Get the Care You Need from the Comfort of Your Home

Have you ever needed care from your children’s doctor but did not want to leave the comfort of your home?

Your Children’s CHIP Coverage Includes Access to Telemedicine
Telemedicine technology provides care either over the phone or via video from your children’s provider. It ensures you have options when accessing the care your children need and protects you and your children from exposure to illness.

To find out more about telemedicine coverage, contact the CHIP Member Help Team at 1-800-464-5437 (TTY/TDD: 711).

GET CONNECTED
Sign up for email and text messages, and get MORE from your children’s CHIP plan!

Staying on top of your children’s health is easy when you sign up to receive email and text messages* from Independence Blue Cross. Through our secure text and email messages, you’ll receive:
• Valuable health and wellness information
• Screening reminders for your children
• Plan notifications and updates
• Savings opportunities

Sign up today! Visit: www.ibx.com/CHIPconnect.

Questions? Call 1-800-464-5437 (TTY/TDD: 711).

*Standard message and data rates may apply.

LOOK INSIDE
Make Changes Today for a Healthier Future 3
Your Child’s Asthma Action Plan 4
What Should I Know About Lice? 7
For Kids and Teens with ADHD, Follow-up Care Is Key

Care for attention-deficit/hyperactivity disorder (ADHD) doesn’t end with a medication and treatment plan. Your child or teen with ADHD may be doing well at home, in school, and with friends. But he or she still needs ongoing care to live well with ADHD.

Read these three tips about the importance of follow-up care.

1. **Keep talking about meds:** Talk with the doctor about the best follow-up schedule for your child. During the first month, you may need weekly visits or phone calls. You can take this time to discuss your child’s responses to the medication with his or her doctor.

   After one month, the American Academy of Pediatrics advises an in-person visit. This is so the doctor can check how your child is doing. The doctor may also look for any side effects. Your child may need monthly visits until a good routine is in place. Then, a visit every three months may be needed for the first year. After that, you may need to visit twice a year or less.

2. **Track your child’s progress:** Care for ADHD can also involve behavior therapy and everyday support from parents and teachers. This can help a child or teen reach key goals. Goals might include calmer relationships with family members or better study habits.

   Caregivers can track a child’s progress with behavior report cards, rating sheets, or charts. Ask teachers to help track school goals. Your doctor may give you rating sheets, or you can find your own. You can find an example here: [https://chadd.org/wp-content/uploads/2019/01/ADHD_Parent_Initial.pdf](https://chadd.org/wp-content/uploads/2019/01/ADHD_Parent_Initial.pdf).

3. **Be patient and flexible:** Helping your child reach goals will take time. Most kids respond well, but a treatment plan may need some adjustments.

   If your child is not meeting the goals in his or her plan, discuss it with the doctor. Your child may need easier goals or new strategies. Your child may also need help with other health conditions.

Source: American Academy of Pediatrics
Children who carry too much extra weight have a higher risk for many other health problems — during childhood and into adulthood.

Do you think your child has a weight problem? Talk with your child’s pediatrician. The U.S. Preventive Services Task Force advises doctors to screen children and teens ages 6 and older for obesity.

Most children who carry extra weight do not need to go on a diet. They just need to be encouraged to eat healthier foods and move around more. Try these small but meaningful habits:

- Instead of restricting how much food your child eats, offer healthy choices. Include lots of low-fat proteins, whole grains, and vegetables.
- Keep healthy snacks in your home. Some options are apples, bananas, carrots, and celery.
- Set limits on TV and computer time. Encourage your child to be active.
- Sit down for family meals as often as you can. Avoid eating in front of the TV, computer, or other devices.
- Plan family exercise times. Find activities you enjoy doing together.
- Cut out sugary drinks, such as sodas. Switch to water. If you want to give your child milk, stick with fat-free and low-fat versions. You can also try plant-based milks.
- Avoid fast food. If you do go out to eat, try the healthiest options.

