832**).

**Japanese: 注意事項：日本語を話される場合、
無料の通訳サービスをご利用いただけます。
1-800-228-8554 (TTY: 1-888-987-5832)
まで、お電話にてご連絡ください。**

Russian: ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните **1-800-228-8554** (TTY: 1-888-987-5832).

Serbo-Croatian: PAŽNJA: Ako govorite srpsko-hrvatski, usluge jezičke pomoći dostupne su vam besplatno. Nazovite **1-800-228-8554 (TTY: 1-888-987-5832)**.

Tagalog: PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa **1-800-228-8554** (TTY: **1-888-987-5832**).



SAVING YOUR SMILE

Dental emergencies don't always mean the ER

When you have a toothache or other dental problem, your first thought is to get it fixed — and fast. Fast treatment means the emergency room, right? Not when it comes to problems with your teeth or mouth. The emergency room can handle just about anything, but for mouth-related issues, your dentist is the better option. Dentists have the specialized equipment and training to figure out what is wrong and how to fix it.

To avoid a dental emergency:

- Visit your dentist twice a year for cleanings and checkups
- Brush your teeth with a fluoride toothpaste twice a day
- Floss daily
- Don't use tobacco and avoid heavy drinking
- Eat a healthy diet
- Wear mouth guards when playing sports

Don't delay: Make it a habit to schedule and keep regular appointments with your dentist. Taking action now will help you avoid major issues in the future. Learn more about dental benefits on **Page 14**, or visit mibluecrosscomplete.com/dental.



The National Committee for Quality Assurance is a private, nonprofit organization dedicated to improving health care quality.

MN-12Rev020320 | CE-01212020-0089 | March 2020

