



# **Chorus Coverage**

Member Newsletter

# **Welcome to the First Edition of Chorus Coverage**

We are happy to share our new newsletter with you! This newsletter will give valuable information and updates for our Chorus Community Health Plans (CCHP) members. Stay tuned for exciting news and helpful tips!



# **Member updates**

### **Key Dates to Know!**

- **Premium Due Date:** Monthly premiums are due on the 1st of the month. Payments should be received by the due date indicated on your monthly invoice.
- Grace Period: The grace period for your premium depends on how you enrolled. If you enrolled Off-Exchange or On-Exchange without an Advanced Premium Tax Credit you have a 30-day grace period from your due date. If you enrolled On-Exchange with an Advanced Premium Tax Credit, you have a 90-day grace period. All past due premiums must be received by the end of your grace period. If the full past due premiums are not received by the end of the grace period your coverage will terminate per your plans termination rules.

### **Know the difference: Preventive vs Diagnostic**

- Preventive care typically done annually and helps detect or prevent health conditions proactively before they become serious.
- Diagnostic care may be in response to a preventive visit or because your provider is looking for something specific. Example: At your annual preventive exam your provider orders follow up imaging because of a finding from their exam. The follow up imaging may be considered diagnostic.

Learn more here: chorushealthplans.org/preventive-benefits.

#### **Treatment Cost Calculator**

Do you have an upcoming medical service and want to know your expected cost? Located within your member portal is our Treatment Cost Calculator tool which allows you to forecast these costs. This state-of-the-art tool curates the estimated cost of your services based on your specific plan design and benefit make up. Please access the member portal page to learn more.

### **Health Care Experience Surveys - Your Experiences Matter!**

As a valued member of Chorus Community Health Plans, we want to know what you think about your visits to the doctor, our customer service, and our health plan. This is why the Press Ganey Company sends out a Health Care Experience survey every year. In this survey, you are asked to share about your experiences from the past 6-12 months.

Last year, your answers taught us a lot, including:

- Our customer service staff were kind, helpful, and knowledgeable.
- We need to improve our website.

The Health Care Experience survey will be sent out at random from February to April 2025. You will have different ways to fill it out. We hope members who receive a survey take the time to share their feedback and give Chorus your BEST rating.

### **Health Tip**

Millions of people in the United States have high cholesterol. This can increase the risk for heart disease, heart attacks, or stroke.

Annual preventive exams can proactively identify conditions that may go undetected without proper testing. Preventive exams, including select blood tests may be covered by your health plan at no cost to you. Members can also earn wellness incentives annually by completing their preventive visit.

#### Prevention tips:

- Eat a balanced diet rich in fruits, vegetables, and whole grains.
- Stay active with at least 30 minutes of exercise daily.
- Avoid smoking and limit alcohol consumption.
- Regular check-ups: Monitor your blood pressure, cholesterol, and blood sugar levels.

Our <u>Find-A-Doc tool</u> can help you easily find an In-Network provider to complete your exam.

Access our <u>Preventive Service Guide</u> to learn more about what services are covered on your health plan.



# Case management services

#### **Healthy Lifestyles**

Our Case Management team helps our members who have challenging health and social needs. These can make it hard for them to be as healthy and happy as they can be. We are here to support them on their journey to better health and wellness.

Case Management can help assist with:

- providing educational materials about a health condition or disease
- helping with medication management
- ensuring you are speaking with the right doctor
- scheduling appointments
- getting access to community resources
- setting health and wellness goals

Programs are free, voluntary and member-centered. To learn more call (414) 266-3173.

CCHP's health programs are opt-out programs. If you meet program specific criteria and have current CCHP coverage you are automatically enrolled, this means we may reach out to you with services that might support you.

If you are looking for support or to access one of our case managers please call 414-266-3173 or email us at <a href="mailto:healthpromotion@chorushealthplans.org">healthpromotion@chorushealthplans.org</a>.

To learn more on our programs, eligibility, or to opt out visit <a href="https://chorushealthplans.org/our-plans/health-programs">https://chorushealthplans.org/our-plans/health-programs</a>.



# Vendor spotlight



# Fast, life-changing relief for panic attacks and PTSD symptoms

Introducing Freespira, a medication-free treatment you can do at home. It combines a medical device with coaching support to teach healthy breathing patterns. It effectively stops or reduces panic attacks and PTSD symptoms in just 28 days. It's available to Chorus Community Health Plans members at **no extra cost.** 

With Freespira, you'll practice new ways to breathe for 17 minutes twice a day. You'll also work virtually with a coach each week.

<u>Check your symptoms</u> now to see if Freespira can help. Or visit <u>freespira.com/cchp</u> to learn more.







# **Ask our doctors**



Dr. Kelly, Dr. Jim and Dr. Deb are here to answer your questions. Have a question you want them to answer? Submit it here: chorushealthplans.org/ask-our-doctors

# Is a Full-Body MRI Helpful for Staying Healthy?

Getting a full-body MRI scan when you feel fine is not usually a good idea. MRIs are very detailed and can find tiny things in your body that are not dangerous, like small scars from a cold or harmless cysts. Most of these things will never cause problems, but finding them can lead to more tests and even risky procedures. These extra tests can make people worried for no reason.

Right now, there is no proof that full-body MRIs help people live longer or healthier lives. Until studies show they do more good than harm, doctors do not recommend them for healthy people.

### When Should I Get My First Bone Scan?

Doctors usually recommend a bone scan, called a DEXA scan, for women at age 65. But if you have risk factors—like breaking a bone before, being very thin, smoking, drinking too much alcohol, taking certain medicines, or having a condition like arthritis—you might need one earlier. Some men with health problems may also need a bone scan.

The best way to know when to get your first bone scan is to ask your doctor. This is a great question to bring up at your yearly check-up!

# **Resource Center**

Make the most of your Chorus Health Plan with these helpful digital tools!

#### **Wellness Portal**

Take a proactive approach to your health! Register to redeem wellness incentives for completing simple tasks like filling out your annual Health Risk Assessment and going in for your Wellness Exams.

**Provider Directory** 

**Career Opportunities** 



#### **Member Portal**

A personalized look into your claims, benefits, and premium details.

Registration is easy and encouraged!

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