Source: U.S. Preventive Services Task Force

A new study notes that melanoma is a growing threat to kids, teens, and young adults in North America. The study finds a 51 percent rise in the rates of melanoma on the heads and necks of this group over the past two decades.

Melanoma is a dangerous skin cancer. It begins when mutations develop in cells called melanocytes. These cells produce melanin and are located in the bottom layer of the skin’s epidermis. Melanin is a pigment primarily responsible for skin color.

Who Is At Risk?
Most melanoma diagnoses come later in life, at an average age of 65, but younger people are still at risk. In fact, melanoma is the most common skin cancer in children. It occurs even more often in teens ages 15 to 19.

People with fair skin, light eyes, and red or blond hair are at higher risk. The study points out that two other main risk factors are most common among adolescents and young adults. These risk factors are sun exposure and the use of tanning beds.

Parents: Sun Safety Starts Now
What is the best way to protect your children? Start talking about sun safety early.

Tell kids that tanning exposes skin to cancer-causing UV rays. As they get older, continue to discourage tanning, even for one-time events like the prom.

Sources: JAMA Otolaryngology – Head & Neck Surgery, American Academy of Dermatology, Centers for Disease Control and Prevention, National Cancer Institute, American Cancer Society
Teens and Vaping: A Dangerous Mix

One in five high schoolers say they have used e-cigarettes in the past month. Many believe these are safer than regular cigarettes. But the latest evidence shows just how wrong that is.

Vaping has been linked to more than a thousand cases of lung injury and more than two dozen deaths. About 15 percent of those affected have been younger than age 18.

What Is in an E-Cig?
Scientists are still looking into the cause of the lung damage. But many cases seem to be tied to vaping THC. This is the mind-altering compound in marijuana.

Even when there is no THC, vaping can harm teens. The Centers for Disease Control and Prevention says that any e-cigarette use is unsafe for teens and young adults.

E-cigarettes heat a liquid to make a mist of small particles that can be inhaled. But this is not just harmless water vapor. A typical e-cigarette can contain several harmful substances.

What Can Parents Do?
Talk with your teen about the dangers of vaping. Look for a good time to talk, such as when you both see an e-cigarette sign together. Encourage an open dialogue and try not to sound judgmental. Ask your child’s doctor to discuss the risks with your teen as well.

Source: Centers for Disease Control and Prevention

Your Child’s Asthma Action Plan

It’s hard when your child feels sick, misses school, or skips playtime because of asthma. An asthma action plan is one way you can help your child care for his or her condition. The action plan can tell you exactly how to control your child’s asthma every day.

Using an Asthma Action Plan
Your child’s health care provider can help you write the asthma action plan for your child. The asthma action plan should include:

- Signs that show when your child is doing well. It should also explain signs and symptoms that show when your child is getting worse or having an asthma emergency.
- Directions for giving your child asthma medications. They should include:
  - Names of all the medications needed
  - How much of each one to give
  - When and how often to give each one
  - Instructions for when to call your child’s doctor, go to the emergency room, or call 911.
- Names and numbers of emergency contacts, including your child’s provider and you.

Always keep a copy of your child’s asthma action plan handy. Anyone who helps care for your child should have a copy, too. That includes babysitters and the staff at any day care center, school, or camp.

Updating the Plan
Talk with your child’s provider if your child has asthma symptoms often. Your child’s medication or asthma action plan might need to be changed. The plan should be updated at least once each year. If your child’s health, medications, provider, or emergency contacts change, make updates right away.

Source: National Heart, Lung, and Blood Institute; U.S. Environmental Protection Agency; Asthma and Allergy Foundation of America
Corporate and Financial Investigations

The National Health Care Anti-Fraud Association estimates that annually between 3 and 10 percent of all health care spending in the U.S. went toward fraudulent claims. Fraud has real effects on health care costs and quality of care. Independence Blue Cross’s Corporate and Financial Investigations Department (CFID) continues to add value to our fight against health insurance fraud and abuse. CFID detects, investigates, and reports potential fraud and abuse with the help of confidential information received from many stakeholders, including providers, members, employees, and members of the general public. Information received assists our analysts, auditors, and investigators in their work.

