

# HEALTHY GENERATIONS

Q4 2025

A publication for **CoverKids** members.



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**BlueCare**  
Tennessee

CoverKids

Dear Member,

The end of the year is a great time to reflect on your health journey. It's also a good time to set new health goals. But you don't have to do it alone. We're here to help.

We've shared important messages in this newsletter to help you stay healthy in the winter months ahead. In this issue, we talk about:

- › Holiday food options for people with diabetes or prediabetes
- › How you can help a child who has dealt with trauma
- › How to stay warm and safe in the winter
- › Where to go when you aren't feeling well
- › And more

Have a great holiday season. And if you have questions about your health plan, we're right here. Just give us a call.

Best of Health,

Your Member Care Team



## JOIN US ONLINE!

Learn more about your benefits and get health and wellness tips.

Visit us at [bluecare.bcbst.com/coverkids](https://bluecare.bcbst.com/coverkids)

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# HEALTHY GENERATIONS

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*Healthy Generations* is posted in English, Spanish and Arabic on [bluecare.bcbst.com/CoverKids-News](https://bluecare.bcbst.com/CoverKids-News).



## Protect Your Child With a Flu Shot

We know your child's safety is important to you. And a flu shot can help protect your child from serious illness. The CDC says almost everyone over six months old should get a flu shot each year.

The flu vaccine is safe and effective. By getting your child a flu shot, you can help lower your child's risk of getting the flu. And if they do get sick, the vaccine can help keep your child's symptoms from being as bad.

And remember, your child needs a flu shot every year (or flu season), even if they're healthy. The flu virus changes over time. Each year's vaccines are made to help protect against these changes.

### **We're here to help**

Your child can get their flu shot from their doctor. Need help scheduling their doctor visit? Give us a call. You can find our Customer Service number on your Member ID card and the last page of this newsletter.



If your child is under 2 years old, they need two doses of the flu shot to be fully protected. They can get their first dose once they're six months old. The second flu shot should be scheduled about four weeks after the first dose.



## The Pneumococcal Vaccine

The CDC has changed the recommended age for the pneumococcal vaccine.

The pneumococcal vaccine helps protect you against the bacteria that cause pneumonia (a lung infection) and some other serious illnesses.

**The CDC now says adults age 50 and older should get vaccinated.** You don't need to wait until you're 65.

Adults ages 19 to 49 who smoke cigarettes or have certain health problems should also get vaccinated. Some examples of these health problems are:

- › Diabetes
- › Long-term heart, liver or lung disease
- › Sickle cell disease
- › Conditions that weaken the immune system

Talk to your doctor about vaccines at your next checkup. They can help you decide which ones you may need based on your age and health.

**Need help setting up that visit?** We're here for you. Just give us a call. You can find our Customer Service number on your Member ID card and the last page of this newsletter.

Sources: <https://www.cdc.gov/ncird/whats-new/cdc-updates-vaccine-recommendations.html>, <https://www.cdc.gov/pneumococcal/hcp/vaccine-recommendations/index.html>, <https://www.cdc.gov/pneumococcal/prevent-pneumococcal-factsheet/index.html>

# Expecting the Best

## Getting certain vaccines during pregnancy can help keep you and your baby safe.

Pregnancy can be a busy time. But that doesn't mean you should skimp on your vaccines.

Vaccines help build up your immune system. That way, your body can better protect you. Your symptoms may not be as bad if you get sick. And you may not get sick at all.

When you get vaccines while you're pregnant, some of this protection also gets passed along to your baby. This can give them early protection against serious diseases.

## Vaccines to get if you're pregnant

**If you're pregnant or planning to be, the CDC recommends these vaccines:**

- › **RSV** — You should get the RSV (respiratory syncytial virus) vaccine if you're 32 to 36 weeks pregnant between September and January.

RSV is a common virus. It often causes mild, cold-like symptoms in adults. But it can make babies and young children very sick.

- › **Tdap** — You should get the Tdap (tetanus, diphtheria and acellular pertussis) vaccine between 27 and 36 weeks of pregnancy.

Most adults can wait up to 10 years between Tdap doses. But it's important for pregnant women to get the shot during this window of every pregnancy. This helps protect your baby against whooping cough when they're most vulnerable.

- › **Flu** — If you're pregnant during flu season, it's important to get your flu shot. Try to get your shot by the end of October. That'll help protect you during the peak of flu season. But don't worry if you've missed that window.

Getting a flu shot after October can still protect you and your baby from illness — as the virus will often spread into the spring.



**Be sure to talk with your doctor.** You may need other vaccines while you're pregnant based on your health and medical history.

# A Snapshot of Diabetes in Tennessee

**One in seven adults in Tennessee has been diagnosed with diabetes.** And it's the eighth leading cause of death in the state. But it affects some groups of people more than others.

