Where to Take Your Child for Care

It’s important to know when you need to take your child to the emergency room (ER) or when it is best to visit your child’s primary care physician (PCP) or another doctor or care facility. In the ER, seriously hurt or ill patients are seen first. Your child may wait a long time to be seen. If it is not an emergency, there are places where your child can get care faster.

What Is an Emergency?
An emergency is a medical problem that needs care and attention right away. Some examples of problems that need emergency room care include:
- Problems breathing or chest pain
- Sudden or unexplained fainting
- Sudden, severe abdominal (stomach and chest) pain
- A wound that won’t stop bleeding

If you believe your child’s situation is life-threatening, call 911 or go to the nearest ER immediately.

What Is Urgent Care?
Urgent care is treatment for an illness or injury that is not life threatening. These are problems like cuts that may require stitches, ear infections, stomach complaints, and sore throats. If your child requires urgent care, you should call his or her PCP first. Many doctors’ offices will see sick patients the same or next day.

Where Else Can I Get Care?
When you can’t get an appointment with your child’s PCP, urgent care centers and retail health clinics are easy, safe, and less costly options. Urgent care centers have board-certified doctors. Their staff can give you care for an illness or injury that needs medical attention right away but is not life-threatening. Retail health clinics have certified nurse practitioners who can treat simple illnesses and injuries.

For those members enrolled who have a copay, the copay for choosing an urgent care center is less than if you go to the emergency room, but higher than if you go to your child’s PCP. The copay for using a retail health clinic is the same as for a PCP visit.

To find a participating urgent care center or retail health clinic near you, visit www.ibx.com/findcarenow or call 1-800-464-5437 to speak with one of our customer service representatives.

Many urgent conditions require follow-up care. If your child is seen at an emergency room, urgent care facility or retail health clinic, notify his or her PCP. You may also need to schedule a follow-up appointment. Do not return to the urgent care facility or retail health clinic for follow-up care; instead contact your child’s PCP.

Sources: Centers for Disease Control and Prevention, Pediatric Research

When in Doubt, Call Your Child’s PCP
If you aren’t sure whether your child’s condition is an emergency, call his or her PCP. He or she knows your child’s medical history and can judge the best way to manage your child’s condition. The PCP may arrange to see your child in the office or suggest an urgent care center, retail health clinic, or the ER.
You're bound to hear it a few times this winter: “Mommy, I don’t feel good.” By age 2, most children catch eight to 10 cases of the common cold alone. And once they walk into a classroom full of other kids’ germs, they get sick even more often.

You can’t place your child in a bubble to protect against every sneeze and sniffle. But you can learn to spot the most common childhood illnesses — and what to do about them. Follow this guide to start. When in doubt, call the pediatrician, and always call the doctor for advice about symptoms in infants younger than 3 months old.

1 **Common cold**
   **Signs:** Runny nose, sneezing, mild fever, poor appetite, cough, sore throat, swollen glands
   **Home treatment:** Clear nostrils with a suction bulb or saline drops. Place a cool-mist humidifier in the room at night to ease sleep.
   **Call the doctor for:** Colds in children age 3 months or younger, or for trouble breathing, blue lips or nails, a temperature of 102 degrees Fahrenheit or higher, ear pain, or symptoms that last more than one week

2 **Flu**
   **Signs:** Fever, fatigue, sore throat, stuffy nose, sometimes vomiting and diarrhea (this is more common in kids than adults), and head, muscle, or body aches
   **Home treatment:** Practice prevention by having your child receive a yearly flu shot beginning at age 6 months. There are typically two options for the flu vaccine: the nasal spray vaccine and the traditional flu shot. For the 2016–2017 flu season, however, the nasal spray vaccine is not recommended by the CDC. Recent studies show the nasal mist vaccine offered children little to no protection from the flu in previous years. (Also, the nasal flu vaccine is not covered under your child’s health insurance.) Once your child is ill, rest and fluids work best.
   **Call the doctor for:** Colds in children age 3 months or younger, or for trouble breathing, blue lips or nails, a temperature of 102 degrees Fahrenheit or higher, ear pain, or symptoms that last more than one week

3 **Ear infections**
   **Signs:** Fever, earache, fluid draining from the ear, trouble sleeping or loss of balance, hearing loss
   **Home treatment:** Put a warm, moist cloth over the painful ear. Acetaminophen can also ease the ache.
   **Call the doctor for:** Fever higher than 100.4 degrees Fahrenheit or blood or pus oozing from the ears