Some of the most common schemes reported to CFID over the past year include:
• Billing for services not rendered
• Health care identity fraud
• Prescribing of controlled substances for illicit purposes
• Telemarketing companies pushing unnecessary services

If you suspect health care fraud against yourself, Independence, and/or others, we urge you to report it. All reports are confidential. You are not required to provide your name, address, or other identifying information. Many significant investigations start with information provided to CFID.

You have three options for submitting your report:
1. Submit the Online Fraud & Abuse Tip Referral Form electronically at www.ibx.com/antifraud.
2. Call the confidential anti-fraud and corporate compliance toll-free hotline at 1-866-282-2707 (TTY: 1-888-789-0429).
3. Mail your report. Write a description of your complaint, enclose copies of any supporting documentation, and mail to:

Independence Blue Cross
Corporate & Financial Investigations Department
1901 Market Street, 42nd Floor
Philadelphia, PA 19103

Other Prevention Tips
Please join us in the fight against health care fraud. Below are some simple tips that protect you against health care fraud:
• Review medical claims submitted in your name at ibxpress.com for accuracy.
• Protect your insurance card and coverage information like you would a credit card.
• Don’t provide your insurance information to anyone you aren’t under the care of.
• Beware of telemarketers and recruiters who offer services at “no cost” to you.
Independence Blue Cross (Independence) is committed to protecting the privacy of our members’ personal health information. Part of that commitment is complying with the Privacy Rule of the Health Insurance Portability and Accountability Act of 1996 (HIPAA), which requires us to take additional measures to protect personal information and to inform our members about those measures.

The Notice of Privacy Practices describes how Independence may use and disclose a member’s personal health information and how a member of an Independence health plan can get access to this information. For details on our practices, available privacy forms, and HIPAA requirements, please visit www.ibx.com/privacy. You can also call to request a copy of the Notice of Privacy Practices by contacting our CHIP Member Help Team at 1-800-464-5437, Monday through Friday, from 8 a.m. to 6 p.m.

Maintaining Your Privacy
Gramm-Leach-Bliley Notice of Privacy Practices
At Independence Blue Cross, LLC (Independence)*, we value you as a member, and the protection of your personal information is very important to us. To effectively administer the array of health plans offered to our members, Independence may collect and share “nonpublic personal information” about you in accordance with applicable laws and regulations. This notice is provided as required by the Gramm-Leach-Bliley Act, a federal law, and applicable state regulations. This notice informs you how we collect, share, and protect your personal information.

Nonpublic Personal Information Independence Collects
Independence collects nonpublic personal information about you when you apply for health care coverage with Independence or when Independence administers your benefits. For example, Independence may collect personal information such as your name, address, phone number, cell phone number, Social Security number, and account information, which may not otherwise be publicly available. Independence receives this information from:
- You, your employer, or benefits plan sponsor on applications and other forms
- Your transactions with Independence, our affiliates, or others
- Consumer reporting agencies
- Electronic sources when you access our website, including data that is obtained with an information-collection device known as a “cookie”

Nonpublic Personal Information Independence Discloses and to Whom
Independence does not disclose nonpublic personal information about our members or former members to anyone, except as otherwise permitted by law. For example, Independence may disclose nonpublic personal information to affiliates and nonaffiliated third parties to perform services on our behalf or as necessary for everyday business purposes such as to process your transactions, maintain your account, respond to court orders, or report to credit bureaus.

Our Security Procedures
Independence restricts access to nonpublic personal information about you to individuals or entities involved in providing services to you. Independence maintains safeguards to protect nonpublic personal information from unauthorized access and use.

Please call 1-800-ASK-BLUE (1-800-275-2583, TTY: 711) or go to www.ibx.com/privacy if you have any questions about this notice.