Here's a quick look at some of the numbers from the Tennessee Department of Health:

- › Black adults in Tennessee were almost two times more likely to have diabetes compared to White non-Hispanics and four times more likely than Hispanics.
- › Almost 1 in 4 Tennesseans living in a household with an income less than \$25,000 has diabetes.
- › Adults who didn't graduate high school were twice as likely to have diabetes.

The good news is you can prevent or delay type 2 diabetes, the most common type of diabetes, with a few lifestyle changes.

## STEPS YOU CAN TAKE

- › **Eat a healthy diet.** Fill your plate with foods low in fat, sugar and salt.
- › **Get moving.** Try taking a walk in the morning or evening when the weather is cool. Or have a dance party in your living room. Aim for at least two-and-a-half hours of exercise each week.
- › **Get to or maintain a healthy weight.** Start with small, realistic goals.
- › **Talk to your doctor.** They can help you understand your risk of type 2 diabetes. And they can help you decide what lifestyle changes are right for you.



## MONITOR YOUR MEDICATIONS

Taking your diabetes medicine exactly how your doctor says can help you control your blood sugar. If you have any side effects that become serious or don't go away, call your doctor. They can help you decide if you need to make a change. Don't stop taking the drug on your own.



## Enjoying Holiday Food When You Have Diabetes

It's possible to enjoy your favorite holiday foods when you have diabetes or prediabetes. It just takes some thoughtful planning and mindful choices.

- › **Focus on your portion size.** Instead of having a large slice of pumpkin pie, choose a small piece. Pair it with a meal high in protein to help keep your blood sugar level steady.
- › **Make a diabetes-friendly recipe for gatherings.** This way, you make sure there's something healthy for you to eat. Plus, you can share it with others. Try dishes like roasted vegetables, a fresh fruit platter or a salad with lean protein. (See the next page for a diabetes-friendly dish.)
- › **Drink plenty of water.** This can help you feel full and keep you from over-eating. And avoid or limit sugary drinks and alcohol.
- › **Don't skip meals.** This can cause your blood sugar to dip. It can also make you want to eat more later, causing your blood sugar to spike. If you're worried about saving room, try to plan your food ahead of time. This can help make sure you're still getting well-balanced meals throughout the day.
- › **Get moving.** You don't have to spend your holidays in the gym to enjoy the benefits of exercise. But it's important to stay active. Do something physical with family and friends, like walking after meals or playing games. This can help manage blood sugar levels and make the holiday season enjoyable and healthy.

# BAKED LENTILS CASSEROLE

SERVINGS: 5

Bring this dish to your next holiday party. This tasty casserole is full of fiber and protein. And it's a great choice for people with diabetes or prediabetes.

## INGREDIENTS

- › 1 cup lentils, rinsed
- › 3/4 cup water
- › 1/2 teaspoon salt
- › 1/4 teaspoon ground black pepper (optional)
- › 1/4 teaspoon garlic powder (optional)
- › 1/2 cup medium onion, chopped
- › 1 can (14.5 ounces) tomatoes, low-sodium
- › 2 medium carrots, thinly sliced
- › 1/2 cup cheddar cheese, shredded

## DIRECTIONS

1. Wash your hands with soap and water.
2. Preheat your oven to 350° F.
3. Combine lentils, water, seasonings, onion and tomatoes.
4. Place the combined ingredients in a 2-quart casserole dish.
5. Cover tightly with a lid or foil.
6. Bake at 350° F for 30 minutes.
7. Remove from the oven, add carrots and stir.
8. Cover and bake for another 30 minutes.
9. Remove the cover, and sprinkle cheese on top.
10. Bake uncovered for 5 minutes (or until the cheese melts).



### HAVE DIABETES?

**Our free diabetes program can help support you on your health journey.** The program connects you with a care team, including a registered dietitian certified in diabetes education. Interested? If you have the CareTN app, you can send us a message through the app.

If you don't have the app, give us a call at the Customer Service number on your Member ID card. We can tell you more about the program and help you sign up.

# Preparing for Pregnancy With Diabetes

Managing diabetes during pregnancy requires careful planning and support. But with the right steps, you can have a healthy pregnancy and baby.

**Here are some tips to help you prepare:**

› **MANAGE YOUR DIABETES.**

**It's important to keep your blood sugar levels stable.** This means taking your medicine how your doctor tells you.

› **VISIT YOUR DOCTOR.**

**Before you get pregnant, schedule a visit with your doctor.** They can help you make a plan to manage your diabetes during pregnancy.

› **EAT A BALANCED DIET.**

**Try to eat lots of veggies, whole grains and lean proteins.** And avoid sugary snacks and drinks. They can make your blood sugar go up.