4 **Gastroenteritis (stomach flu)**
   **Signs:** Fever, stomach or abdominal pain, vomiting, watery diarrhea
   **Home treatment:** Encourage rest, provide plenty of fluids, and try to get your child to eat his or her regular diet.
   **Call the doctor for:** Vomit that is bloody, or yellow or green, or signs of dehydration, such as sunken eyes, feeling very thirsty, producing less urine and fewer tears, and weight loss

5 **Croup**
   **Signs:** Barking, hacking cough that usually worsens at night
   **Home treatment:** Moist air helps. Use a humidifier or sit in a steamy bathroom with your child for 10 minutes.
   **Call the doctor for:** Trouble breathing or a high-pitched noise when inhaling, or dark or bluish skin around the face or fingernails

6 **Strep throat**
   **Signs:** Severe pain when swallowing, tiny red spots on the roof of the mouth, high fever, white patches on the tonsils, swollen lymph nodes in the neck, decreased appetite
   **Home treatment:** Gargling with warm salt water, acetaminophen
   **Call the doctor for:** Any severe sore throat

Sources: American Academy of Pediatrics, Centers for Disease Control and Prevention, National Institute of Allergy and Infectious Diseases, National Institute on Deafness and Other Communication Disorders
TOO SICK FOR SCHOOL?
HERE’S HOW TO TELL

STAY HOME IF …

- Your child feels too sick for regular activities
- Yellow or green pus appears
- The temperature on an oral thermometer reads 100° F or higher (100.4 for an ear, rectal, or forehead temp)
- You suspect flu — it spreads rapidly
- Your child has a migraine — throbbing, severe pain with moodiness, fatigue, and sensitivity to light
- Redness and itchiness affect all or most of your child’s body
- Your doctor suspects or diagnoses strep throat
- Your child is vomiting or has uncontrollable diarrhea

GO BACK TO SCHOOL AFTER …

- Fever decreases and your child feels better
- The amount of pus decreases, using antibiotic eye drops for 24 hours
- Body temperature reaches normal
- Fever has been gone for 24 hours
- Taking pain medication
- The rash is gone — or the doctor gives the OK
- 24 hours have passed since beginning antibiotics
- Vomiting stops and your child has control of bathroom breaks

Sources: American Academy of Pediatrics, Centers for Disease Control and Prevention
Even though it is mostly preventable, tooth decay is the most common chronic disease of children between ages 6 and 19. The Centers for Disease Control and Prevention reports that dental caries, or cavities, are four times more common than asthma in children. If left untreated, tooth decay can become painful and cause infections that may lead to problems with speaking, eating, and other important parts of being a kid, like learning and playing!

Fortunately there are ways to help prevent tooth decay and help your child keep a healthy smile:

- Brush twice a day and assist your child while brushing to assure he or she is doing a complete job.
- Clean between teeth by flossing every day.
- Eat nutritious food and limit the amount of sweets and treats eaten throughout the day.
- Visit the dentist regularly for cleanings and exams. Remember, kids get one dental checkup every six months.
- Talk to the dentist about sealants and fluoride for your child.

Continue to lend a hand to your child with brushing and flossing until the age of 12. This ensures your child is cleaning his or her mouth thoroughly. Be a good role model for your child and make dental hygiene fun together. For younger children, you can use matching toothbrushes, sing songs, or play brushing games. Teaching children good oral hygiene at an early age leads to lifelong oral and overall health.

Source: United Concordia

Financial Investigations Update

Last year the FBI estimated that between 3 percent 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, waste, and abuse (FWA). CFID detects and investigates potential areas of FWA with the help of confidential information received from many stakeholders, including providers, members, employees, and members of the general public.

The most common scheme encountered by CFID relating to CHIP is enrollment fraud. Accurate reporting of family size and income is a critical component in determining CHIP eligibility. Please ensure that all CHIP applications and requests for supporting documentation include the most up-to-date and accurate information.

Billing for services not rendered is a common scheme affecting all of Independence’s members. You can detect if you have been a victim of this scheme by reviewing your claims and ensuring that you saw the providers listed, on the dates of service listed.

Another emerging scheme is health care identity theft. Please be on the lookout for individuals calling you requesting your health plan identification number, or individuals offering incentives to use a provider you don’t know to get services you don’t need.

