

blueprint

A publication for the policyholders of the Arkansas Blue Cross and Blue Shield family of companies

SUMMER 2024

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A **Word** with **Curtis Barnett**

Our President and Chief Executive Officer



Shining a light on substance use

In 2021, Arkansas Blue Cross and Blue Shield made a public commitment to help address our state's behavioral health crisis, which includes mental health and substance use disorders. We recognize that too many individuals and families suffer due to these conditions and too often fall through the cracks – undiagnosed and untreated.

Since the pandemic, there's been a focus on the increases in depression, anxiety and other mental health conditions. Less attention, however, has been paid to substance use disorders, although data indicates significant increases in many kinds of drug use in the United States following the start of the national public health emergency. Drug overdoses in Arkansas have decreased in the past year, according to the Centers for Disease Control and Prevention, from 591 in 2022 to 510 in 2023, possibly due to the availability of the overdose-reversing drug naloxone. But the loss of even one life is tragic.

We are in one of the most significant health crises of our time – addiction and overdose. Nearly every family in the United States has been affected. Addiction too often takes those we know and love and leads them down paths they never would have chosen otherwise.

Our work in behavioral health has involved us with some remarkable organizations in our state battling these conditions daily and providing hope to patients and families.

One such organization is the Wolfe Street Foundation in Little Rock, led by Justin Buck. Wolfe Street is a Recovery Community Organization, a new term for me. However, it's an appropriate term, as Wolfe Street represents a community of caring and dedicated clinicians and peers who, along with families and friends affected by addiction, are committed to helping those who are suffering. They offer love, support and acceptance to those in recovery and their families when they need it most. They teach us that people can recover and life can improve. They give hope to those affected when hope is often needed the most.

We were deeply honored that in April 2024, Arkansas Blue Cross and the Blue & You Foundation for a Healthier Arkansas received Wolfe Street's Recovery Leadership Award for our support of the recovery community.

Speaking of hope, I encourage you to read our story on page 8 about the Hope Movement Coalition and its unique and inspirational leader, Staci James. Hope Movement provides support to families who have lost loved ones to substance use disorders or fentanyl poisoning.

We must remember that people are more than their diseases. When you see someone with an addiction, don't think of them as a drunk, a junkie or an abuser. Think of them as a father or mother, brother or sister, or son or daughter. Because that's who they are. Offer them help, kindness and compassion, because that's what they need.

Working on substance use disorders is some of the most important and humbling work we do. The size and magnitude of the problem humbles us. Ultimately, though, the commitment of those in recovery and the people and organizations working to find solutions inspires us.



Need a quick vaccine or test?

Visit your local pharmacist

by Greg Russell

Before the COVID-19 pandemic, you might not have thought about being tested or vaccinated for viruses before going to a wedding ... attending a baby shower ... or visiting your elderly aunt in the hospital.

But getting tests and vaccinations can help protect the people you care about. And now it is as easy as visiting your local pharmacist.

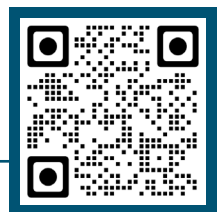
Recent changes in Arkansas law expanded the services offered by pharmacists. Arkansas Blue Cross and Blue Shield* is the first health insurer in the state to cover these newly approved pharmacy services.

"Broadening access to care is a high priority for us," said Mark T. Jansen, M.D., chief medical officer for Arkansas Blue Cross. "So, when legislators worked with the Arkansas State Board of Pharmacy and the Arkansas State Medical Board to expand the list of services that pharmacists can safely and effectively perform, we saw it as an exciting opportunity to empower our members to be proactive about their health."

Services now covered when performed by pharmacists include:

- COVID-19 testing
- COVID-19 vaccination
- Influenza (flu) testing
- Flu shots
- Prescribing antiviral medications for flu or COVID-19
- Strep throat testing
- Prescribing antibiotics for strep throat

Register or sign in to **Blueprint Portal** to find an in-network pharmacy near you.



**Excludes Arkansas Blue Medicare members.*

Taking good care of mothers and babies

By Linda S. Haymes

Bringing a child into the world is often met with both excitement and fear.

Is the baby healthy and developing at the right rate? What will labor and delivery be like? Will I be able to nurse my child? How will I cope with and adjust to the new demands of being a mom?