› **EXERCISE.**

**Staying active is great for everyone.** You don't have to do anything hard. Just a walk around the block or some gentle yoga can make a big difference. Talk with your doctor about safe exercises you can do during pregnancy.

Remember, you're not alone in this journey. Talk to your family and friends about your plans. They can provide valuable support and encouragement.



## HELPFUL TIP

**The Great American Smokeout is coming up, and it's the perfect time to quit smoking.** This event encourages people to stop using tobacco for at least one day. If you can quit for one day, you can quit for good! There are lots of resources to help you quit, like support groups, hotlines and apps.



## Sticking With a Medication Routine

**It's important to take medicine the way your doctors tell you to.**

That means taking the right dose at the right time. Here are some tips that can help:

- › Remember to take your medicine at the same time each day by pairing it with another part of your routine. For example, take it before you brush your teeth or with your breakfast (if your doctor says it's OK to take the drug with food).
- › Set an alarm on your phone as a reminder.
- › Use a pill bottle box with days of the week labeled. Make filling your pill box part of your routine, too.

**It's also important to keep taking a drug until your doctor says it's OK to stop — even if you're feeling better.** Quitting a medication too early can be bad for your health and/or treatment. Depending on the drug and what it's for, quitting too early may cause the problem to come back. Or it may cause side effects or withdrawal symptoms.

If you have any side effects from your medicine that become serious or don't go away, tell your doctor. They may be able to prescribe you another drug that works better for you.

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**Sticking to your regular medication schedule is even more important if you have diabetes.** Taking your drugs as your doctor says helps improve your blood sugar control. That keeps you healthier. And it lowers your risk of having more serious health problems.

# Getting the Care You Need, When You Need It

When you're sick, it's important to get the care you need to help you feel better. But it may be hard to know where to get the right care.

Your **primary care provider (PCP)** is the person to see for care when it isn't an emergency. They can treat things like cold, flu, cough and urinary tract infections. And they can refer you to a specialist if you need extra care. Your PCP also provides preventive care like checkups and vaccines.

**Urgent care** centers can usually treat anything you'd ask your PCP to treat. And some urgent care centers can even do X-rays and stitches, too. These centers often have evening and weekend hours, so you can get care even if your PCP isn't available.

The **ER** is the best place to go for a life-threatening emergency. The ER can treat things that put your life in danger, like:

- › Chest pain
- › Breathing problems
- › Numbness or loss of movement
- › Sudden loss of vision or difficulty speaking
- › Seizures or loss of consciousness
- › Possible poisoning or drug overdose
- › Fever higher than 100.3 in an infant under three months old

These aren't all the reasons you could need to go to the ER. But if you go to the ER when it's not an emergency, you could wait longer to get care. And you could have to pay for any care you get. So if it's not an emergency, it's best to go to your PCP or an urgent care center.



If you need help deciding where to get care, you can talk with a licensed nurse anytime. Just call Nurseline at **1-800-262-2873**. You can ask health questions, get help deciding where to get care and more. It's available 24/7.

# PTSD Is More Common (and Treatable) Than You Think

When you think of Post-Traumatic Stress Disorder (PTSD), you might think of veterans. This makes sense. In the past, PTSD was called “shell shock” when seen in soldiers. But today, we know it can affect anyone.

**PTSD is caused by trauma.** This trauma can be a single event, like a car accident, traumatic birth or death of a loved one. It can also be ongoing, like in cases of domestic abuse or jobs that require you to see trauma on a regular basis.

**PTSD is more common in women than men.** But it can affect anyone, including children. Around 6% of people will experience PTSD in their lifetime.

## The signs of PTSD

It’s normal to be afraid, stressed or anxious when you experience trauma. But PTSD causes symptoms long after a traumatic event.

PTSD can be hard to identify since it affects everyone differently. Some people may re-experience their trauma. They can have flashbacks or nightmares. Others may avoid triggers that remind them of their trauma. Sometimes, people can have symptoms that are mistaken for other conditions. They might have a general sense of fear, memory problems or negative thoughts.

If you’re not feeling like yourself or having difficulty with everyday life, talk to your PCP or a mental health provider. Even if you don’t have PTSD, you can get the help you need. If you do have PTSD, it can be treated with talk therapy, medicine or a mixture of both.

We can help you schedule an appointment with your provider or a mental health specialist. Just give us a call.

# How To Help Children Dealing With Trauma

Dealing with trauma can be hard enough as an adult. But it can be even more difficult for children. Knowing the signs of trauma and how to respond can help you be there for the children in your life.