Go Online for Facts on Fighting Cavities
Don’t Forget to Have This Talk with Your Teen

Too often, teens make a poor decision to get into a car when they know the driver has been drinking. In the past month, more than one in five teens rode with a driver who had been drinking alcohol. As a parent, it’s important to talk with your teenager about the dangers of underage drinking and driving. But that conversation isn’t always easy. Here’s how to approach the topic.

Tips for Talking with Your Teen
Make it easy for you and your child to talk honestly about drinking and driving. To do this:

- Make your talk a conversation, not a lecture.
- Encourage your teen to tell you about any alcohol-related situations that he or she has been in.
- Control your emotions. Stay calm and don’t get angry.
- Set limits. Make clear rules about underage alcohol use. Praise your child for following them, and decide on consequences for when he or she breaks them.

The Most Important Rules
Be sure your top rules are for your child to never engage in underage drinking or get into a car with a drunk driver. Teach your child to look for signs that someone is drunk. These include:

- Poor balance
- Slurred speech
- Poor vision and hearing
- Inability to concentrate
- Exaggerated behavior

Know where your child is and whom he or she spends time with, even when you’re not around. Communicate regularly with your child’s friends and their parents. If your child needs to leave a situation where other kids are drinking, let him or her know to call you for a ride home.

Get a Signature
The CDC offers a parent-teen driving agreement for you and your child to sign. For a copy, visit www.cdc.gov and search for “parent-teen driving agreement.”

You should never provide your health plan identification number to someone you don’t know. Additionally, any free medical services being offered at community fairs or other events should never require you to provide your health plan identification number.

If you suspect health care fraud against Independence and/or you, we urge you to report it. All reports are confidential.

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: 711).
3. Mail your report. Write a description of your complaint, enclose copies of any supporting documentation, and mail it to:

   Independence Blue Cross
   Corporate & Financial Investigations Department
   1901 Market Street, 42nd Floor
   Philadelphia, PA 19103
Help Your Kids Get Organized

Kids have a lot of stuff, and keeping it organized is no easy feat. School brings a whole new set of items — backpacks, lunch bags, homework, and more — to try to manage.

The benefits of helping your kids stay organized go far beyond keeping a neat and tidy space. It saves time, helps them focus, gives them a sense of routine, and teaches them about responsibilities. Start the new year off on the right foot with these tips for creating a more orderly home.

Create a staging area. This is a place where your children can keep their everyday items, such as their backpacks, coats, and shoes. It doesn’t have to be fancy — a hook and shoe rack by your front door will do. Having a staging area means your children’s things won’t end up scattered throughout your home. It also saves time during your morning rush so your children aren’t searching for their shoes when you’re trying to get everyone out the door.

Designate a workspace. Every parent knows how easy it is for school papers to take over a home. Pinpointing a space, such as a desk or table, for your children to do their homework helps keep those papers contained. Make sure it’s a quiet space where they can concentrate. Also keep supplies, such as pens, paper, and folders, nearby.

Set a routine. Organization isn’t just about containing physical objects. It also has a lot to do with managing your time. Routines are a great way to take the guesswork out of your day because everyone knows what they’re responsible for doing. For example, in the morning you can have your children get dressed, make their beds, and eat breakfast while you pack their lunches. In the afternoon, they may do their homework while you prepare dinner, and then everyone eats together.

Make a checklist. Like adults, children struggle with keeping everything they have to do organized in their minds. Show them how to make a checklist. Have them write out their to-do list so they can stay focused on the task at hand.

Lead by example. As any parent knows, kids are always watching. Model the behaviors you’d like them to adopt. Sit down at your workspace to pay your bills and then file the papers away. Always put your keys in the same spot when you walk in the door. Even if being organized doesn’t come naturally to you, trying to become more organized will pay off in your life and in your children’s lives, too.

Source: American Academy of Pediatrics

Need Help Paying Your Heating Bill?
The Low-Income Home Energy Assistance Program (LIHEAP) helps low-income families pay their heating bills. It is a grant — you do not have to repay it. To receive help:
• You do not have to be on public assistance
• You do not need to have an unpaid heating bill
• You can either rent or own your home

How Do I Apply?
You can apply online or learn more at www.compass.state.pa.us. You can request an application by calling the local Philadelphia LIHEAP hotline at 215-560-1583 or toll-free at 1-866-857-7095. Applications are also available at your local county assistance office.
Manners Still MATTER
Teach Kids Courtesy Through the Years

Teaching your kids politeness and good manners can be challenging. But in many ways, it makes your life as a parent easier now. And through the years, it helps children develop into respectful, impressive adults. Here’s how to do it, with the best things to teach age by age and stage by stage.

