





Prevent Healthcare Fraud

Healthcare fraud against plan members can include billing insurance companies for services that were not provided, or tricking people into giving away their insurance information. Here are some ways to protect yourself from healthcare fraud:

• Protect your information

Treat your health insurance information like a credit card and do not share it with others. Be careful when using it at the doctor's office or pharmacy, and do not give it to marketers or solicitors.

Be aware of "free" offers

These can be a way for scammers to get your information. If you are asked to provide your insurance information for a "free" service, it might not be free and could be fraudulently charged to your insurance company.

Review your statements

After each visit, check your statement for accuracy and ask your doctor to explain any services. Compare the dates and services on your calendar with your statements to make sure everything is correct.

• Keep records

Keep good records of your medical care and read your policy and benefits statements.

How To Report Fraud and Scams:

If you believe you have been the victim of healthcare fraud or scams contact Blue Cross and Blue Shield of LA's OGB customer service department at 1-800-392-4089 or OGB customer service at 1-800-272-8451. You also report it at <u>Tips.FBI.Gov</u> or call 1-800-CALL-FBI (225-5324).



Back-to-School Health Tips: Keep Your Kids Safe and Healthy with Access2day!

As summer break ends and children return to school, it's crucial to focus on their health and well-being. Schools can be hotspots for germs, with kids typically catching around eight colds per year. Respiratory Syncytial Virus (RSV) is also a significant concern, especially for children aged 2 and under, as it can lead to severe respiratory illness. According to the CDC, RSV usually causes mild, cold-like symptoms but can be serious for infants and older adults.

In school settings, respiratory illnesses like RSV and the common cold are prevalent due to close contact and shared surfaces. Children can bring these illnesses home, potentially spreading them to elderly individuals, infants, or children under 2 who are most vulnerable to RSV. Symptoms of RSV include a runny nose, coughing, wheezing, and difficulty breathing, which may require medical attention. Parents must recognize these symptoms early and seek prompt care to prevent complications. Preventative measures, such as frequent hand washing, avoiding close contact with sick individuals, and keeping children home when they are unwell, can significantly reduce the spread of respiratory illnesses.

Preventative care is essential in minimizing the spread of illnesses. Ensuring your child is up to date on immunizations is a key step. The American Academy of Pediatrics recommends annual flu vaccines for all children aged 6 months and older. Regular physicals and screenings can also help catch any potential health issues early, ensuring your child stays healthy and ready to learn.

Access2day Health makes prioritizing your child's health easier than ever. With no co-pays, out-of-pocket expenses, or appointment necessary, Access2day offers convenient access to quality care for you and your covered dependents, including routine checkups, and urgent care services.

Let's work together to keep our children healthy and thriving this school year. Visit your nearest Access2day clinic to ensure your child is ready for a successful and illness-free school year: <u>https://access2dayhealth.com/locations</u>

Ready, Set, School!

Stay Healthy with Access2day Visit your local clinic for \$0 cost, quality care.



Live Better Louisiana

Earn your 2025 premium credit in just one-step: by completing your preventive health checkup. Blue Cross works with an industry leader, Catapult Health, to bring preventive checkups to a site near you. You can schedule a free checkup with a licensed nurse practitioner and health technician through the online scheduler. You'll get lab-accurate diagnostic tests and receive a full Personal Health Report with checkup results and recommendations.

What do you do? Schedule your appointment online at www.TimeConfirm.com/OGB or call 1-877-841-3058. Complete your clinic to get the credit. If you cannot go to a clinic, have your doctor fax a completed Primary Care Provider form, found at info.groupbenefits.org, to Catapult Health.

Upcoming Clinics

Below is a list of clinics scheduled throughout the state. Remember, you have until **September 30, 2024,** to get your preventive health checkup to be eligible for the 2025 wellness credit!