- › **Watch out for changes in behavior.** Changes that affect everyday life, especially in school and at home, may be signs of trauma. These signs are different for every child. Younger children may start wetting the bed or having tantrums. Older children may isolate themselves or take up destructive habits. If these changes last longer than a month, set up an appointment with their primary care provider (PCP) or a mental health specialist.
- › **Create a nurturing environment.** A great way to prevent trauma or help your child deal with it is to create a supportive environment. Remind the children in your life they're safe and have people who love them. Encourage them to share their feelings and remind them it's OK to cry or be sad when they need to be. Set up routines for meals and bedtime. And give them the freedom to make decisions when you can. Let them know you're always there for them if they need help or advice.
- › **Take care of yourself.** One of the simplest things you can do is take care of yourself. Staying physically and mentally healthy can help you set a good example for kids. It'll also give you the strength you need when the going gets tough. Children won't always be open with their feelings, so remember to be calm, patient and kind. Taking care of yourself will make it easier for you to help your children.



## SUPPORT FOR FOSTER PARENTS

You can find information and resources for foster parents on our website. Just go to [bluecare.bcbst.com/foster](https://www.bluecare.bcbst.com/foster).

## Dental Health and Your Skin

It's important to take care of your whole body. But what we do (or don't do) for one part of our body can affect other body parts in surprising ways.

### **Did you know taking care of your oral health can affect your skin?**

When you don't take care of your teeth, bacteria can build up in your mouth. The bacteria can then travel through your bloodstream and affect your skin.

### **Some gum diseases can lead to skin problems like acne and eczema.**

Inflamed gums can worsen skin conditions or cause new ones. People with gum disease often have more frequent and severe acne breakouts. Not taking care of your teeth can also make your skin more prone to infections and irritations.

You can help prevent these issues and improve your skin's appearance by taking care of your mouth and teeth. Here are a few tips:

- › Brush and floss regularly to reduce bacteria in your mouth.
- › Visit your dentist for checkups and cleanings.
- › Don't use tobacco in any form, including vapes.



### THE HEART-MOUTH CONNECTION

Your oral health can also affect your heart. There's a connection between gum disease and high blood pressure. And gum inflammation is linked to heart disease.

Help protect your heart with good dental hygiene. And let your dentist know about any long-term health conditions you have. You might be surprised at what matters.

# Does Your Child Need an Individualized Health Plan (IHP)?

An IHP is for kids who need medical or behavioral health care services while at school.

Your child may benefit from an IHP if they have diabetes, severe allergies or another medical condition that affects their daily life or can become life threatening.

## What does an IHP do?

An IHP focuses on how to manage your child's health while they're at school. It includes details about their health, emergency procedures and daily care routines.

## Why's it important?

Having an IHP can help keep your child safe. It tells their teachers and the school nurses how to support your child's condition(s) and what they would need in an emergency.

## How's it different than an Individualized Education Program (IEP)?

Both an IHP and IEP can help your child get the support they need to thrive at school. But they serve different purposes.

### **An IHP is:**

- › Health-focused
- › For children with medical needs

### **An IEP is:**

- › Education-focused
- › For children with disabilities affecting their education

Have more questions about IHPs or IEPs? Contact the Assessment and Learning Services Department in your child's school district.



## The Holiday Hustle: Tips on Staying Active

It can be hard to find time to work out over the holidays. But staying active can be good for your body and your mental health. Here are a few ways you can add movement to your busy schedule.

- › **Exercise while shopping.** If you're driving, find a parking spot farther away from the entrance. Take the stairs instead of the elevator or escalator. And take a few extra laps around the grocery store or shopping center before you start shopping.
- › **Enjoy the holiday lights on foot.** If looking at the lights is part of your holiday routine, take an evening walk to see the lights instead of driving. Just remember to bundle up for warmth.
- › **Volunteer.** The holidays can be a great time to give back. And many volunteer opportunities are physically engaging. Not sure how to get started? Visit the Volunteer Tennessee portal online at [voltnhq.galaxydigital.com](http://voltnhq.galaxydigital.com).
- › **Have a dance party.** Turn up the music and take a 5-minute dance break. Dancing is a great way to get moving. And it can help liven up the mood if you're feeling stressed.

### HAVE KIDS AT HOME?

Get out some of those wiggles. Your whole family can do these activities together — even volunteering. Just be sure to search for volunteer needs by your child's age to make sure it's OK for them to join.

Sources: <https://www.cdc.gov/healthy-weight-growth/about/healthier-holidays-in-1-2-3.html>,  
<https://health.gov/news/202112/physical-activity-good-mind-and-body>



## We'll Help You Find Support

Tennessee Community Compass can help you find support close to home. You can get help finding food, housing and other things you may need.

Get started online. Just go to [bluecare.bcbst.com](https://bluecare.bcbst.com). Look for the **Need Some Extra Support** box at the bottom of the page. Then enter your ZIP code.