Children ages 5 and younger:
• **Sharing.** Discuss the ways your entire family takes turns and plays nice. Say, “Mommy is sharing her food with Daddy. Thanks, Mommy!” Praise your child for doing the same: “I really liked the way you let Tommy try the swing.”
• **Using words.** Even if young children don’t mean to bully, their first reaction to social conflicts is often physical — pushing, kicking, hitting. Help your child find verbal forms of expression. Teach phrasing like, “I don’t like when you grab my toy. Can you please give it back?”
• **Waiting patiently.** What seems like a short time until you’re seated at a restaurant or rung up in a shopping line can stretch ages for a toddler. Remember that patience takes practice. Bring the right distractions, and reward your child for staying calm in public.

Children ages 6 to 11:
• **Saying “I’m sorry.”** Help your child see things from other people’s point of view. Once there is an understanding of how behavior affects others, encourage apologies.
• **Treating servers well.** Model a polite and kind attitude toward waiters, sales clerks, and other service staff. Explain how smiling and saying “thank you” makes a difference to another person.
• **Speaking up for victims.** Whether your child is the target or a bystander, encourage him or her not to put up with name-calling or similar behaviors. Teach your child to tell bullies to stop in a clear, loud voice — then to walk away and find a trusted adult.

Children ages 12 and older:
• **Staying kind online.** Make it clear that the same rules apply to social media as in real life. Bullying, name-calling, and threats are never OK, even if they’re “only” digital. Set clear rules and follow up with consequences.
• **Disagreeing with respect.** Family members and friends don’t always have the same opinion. Encourage your child to keep a positive attitude and listen to others’ thoughts and feelings. Don’t get involved in arguments unless your child asks — but express your support.
• **Helping people in need.** Encourage older kids to lend a hand when they can. Volunteering not only helps the person in need and the community, but it also builds your child’s own self-esteem.

Sources: American Academy of Pediatrics, American Lung Association, Centers for Disease Control and Prevention, American Heart Association

A Reminder on Pennsylvania’s Car Seat Laws

In August, a new state law went into effect designed to make our state’s youngest kids safe in cars. The law says that children under the age of 2 must be buckled up in an approved rear-facing car seat until they outgrow the maximum height and weight limits set by the car seat’s manufacturer. Previously, Pennsylvania law simply required children under age 4 to be in a car seat, but did not require rear-facing at any stage. Rear-facing car seats distribute the impact of a crash more equally, which better protects kids.

For the first year, drivers who violate the new law will receive a verbal warning. Following the first year, each offense will incur a $125 fine.

Source: www.pasafekids.org
Remember to Renew!

We verify children’s eligibility for CHIP once each year. Your child’s renewal form will be mailed to your home every year, 90 days before the anniversary of enrollment.

To avoid having your child’s coverage cancelled, it is extremely important that you complete the renewal form and return it to Independence Blue Cross as soon as possible. The sooner you respond, the more time there is to resolve any questions and avoid a potential lapse in your child’s CHIP coverage. There are two ways to renew:

• Go to www.compass.state.pa.us and submit your child’s renewal information online.
• Complete the form you receive in the mail and return it to Independence.

In all cases, you must sign the signature page and mail it back, along with copies of your current income documentation. If you are self-employed or report tax deductions, please be sure to include a complete copy of your most recent federal tax return. If you have any questions about the renewal process, call Customer Service at 1-800-464-5437.

Support Is Just a Phone Call Away

Does your child have a chronic condition or serious health concern? You may find it confusing or hard to manage. It can be tough to juggle new medications, schedule visits to doctors and specialists, and keep information straight. That’s when an Independence Blue Cross Health Coach can help.

Health Coaches are registered nurses. They are there 24 hours a day, 7 days a week, to help you with questions and your child’s health needs. Once you speak with a Health Coach, he or she becomes your personal resource for all health-related issues. Your Health Coach can give you information on chronic conditions and help manage your child’s care. Your Health Coach is there to help your child meet his or her health goals.

Call 1-800-ASK-BLUE (for hearing impaired: 711) to speak with a Health Coach. Your call can be translated through the AT&T Language Line. There is no extra cost to use the Health Information Line.