A state of concern

Arkansas Blue Cross and Blue Shield can help support you throughout your pregnancy, connect you to resources, and work with you and your healthcare providers to help you have a healthier pregnancy. This is especially important in Arkansas. Our state has the highest maternal mortality rate in the nation, according to data collected from the Arkansas Center for Health Improvement (ACHI). Between 2018 and 2021, Arkansas had 43.4 maternal deaths per 100,000 live births. Arkansas also has the third-highest infant mortality rate in the country.

One-on-one care

In addition to working closely with our state and medical community to find solutions to improve these sobering statistics, we offer several programs to help expectant moms who are our members.

Our free **Special Delivery** prenatal-care program is an additional benefit to members regardless of their pregnancy risk status. It provides access to registered nurse case managers who work closely with expectant mothers throughout their pregnancy. The program encourages expectant mothers to work closely with their OB/GYN and teaches about symptoms that may signal preterm labor. You can enroll for Special Delivery through our Blueprint Portal or call the customer service number on the back of your health plan ID card.

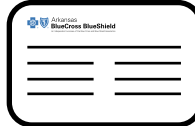
The virtual program **Maven** is available to many of our members and supplements your doctor's guidance with immediate help from experts, including doctors,

nutritionists and mental health professionals, all from your smartphone or other devices. You can learn more about Maven on page 6.

Whole-person health

In addition to your physical health, we also care for your mental and behavioral health. Especially after your baby arrives, when moms are at risk of postpartum depression. If you feel something isn't right mentally or physically, during or after your pregnancy, talk with your OB/GYN, primary care doctor, or a Special Delivery nurse case manager.

Call the number on the back of your insurance card or sign in to **Blueprint Portal, blueprintportal.com**, to access maternity programs and benefits available on your health plan.



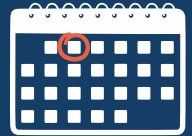
Working together, we can take good care of you and your baby.



Prenatal care checkpoints



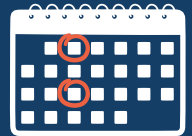
Weeks 4 to 28 of pregnancy:



Visit your doctor once a month for routine care.



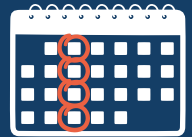
Weeks 28 to 36 of pregnancy:



Have checkups twice a month with your doctor assessing your weight, blood pressure, baby's heartbeat and growth, and to get any relevant vaccinations, like Tdap.



Weeks 36 to 41 of pregnancy:



Visit your doctor every week.

If you have complications during pregnancy, your doctor may want to see you more often.

Discover Maven:

Free virtual maternity support



Maven, an easy-to-use app, gives you round-the-clock access to maternity and postpartum care, right from your home. Maven is available to most members, but call the number on the back of your insurance card or sign in to Blueprint Portal, blueprintportal.com to verify.



What makes Maven special?

Maven is the largest network focused on women's and family health. You get immediate help from a wide range of experts, including doctors, nutritionists and mental health professionals. Maven's service is designed to be inclusive and accessible to all families, setting a high standard for healthcare.



Benefits of joining Maven

- 24/7 support from a care advocate who's always there for you.
- Unlimited virtual chats and appointments with healthcare providers any time you need.
- Free classes, support groups and articles full of expert advice.
- Help with everything from making your birth plan to managing mental health during and after pregnancy.

Other assistance from Maven

- Birth plans
- Breastfeeding or bottle-feeding support
- Navigating infant sleep
- Returning to work
- Prenatal and postpartum mental health assistance

How to join

It's easy to get started. Just scan the QR code or visit blueprintportal.com. You can also download the Blueprint Portal app to access maternity programs available to you.

Join Maven and start your confident journey into parenthood!

Maven is an independent company contracted by Arkansas Blue Cross and Blue Shield, Octave Blue Cross and Blue Shield and Health Advantage to provide maternity benefits, including care advocacy, virtual consultations, coaching and education. Maven is not intended to replace your in-person providers. Maven is a registered trademark of Maven Clinic Co. All rights reserved.

Guide your 20-something to their new health plan

If your “baby” is about to turn 26, they’ll need health insurance soon. Here’s a quick guide:

WHEN TO ENROLL

Your Gen Zer can sign up for a new health plan 60 days before to 60 days after their 26th birthday. This is thanks to a Special Enrollment Period (SEP) triggered by aging off your health plan. Otherwise, they’ll have to wait for the Open Enrollment Period from November 1 to January 15.