**Have questions? We're here to help.**

- › CoverKids **1-888-325-8386**
- › TRS: **711** ask for **888-418-0008**

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## Find low-cost Wi-Fi options

You may qualify for a free or low-cost internet plan. Learn more online at [tn.gov/ecd/rural-development/broadband-office/redirect-individual-and-family-resources/find-low-cost-wifi-options-and-devices.html](https://tn.gov/ecd/rural-development/broadband-office/redirect-individual-and-family-resources/find-low-cost-wifi-options-and-devices.html).

## Keep in Touch With TennCare

TennCare renewals happen every year. That means TennCare will check if you're still eligible for your Medicaid benefits. When you get a renewal packet, fill it out and send it back as soon as possible. If you don't fill it out, TennCare may end your benefits.

It's important for TennCare to have your correct contact info on file. That way they can get in touch with you about important information, like your benefit renewal. There are two ways to update your information:

- › Online at [tenncareconnect.tn.gov](https://tenncareconnect.tn.gov)
- › By phone at **1-855-259-0701**

And don't forget to sign up for your TennCare Connect account online. You can manage your benefits, renew your coverage and choose how TennCare gets in touch with you.

## Tell Us About Your Health Needs

To help us understand the care that's right for you, please tell us about your health history and needs. We ask our members to update their information once a year. You can tell us:

- › Digitally through our free **CareTN app**.
- › By phone at **1-888-416-3025**.

Once we know more about you, we'll connect you with the services you need and help you take steps to improve your health.

### Get started with CareTN

Download our free CareTN app from the App Store or Google Play. Then, you'll just need your Member ID and one of the access codes below to get started:

- › **bctmeethistory** (ages 16 and older)
- › **bctmeetpediatric** (ages 15 and younger)

## Coming Soon: 2026 CAHPS Survey

You may get a survey in the mail early next year. It's your chance to let us know how you feel about your care, whether you only go to the doctor for yearly checkups or see several health care providers. We'll use your answers to see how we can better work with providers to make sure you get the best care.

If you get a survey, please fill it out. Then return it in the envelope provided. You don't need any postage for it. We appreciate you taking the time to give us your feedback. It can help us make changes to benefit all members.

## Is It Time for Your Mammogram?

Preventive screenings are a great way to keep an eye on your health. A mammogram is an X-ray of the breast. It can help find breast cancer earlier, when it may be easier to treat. It can even find cancer before you or your doctor notice any changes or find a lump.

The U.S. Preventive Services Task Force recommends women at average risk of breast cancer start getting screened at age 40. Women ages 40 to 74 should be screened every other year. But talk to your doctor about what's right for you. Based on your age or risk, they may recommend you get a different kind of screening. Or they may recommend screenings more or less often.

We cover mammograms at no cost to you. If you need help scheduling your appointment, give us a call. We can help.

# FREE BENEFITS FOR OUR MEMBERS

As your health plan provider, we think it's important you know what services are available to you.

We've listed some of them here, but please see your member handbook for complete information.



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## WELL-CARE VISITS

CoverKids members from birth through age 18 get free checkups. These visits make sure they meet important milestones and get needed vaccines.

They're also covered for all medically necessary care to treat problems found at checkups. This includes medical, dental, speech, hearing, vision and behavioral health.

### Babies & Toddlers:

At least 12 checkups before they are 3 years old

### Children Age 3 and Up, Including Teens:

Need a checkup every year

We can help you schedule a checkup. Sign in to your online account on [bluecare.bcbst.com/coverkids](https://bluecare.bcbst.com/coverkids) and click the chat icon. Or give us a call in Customer Service.

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## 24/7 NURSELINE\*

Call and talk with a trained nurse about any health questions or concerns. Nurses are available all day, every day at **1-800-262-2873**.

## VISION AND DENTAL CARE FOR KIDS

Children from birth through age 18 can get vision and dental services. Some members may have a copay.

Vision services include eye exams – plus frames, lenses and contacts (when medically necessary). Find a provider on [bluecare.bcbst.com/coverkids](https://bluecare.bcbst.com/coverkids) at **Find care**. Or call Customer Service.

Dental services include regular checkups and cleanings. Children can also get braces and other services (when medically necessary).

Please note, your dental benefits manager is changing soon. Starting Nov. 1, 2025, you can call Renaissance\*\* at **1-866-864-2526** for your dental care questions.

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## PRESCRIPTION COVERAGE

All prescriptions and claims are managed by your pharmacy benefit manager. For more information, call **1-888-816-1680**.

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\*24/7 Nurseline offers health advice and support provided by Infomedia Group, Inc. d/b/a Carenet Healthcare Services, Inc., an independent company that does not provide BlueCare Tennessee branded products or services.

\*\*Renaissance is an independent company serving BlueCare Tennessee members. They do not provide BlueCare Tennessee branded products and services.