Live Better Louisiana Clinics	
Date	Location
08/01 – 02/2024	Thrive Academy (Baton Rouge) Department of Public Safety (Baton Rouge) Louisiana Workforce Commission (Baton Rouge) Livingston PSB - Denham Springs Junior High (Denham Springs)
08/05 – 09/2024	Louisiana Public Broadcasting (Baton Rouge) Claiborne Building (Baton Rouge) Louisiana Workforce Commission (Baton Rouge) Central LA Technical Community College - Ferriday Campus (Ferriday) University of New Orleans (New Orleans) LA Retirement Systems Building TRSL (Baton Rouge) Flood Protection Authority-East (New Orleans) LSU Health Science Center (New Orleans) Sabine PSB - Negreet High School (Many) ULL New Iberia Research Center (New Iberia) NOCCA (New Orleans) Central LA Technical Community College (Alexandria) Vernon PSB - Leesville High School (Leesville)
08/12 – 16/2024	St. Landry PSB - Resource Center (Opelousas) LA Dept. of Environmental Quality - Galvez Building (Baton Rouge) LSU Health Science Center (New Orleans) Pinecrest Supports and Services Center (Pineville) LA State Board of Nursing (Baton Rouge) Department of Wildlife and Fisheries (Baton Rouge) LA School of Math Science & Arts (Natchitoches) LSU AgCenter (Baton Rouge) Bienville Building (Baton Rouge)
08/19 – 23/2024	DOTD Headquarters (Baton Rouge) Delgado CC City Park (New Orleans) SOWELA Tech Community College (Lake Charles) Office of Attorney General (Baton Rouge) Dixon Correctional Institute (Jackson) Nicholls State University (Thibodaux) LSU Shreveport (Shreveport)
08/26 – 30/2024	University of Louisiana Lafayette (Lafayette) Iberville Building (Baton Rouge) Grambling State University (Grambling) Louisiana State Penitentiary (Angola) Southeastern Louisiana University (Hammond) Louisiana Correctional Institute for Women (Baker) Vernon PSB - Parkway Elementary School (Leesville) CLTCC - Huey P Long Campus (Winnfield)

Stay Healthy: Get Your Wellness Exam

A wellness exam, also known as an annual physical or well visit, is a scheduled appointment with a primary care physician to help you maintain your health and catch potential issues early.

The exam's main purpose is to provide preventative health care and can include:

- Health risk assessment: A questionnaire that helps you and your doctor create or update a personalized prevention plan.
- Lifestyle review: Your doctor may ask about your diet, exercise, stress levels, sleep, and other habits to help you develop healthy routines.
- Medical history review: Your doctor will review your medical and family history, including allergies, injuries, and illnesses
- Screenings: Depending on your age, medical history, and when you last had tests, your exam may include mammograms, prostate exams, heart screenings, lung exams, or cancer-related tests
- **Other tests:** Your exam may also include blood tests, immunizations, and routine measurements like height, weight, and blood pressure.
- **Counseling:** Your doctor can offer advice on how to change unhealthy habits and develop healthy ones, and help you create a wellness plan to reach your goals

Wellness exams can also help you identify risk factors for diseases you might develop in the future, and check in on how you are managing chronic conditions.

And don't forget, by getting your annual wellness exam, either through an onsite Catapult Clinic or by visiting your PCP, you can save \$120 a year on your healthcare premiums through the Live Better Louisiana wellness program.



Back-to-School Transportation Safety Tips

Whether children walk, ride their bicycles, or take the bus to school, it is extremely important that they take proper safety precautions. Here are some tips to make sure your child safely travels to school:

Walkers

- Walk on the sidewalk, if one is available; when on a street with no sidewalk, walk facing the traffic
- Before you cross the street, stop and look left, right, and left again to see if cars are coming
- Make eye contact with drivers before crossing and always cross streets at crosswalks or intersections
- Stay alert and avoid distracted walking

Bike Riders

- Ride on the right side of the road, with traffic, and in a single-file
- Come to a complete stop before crossing the street; walk bikes across the street
- Stay alert and avoid distracted riding
- Make sure your child always wears a properly fitted helmet and bright clothing

Bus Riders

- Go to the bus stop with your child to teach them the proper way to get on and off the bus
- Teach your children to stand 6 feet (or three giant steps) away from the curb
- If your child must cross the street in front of the bus, teach him or her to walk on the side of the road until they are 10 feet ahead of the bus; your child and the bus driver should always be able to see each other

Driving Your Child to School

- Stay alert and avoid distracted driving.
- Obey school zone speed limits and follow your school's drop-off procedure
- Make eye contact with children who are crossing the street
- Never pass a bus loading or unloading children
- The area 10 feet around a school bus is the most dangerous for children; stop far enough back to allow them to safely enter and exit the bus



Looking to **take the next step** towards your financial wellness?