Shop and compare plans



Learn about health insurance basics



HEALTH PLAN OPTIONS

- ▶ **Affordable Care Act (ACA) plans:** These cover essential benefits and are available to people not on Medicare.
- ▶ **Employer-sponsored plans:** If their job offers health insurance, they can sign up during their SEP.
- ▶ **Student plans:** Some colleges and universities offer health plans.
- ▶ **Additional coverage:** Includes dental and vision and options for international travel or study.

For more details or to explore plans, call 800-392-2583 or visit an ArkansasBlue Welcome Center (see page 15).



Tragic loss leads to Hope Movement Coalition

By Linda S. Haymes

Staci James of Yellville experienced a heartbreaking loss in 2019 when her son, Hagen Jones, 22, died of fentanyl poisoning. He was one of 388 Arkansans to die of an overdose that year.

Since the start of the pandemic, substance use has increased. In 2021, 637 people in Arkansas died of overdoses or fentanyl poisoning. Add in all the loved ones affected by their deaths, and the impact is overwhelming.

“Losing a loved one to fentanyl poisoning is a different experience from other deaths,” James said of the dangerous drug. “It comes with a stigma that stops families from receiving support.”

Now, James focuses on helping others overcome the feelings of isolation she experienced.

In response, James started Hope Movement Coalition, a private, non-profit organization of Arkansas families who have lost loved ones to drug-related deaths.

“After months of grieving alone, I realized the power of sharing my journey and turning my pain into purpose,” James explained.

In 2023, Hope Movement received \$1 million in opioid settlement dollars through the Arkansas Opioid Recovery Partnership (ARORP), allowing it to expand its services.

Hope Movement covers all 75 Arkansas counties, pairing grieving families with trauma-trained case managers and parent and sibling peers who have similar experiences.

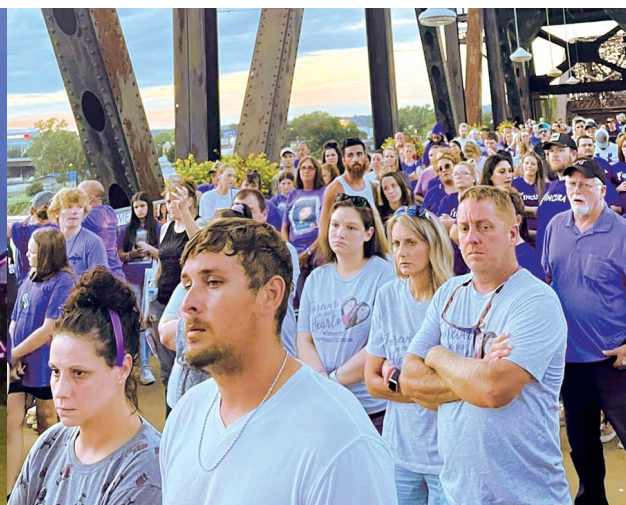
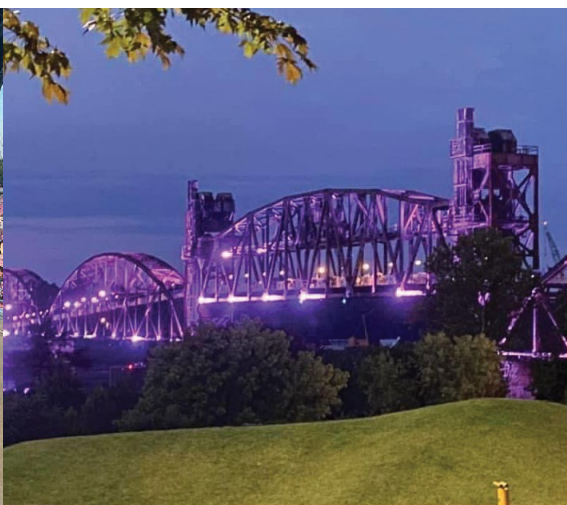
The coalition also assists with legal and financial hardships facing caregivers left to raise children who have lost one or both parents to drug-related deaths.

Staci James’ message is an inspiring one:

“In the midst of grief, there is hope, healing is possible, and those on this journey are not alone.”