# FREE BENEFITS FOR OUR MEMBERS

## INDIVIDUAL HELP WITH YOUR HEALTH

Everyone needs an extra hand sometimes. So if you need support for healthy living or help with a long- or short-term illness or injury, we're here for you.



### You Can Think of Us as Your Care Team

- › Our services are free and part of your benefits.
- › If you'd like some help staying well, try working with a health coach.
- › And if you have more complex health needs, your care team can work with you and your health care providers to make sure you get the care and support you need.
- › Mental health support is included.
- › You choose if you want these services.
- › You can join or cancel at any time with just a call.

### Member Care Team

- › **1-888-325-8386**
- › Learn more at [bluecare.bcbst.com/OneOnOne](https://bluecare.bcbst.com/OneOnOne)



### For Pregnant Members, Individual Help Includes:

- › Information throughout your pregnancy by text, mail or online
- › Services to help with tobacco- and drug-free lives, mental health, housing, food and more
- › Support from a specially trained staff member, including obstetric (pregnancy) nurses

# FOR YOUR CONVENIENCE

## YOUR ONLINE ACCOUNT ON [BLUECARE.BCBST.COM](https://bluecare.bcbst.com)

To set up an online account with us, just visit [bluecare.bcbst.com](https://bluecare.bcbst.com). At the top to the right, click on “register your account.” Use your account as a convenient and secure way to:

- › Order a replacement for a lost Member ID card
- › Print a temporary card
- › Request a change in your assigned primary care provider (PCP)
- › Find a health care provider in your network
- › Check details on your health plan

You can also use your online account to check the status of a prior authorization. If your request is denied, we'll send you a letter. But you'll need to go online to see if your request was approved.

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## OPT IN FOR TEXTING

Text **CoverKids** to **69-246** or call **1-844-284-5420** to receive the latest updates about your health care. Message and data rates may apply. Not required to purchase goods and services from BlueCross BlueShield of Tennessee. Text **HELP** for help or **STOP** to stop.

## ONLINE CHAT

We know you're busy, so we're making it even easier to talk with us. Connect with us from your computer, tablet or smartphone to ask us any questions you have about your health plan. Sign into your online account on [bluecare.bcbst.com/coverkids](https://bluecare.bcbst.com/coverkids) and click the chat icon to start a conversation.



## NEWSLETTER IN OTHER LANGUAGES AND TRANSLATION SERVICES

Spanish and Arabic versions of this newsletter are posted on [bluecare.bcbst.com](https://bluecare.bcbst.com).

We offer translation and interpretation services for other languages. We can also provide help if you have hearing or vision loss. These services are free to members. Just call **1-888-325-8386**, or for TRS: **711** and ask for **888-418-0008**.

Para solicitar una copia de este boletín en español, llame a la oficina de Servicios de Atención al Miembro al **1-888-325-8386**. Permita varias semanas para la entrega. Otros materiales, como el manual para miembros, también están disponibles en español si llama a la oficina de Servicio de Atención al Miembro.

# MEMBER NOTICES

## IS YOUR TEEN TOO OLD FOR THE PEDIATRICIAN?

Did you know most pediatricians stop seeing patients between the ages of 18 and 21? It may be time to help your teen find a new primary care provider (PCP). For many young adults, choosing a personal doctor is the first step toward making their own health decisions. For help finding a PCP, give us a call in Customer Service.

## LOSING COVERAGE?

If you were told your CoverKids benefits are going to end — for example, if you're about to turn 19 — we can help you keep getting care. Our Member Care Team can tell you about community resources in your area to help with your health needs. Before your coverage ends, give us a call. We're here for you.



## NEWBORNS NEED THEIR OWN HEALTH COVERAGE

Did you know your pregnancy benefits don't cover your newborn? Don't miss a day of coverage. Call **1-855-259-0701** as soon as your baby is born.

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## MAKE SURE YOUR MAIL FOLLOWS YOU

Do we have your correct mailing address? If we don't, you could miss important mailings about your health plan and benefits. Update it by calling TennCare Connect at **1-855-259-0701** or going to [tenncareconnect.tn.gov](https://tenncareconnect.tn.gov).

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## NOTICE OF PRIVACY PRACTICES

You can find our HIPAA Notice of Privacy Practices online. Go to [bluecare.bcbst.com/CKdocs](https://bluecare.bcbst.com/CKdocs). Click **Your Rights**. Then select **Notice of Privacy Practices** from the drop-down menu. The document includes clear descriptions about how we use and share your health information and how different laws might affect how we use your information. It also explains the rights you have and the responsibilities we have to protect your health information. For more information, contact our Privacy Office at [Privacy\\_Office@bcbst.com](mailto:Privacy_Office@bcbst.com).