*For purposes of this notice, “Independence” refers to the following companies: Independence Blue Cross, LLC, Keystone Health Plan East, Inc., and QCC Insurance Company.
What Should I Know About Lice?

Lice are tiny insects that live on a person’s scalp. They are easily passed from one person to another through head-to-head contact. They can also spread by sharing personal items, such as a hat, brush, or pillow.

Anyone can get lice, but they are most common in kids ages 3 to 11. Your child may have lice if he or she complains of:

- A tickling feeling in the hair, like something is moving
- An itchy scalp
- Trouble sleeping (lice are more active when it is dark)
- Sores on the head from scratching

To check for lice, part your child’s hair with a fine-tooth comb. Look for moving lice and eggs. A magnifying glass may help. When fully grown, lice are about the size of a sesame seed. Lice nits, or eggs, laid in the hair close to the scalp look like tiny white or yellow ovals.

To get rid of the bugs, treat the scalp with over-the-counter or prescription shampoos or lotions. Ask your child’s doctor what treatment is best. You will also need to remove the eggs from your child’s hair and wash his or her clothing and bedding in hot water.

Sources: Centers for Disease Control and Prevention, American Academy of Family Physicians

Protect Against Lyme Disease

The ticks that spread Lyme disease are tiny and can be as small as poppy seeds. If your child plays in any areas where ticks are common, particularly during late spring through early autumn, make sure you take these steps to help reduce the risk of your child getting a tick bite:

- Wear a hat, closed-toed shoes, a long-sleeved shirt, and long pants tucked into your socks.
- Spray insect repellent that contains 20 percent or more DEET on clothing and exposed skin. Always follow product instructions. Apply the repellent to your child, avoiding his or her hands, eyes, and mouth.
- Use the center of the trail and avoid wooded, brushy, and grassy areas.
- When you come inside, inspect your child’s skin for ticks. Look closely in hairy areas, such as the scalp and underarms. If you find a tick, use fine-tipped tweezers to grasp and pull upward with steady, even pressure. Do not try to twist or jerk the tick out with the tweezers. Then, clean the bite area and your hands with rubbing alcohol or soap and water.

Sources: Centers for Disease Control and Prevention, U.S. Food and Drug Administration

Take a walk outside with your kids. Look for the items below and check them off when you find them. Or make your own list with your children!

- Anthill
- Soccer ball
- Twig or stick
- Open window
- Bench
- White flower
- Feather
- Kite
- Dog
- Cat
- Nest
- Smooth rock
- Three- or four-leaf clover
Swim Safely This Summer

It’s summertime, and it’s time to swim! Anytime you and your children spend time near water, be sure to play carefully. Drowning is the leading cause of injury-related death for kids ages 1 to 4.

Learn to Swim
Everyone should learn to swim. Most children are ready to learn when they are around 4 years old. Your pediatrician can help you decide if your toddler is ready.

Watch Closely Near Water
Following these rules carefully can help prevent an accident:
• When children are in a pool, an adult who knows how to swim should actively supervise them at all times.
• Make sure the whole pool is surrounded by a fence. The fence should have no footholds and be at least 4 feet high. The pool gate must be self-closing and self-latching.
• Lawn furniture should be kept far away from the fence. This is so children can’t use it to climb over.
• Store floats, balls, and other toys away from the pool area. That way, kids are not tempted to go in the pool alone.

Help During Life-Threatening Events
If you think someone is in a life-threatening situation, like drowning:
• Get the person out of the water and check to see if he or she is breathing
• Begin CPR (cardiopulmonary resuscitation) and rescue breathing immediately if the person is not breathing
• Call 911 or have someone else call
• Continue giving CPR until medical professionals arrive

To learn more, visit the American Red Cross at www.redcross.org and search for “swim.”

Sources: American Red Cross, Safe Kids Worldwide, American Academy of Pediatrics, Centers for Disease Control and Prevention, World Health Organization

Independence Blue Cross complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Líame al 1-800-275-2583 (TTY/TDD: 711).

注意: 如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-275-2583 (TTY/TDD: 711).