If you or a loved one needs assistance from Hope Movement, contact them by texting HOPE to **844-844-2362**, calling **479-551-4602** or visiting **hopemovementcoalition.com**.

The group will hold their annual Bridge the Gap bridge lighting ceremony at 6 p.m., August 31 in North Little Rock Riverfront Park, 200 West Riverfront Drive. Arkansas Blue Cross and Blue Shield is proud to be a sponsor of this event.



Anxiety and Depression



It's common to feel stressed, but if you're feeling extremely anxious or depressed, Arkansas Blue Cross and Blue Shield can help with resources from our specialized behavioral health team and our member support programs.

According to a survey by the National Center for Health Statistics and the U.S. Census Bureau, 21% of Arkansas residents experience anxiety and depression, which is higher than the national average of 18%.

How anxiety and depression affect your body

Uncontrolled anxiety can increase blood sugar, damaging blood vessels and other organs. Stress can also change your immune system and brain function.

Depression symptoms can include pain in joints and other areas, digestive problems, fatigue, changes in movement and appetite changes*.

*[nimh.nih.gov/health/topics/depression](https://www.nimh.nih.gov/health/topics/depression)

By **Chad Sievers**, ▶
Senior Project Manager,
Medicaid Business
Development



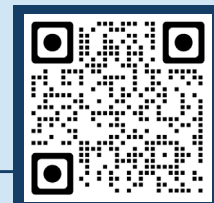
Getting help

If you're struggling, talking to a mental health professional can help. For immediate crises, call **9-8-8** or go to an emergency room.

Services for most of our members also include:

- **Teladoc Mental Health Complete** connects you with an online licensed provider. Coaching is also available.
- **Brightline** offers virtual mental health support for kids and teens, including resources for parents and caregivers.

Scan the QR code, sign in or register if you haven't already. Once signed in, select your health plan, then you will be redirected to the programs page to see what behavioral health programs are available to you. You can also visit blueprintportal.com/programs, mymindhelp.com or call **800-225-1891** to learn more.





Blue & You Foundation funds \$1 million in social determinants of health grants

By **Kennedy Kinley**

The conditions in which you are born, grow, live and work – known as social determinants of health – can impact your overall health. That’s why the Blue & You Foundation for a Healthier Arkansas is funding programs addressing issues such as safe housing, transportation, education, job opportunities and access to nutritious foods.

“

At the **Blue & You Foundation**, we understand the importance of whole-person health. We are committed to supporting organizations impacting the well-being of Arkansans through social determinants of health by providing healthy foods, economic support and safe housing.

”

– **Rebecca Pittillo**, president,
Blue & You Foundation

What are the 5 social determinants of health?

1. **Economic stability:**

Being healthy is difficult without money for healthy food, housing or medical care.

2. **Neighborhoods and safe housing:**

Living in safe, clean areas with parks, stores, and public transport is vital for health.

3. **Healthcare access:**

In remote areas, accessing quality healthcare can be challenging.

4. **Access to quality education:**

Access to early education, literacy programs, and higher education boosts a community's health.

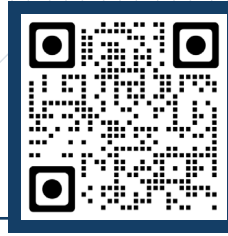
5. **Social and community context:**

Having good relationships at home, work, and in the community can promote healthy lifestyles.



Social determinants of health grantees

The following programs represent the 14 grantees funded by the Foundation to address social determinants of health. You can see all the grantees here.



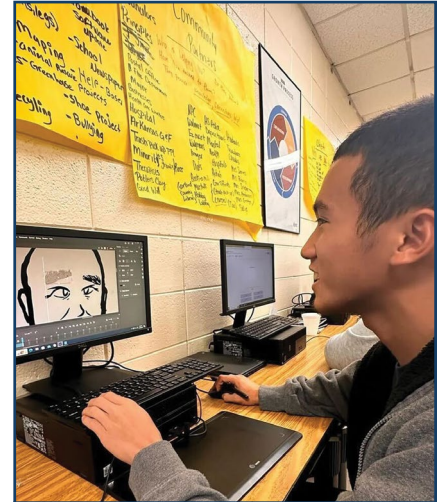
Restore Hope's collaborative care teams will help families in crisis move to careers, by connecting them with community resources.