# MEMBER NOTICES

## WE WANT TO HEAR FROM YOU

We'll sometimes contact you with questions about you, your health or your social needs. Your answers help us care for you and connect you to resources. So if you get a survey from us, we hope you fill it out.

Note: If you fill out one of our surveys, know that we'll keep your information private. And we'll use secure digital protections to keep your information safe. We'll only use your answers to help you or to make our plans better. The only people who can see your answers are:

- › People who need it to do their job providing your care or benefits
- › Certain medical providers and their staff
- › Certain members of your care team

We'll follow all laws, regulations and court orders when we use your information. And we'll never use it to decide your coverage or benefits. Your answers won't change how much you pay for your plan. By answering these questions, you're telling us it's OK to use and share this information in the ways we've listed.

## YOUR CHILD'S PCP IS YOUR PARTNER

It's easier to take care of your family's health if you have a partner. That's why we recommend every child have a primary care provider (PCP).

A child's PCP is sometimes a specialist in childhood medicine (pediatrician). They do well-child checkups and treat minor illnesses. They can also spot problems early and order tests for further treatment.

Emergency rooms and specialists are important when you need them. But they don't have a complete picture of your child's health. Your child's PCP knows their history, and they know you. That can help if you have to make big health decisions.

### Here's how to help keep your child's PCP in the loop:

- › Tell any other providers who your child's PCP is.
- › Ask the other providers to send their reports to your child's PCP.
- › Tell your child's PCP about all visits to other providers.



### Use Network Providers for Best Value

If you don't use your network providers, you'll be responsible for out-of-network charges. The only exception is emergency care. See your member handbook for details. To find a network provider, use the **Find Care** tool at [bluecare.bcbst.com/coverkids](https://bluecare.bcbst.com/coverkids).

Or you can give us a call in Customer Service.

# YOUR RIGHTS

## HOW WE PROTECT YOUR HEALTH INFORMATION

We have policies on how we protect your health information. They're based on laws. We keep them up to date. To make sure we're getting it right, we train our staff every year. We protect all facts about your health, no matter how they are shared or stored — verbally, in writing or in electronic form. These laws and policies apply to our entire company and how you or anyone else accesses or uses your information.



You can read more about this in your member handbook. You'll also find a privacy notice on [bluecare.bcbst.com/coverkids](https://bluecare.bcbst.com/coverkids). Or you can call Customer Service to get a copy.

Please call your care coordinator if you have questions about these benefits. Not sure how to reach them? Call Customer Service. You can find the Customer Service number on your Member ID card and the last page of this newsletter.

## REPORT FRAUD OR ABUSE

To report member fraud or abuse, call **1-800-433-3982** or report at the Office of the Inspector General (OIG).

To report provider fraud or abuse, call **1-833-687-9611**, report at TennCare's Office of Program Integrity (OPI) or email [programintegrity.tennCare@tn.gov](mailto:programintegrity.tennCare@tn.gov). You can also report provider fraud or patient abuse at **1-800-433-5454**, at the TBI Medicaid Fraud Control Division (MFCD) or by email to [tbi.medicaidfraudtips@tbi.tn.gov](mailto:tbi.medicaidfraudtips@tbi.tn.gov).

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## TENNCARE APPEALS

Find help to file an appeal for a TennCare service (medical or mental health service, alcohol or drug abuse treatment). TennCare Member Medical Appeals, toll-free, **1-800-878-3192** (Monday to Friday, 8 a.m. to 4:30 p.m. CT).

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## YOU CAN GET A SECOND OPINION

Most of us want to know as much as we can about our health. Sometimes that means getting a new point of view — a second opinion. We'll help you get one from an in-network provider. If we can't find a network provider, we'll help you get a second opinion from an out-of-network provider at no cost to you.

Need help with a second opinion? Call Customer Service. You can find the Customer Service number on your Member ID card and the last page of this newsletter.

# YOUR RIGHTS

## WE DO NOT ALLOW DIFFERENT TREATMENT IN TENNCARE

No one is treated in a different way because of race, color, birthplace, religion, language, sex, age or disability.

- › Do you think you've been treated differently?
- › Do you have more questions or need more help?
- › If you think you've been treated differently, call TennCare Connect for free at **1-855-259-0701**.

Find the Discrimination Complaint Form online at:

[www.tn.gov/tenncare/members-applicants/civil-rights-compliance.html](http://www.tn.gov/tenncare/members-applicants/civil-rights-compliance.html)

## TENNCARE NO PERMITE EL TRATO INJUSTO

Nadie recibe un trato diferente debido a su raza, color de la piel, lugar de nacimiento, religión, idioma, sexo, edad o discapacidad.