Prudential PATHWAYS

Want to make sense of your financial life, but not sure where to start? Let us show you how.

Join us for a financial wellness educational seminar hosted by industry innovator, Prudential Pathways. Prudential Pathways aims to make building a financial planning strategy less intimidating and more empowering through easy-to-understand educational programs.

Retirement & Insurance Planning in Your 50's and 60's

This seminar will cover important topics like these:

- Understanding cash flow
- Investing and protecting your assets

- Estate planning
- And more

Tuesday, August 13 from 11:30am-12:30pm (CT)

Wednesday, August 21 from 2:00pm-3:00pm (CT)

via Zoom

Click Here to Register

Are You Taking Your Medicine Exactly as Your Doctor Prescribed It?

When a doctor prescribes medication, it comes with specific instructions, including how much to take, how often and at what times of day. These are crucial to improving the chances of the medication being effective and helping people feel better. However, the Centers for Disease Control and Prevention estimates that prescription medication is not taken as directed about 50 percent of the time.

"Sometimes, people forget because it gets missed in dayto-day life," said Brice Mohundro, a clinical pharmacist at Blue Cross and Blue Shield of Louisiana. "Some people don't understand the true reasons the medication was prescribed. If they don't feel better immediately, they feel like it's ineffective. Other people are worried about side effects or interactions with other medications. They may also know someone who had a bad experience on a specific medication, so they are hesitant about taking it themselves."

Mohundro, talks about the importance of medication adherence and offers some tips to help you stay on top of your medicine in this article from the Shreveport Bossier Advocate:



Get a healthy upgrade this summer. Add a little movement to help your health goals.

Summer is the best time to add a little more movement to your daily routine, and it's easier than you think with help from Omada. Omada is a virtual healthcare program that helps members make small, simple habit changes to reach their health goals-big or small-whether that's improving eating habits, exercising more, or feeling healthier.

Claim your benefit at omadahealth.com/ogb



Mac and Cheese Pizza Bites



Held together by pepperoni, these <u>mac & cheese</u> bites are a pizza lover's dream. Creamy mac, pepperoni, and plenty of Parm combine to create a best-of-both-worlds treat. We bake this party pleaser in muffin tins to create a bite-sized snack that is perfect for after-school, tailgates, and birthday parties.

Ingredients:

- 22 slices large pepperoni, divided
- 4 TBSP all-purpose flour
- ½ cup heavy cream
- 1 TSP oregano
- Kosher salt
- Freshly ground black pepper

- 4 TBSP Butter
- 1 ¼ c milk
- 1 TSP garlic powder
- 2 C shredded mozzarella
- ¾ C grated parmesan cheese
- 8 oz. elbow pasta

Instructions:

- 1. Preheat oven to 400°. Cut a slit into the center of 18 pepperoni slices and place a slice into each hole of a muffin tin. Chop the remaining 4 slices of pepperoni into small pieces.
- In a large pot over medium heat, melt butter. Add flour and whisk until golden. Slowly pour milk in while whisking. Add heavy cream, garlic powder, and oregano. Season with salt and pepper. Bring to a simmer and cook for 2 minutes.
- 3. Add mozzarella and $\frac{1}{2}$ cup of Parmesan and stir until cheese is melted.
- 4. In another large pot of boiling salted water, cook pasta until al dente, 7 minutes. Reserve about 1/2 cup of pasta water, then drain.
- 5. Add 2 tablespoons pasta water to cheese sauce and stir to combine. Add pasta and toss to coat. Add more pasta water as necessary to loosen the sauce.
- 6. Spoon macaroni into pepperoni cups. Top with about 2 tablespoons of Parmesan and chopped pepperoni. Bake until the tops are golden and macaroni feels firm, 20 to 30 minutes.
- 7. Remove cups from tin and top with remaining 2 tablespoons Parmesan before serving.

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