- › ¿Cree que lo han tratado injustamente?
- › ¿Tiene más preguntas o necesita más ayuda?
- › Si piensa que lo han tratado injustamente, llame gratis a TennCare Connect al **1-855-259-0701**.

Encuentre el formulario de discriminación en línea en:

[www.tn.gov/tenncare/members-applicants/civil-rights-compliance.html](http://www.tn.gov/tenncare/members-applicants/civil-rights-compliance.html)

## لا نسمح بأيّ معاملة غير عادلة في برنامج TENNCARE

ولا نميّز في المعاملة بين الأشخاص على أساس العرق أو اللون أو مسقط الرأس أو الدين أو اللغة أو الجنس أو السن أو الإعاقة.

- › هل تعتقد أنك قد عُولمت معاملة غير عادلة؟
- › هل لديك مزيد من الاستفسارات أو تحتاج إلى مزيد من المساعدة؟
- › إذا كنت تعتقد أنك قد عُولمت معاملة غير عادلة، فاتصل بـ TennCare Connect مجانًا على الرقم **1-855-259-0701**.

اعثر على نموذج شكوى التمييز عبر الإنترنت:

[www.tn.gov/tenncare/members-applicants/civil-rights-compliance.html](http://www.tn.gov/tenncare/members-applicants/civil-rights-compliance.html)

# MORE RESOURCES

## HELP TO STOP TOBACCO USE

Quitting smoking is easier when you have help. We're ready to give you a hand.

- › You'll get personal support from our health educators for your entire quitting journey.
- › We cover most stop-smoking medications with a prescription from your doctor.

Call Customer Service to get started.

Or call the **Tennessee Tobacco QuitLine** for counseling in English or Spanish.

- › Talk with trained counselors to get started.
- › Get two weeks of nicotine replacement treatment for free.

### Tennessee Tobacco QuitLine

Free to all Tennessee residents  
**1-800-QUIT-NOW (1-800-784-8669)**  
or [tnquitline.org](http://tnquitline.org)

## APPLY FOR COVERKIDS

Call TennCare Connect for free at **1-855-259-0701** to get help over the phone. Or go to [tenncareconnect.tn.gov](http://tenncareconnect.tn.gov). You can also use the Health Insurance Marketplace at [healthcare.gov](http://healthcare.gov). Or call toll-free at **1-800-318-2596**.

## TENNCARE CONNECT

Get more information about TennCare and CoverKids. Report changes in your address, income, family size and if you get other insurance.

Call **1-855-259-0701**  
(TRS or TDD: **1-877-779-3103**)  
or [tenncareconnect.tn.gov](http://tenncareconnect.tn.gov)



Help for Tennessee families includes links to state services, information and more.

## MENTAL HEALTH CRISIS HELP

- › Tennessee Statewide 24/7 Hotline **1-855-274-7471**
- › Tennessee Suicide Prevention Network [tspn.org](http://tspn.org)
- › 988 Suicide and Crisis Lifeline **988**

## SUBSTANCE MISUSE HELP

- › TN Together [tntogether.com](http://tntogether.com)
- › Tennessee Redline **1-800-889-9789**

# HOW CAN WE HELP YOU?

## CUSTOMER SERVICE

For questions about using your health plan, vision care, changing your primary care provider or getting help in another language.

- › CoverKids Members **1-888-325-8386**
- › TRS: Dial **711**, ask for **888-418-0008**
- › Monday – Friday | 8 a.m. to 6 p.m. ET
- › [bluecare.bcbst.com/coverkids](http://bluecare.bcbst.com/coverkids)



Do you need help with your health care, talking with us, or reading what we send you? If so, call us for free at: **CoverKids 1-888-325-8386** (TRS: **711** ask for **888-418-0008**)



CoverKids

1 Cameron Hill Circle | Chattanooga, TN 37402 | [bluecare.bcbst.com](http://bluecare.bcbst.com)

BlueCare Tennessee is an Independent Licensee of the Blue Cross Blue Shield Association. We obey federal and state civil rights laws. We do not treat people in a different way because of their race, color, birth place, language, age, disability, religion, or sex. Do you think we did not help you or treated you differently? Then call CoverKids **1-888-325-8386**, (TRS: **711** ask for **888-418-0008**).

Spanish: Español ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame a CoverKids **1-888-325-8386**, (TRS: **711: 1-888-418-0008**).

یەدروک :Kurdish

ئەگەر بە کوردی سۆزانی قسە دەکەن، خزمەتگوزارییەکانی وەرگیران بەخۆرای دەخریتە بەر دەستان. پەیوەندی بکەن بە ژمارە

(TRS: **711: 1-888-418-0008**) **1-888-325-8386** CoverKids

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Wellframe is an independent company that provides and maintains a care management app for BlueCare Tennessee.