Photo courtesy of Restore Hope



The Northwest Arkansas Food Bank's mobile pantry program will deliver nutritious food to senior centers and housing developments, offering 4.5 meals for every \$1 invested.

Photo courtesy of Northwest Arkansas Food Bank



The EAST Initiative will start new programs in three underfunded schools in different counties of the Delta.

Photo courtesy of EAST Initiative

2024 Behavioral Health Grants: Letters of intent due July 12

According to the Centers for Disease Control and Prevention, 1 in 5 people will experience a mental illness in a given year. The Blue & You Foundation is committed to funding organizations working to improve behavioral health and mental health for Arkansans.

Important dates for this grant cycle are:

July 1: Letters of intent open

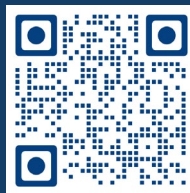
July 12: Letters of intent deadline

November 5: Award announcements

Mini-grants

The Blue & You Foundation also awards mini grants throughout the year that focus on:

- **School health initiatives**
- **Food pantry support**
- **Injury prevention**
- **Emergency response equipment**



Visit the Blue & You Foundation website for more information



Beat the summer heat!

Stop by any ArkansasBlue Welcome Center statewide from July 1 to July 13 and register to win a Bogg® Bag filled with summer fun goodies! We're also giving away sunblock while supplies last. Visit us this summer and take good care of your skin.



Challenge yourself in 2025

The 2024 Blue & You Fitness Challenge just wrapped up, and we are gearing up for next year. Visit blueandyoufitnesschallenge-ark.com

to learn more about the Challenge and register for the 2025 Challenge. Strong starts here!

Take
Good Care
this
Summer!

Down, set, hut!

It's an ArkansasBlue Blitz! To celebrate the kickoff of another great football season, ArkansasBlue Welcome Centers statewide will host a fun, free event from 3-6 p.m., on Friday, September 27. Enjoy hot dogs and drinks, fun games and great prizes. The first 30 visitors will receive a \$25 gift card. You can also register to win a Blackstone® griddle, a Yeti® cooler, camp chairs and more!

Hey batter, batter...

Join us at Arvest Ballpark in Springdale on July 26, August 17 and September 14 to cheer on the Northwest Arkansas Naturals and register to win prizes. Look for the Arkansas Blue Cross tent when you get there. We look forward to seeing you at the ol' ballgame!



George K. Mitchell, M.D.



George K. Mitchell

We are saddened by the loss of **George K. Mitchell, M.D.**, who passed away on April 29.

As our company's chief executive for nearly 20 years (1975-1994), Dr. Mitchell oversaw an era of profound change in both healthcare and insurance.

Dr. Mitchell joined Arkansas Blue Cross as a board member in 1964, beginning an association and impact through six decades. His focus on the customer and his servant-leadership created a caring family atmosphere that is part of our company's culture to this day.

His leadership extended far beyond our company to influence healthcare in Arkansas and the national health insurance industry. He was an Arkansas icon in medicine, business and community involvement.

We are grateful for such a wonderful role model who not only conveyed a vision for our company but also a genuine warmth for the people who work here.

We will honor him by keeping a love of Arkansas and its people at the center of our daily work.

Important changes to Complete, Complete Plus and Short-Term Plans

In March, the federal government released new rules for short-term limited-duration plans. The new rules go into effect on September 1, 2024. As a result, the last day Arkansas Blue Cross and Blue Shield will accept applications for new Complete, Complete Plus and Short-Term policies will be July 1, 2024.

If your plan is effective prior to September 1, 2024, you may keep it until it expires.

Complete and Complete Plus members with plans ending in 2024 or 2025 are strongly encouraged to shop for an Affordable Care Act (ACA) health plan during open enrollment from November 1, 2024, to January 15, 2025, to avoid a lapse in coverage. When a Complete or Complete Plus health plan ends, **it will not trigger a qualifying life event** for you to enroll in an ACA plan. This means you may have to wait until the following open enrollment period to choose new coverage.



Arkansas Blue Cross and Blue Shield Financial Information Privacy Notice

Arkansas Blue Cross and Blue Shield and its affiliates (including HMO Partners, Inc. d/b/a Health Advantage) understand how important it is to protect your private information. Because of the nature of our business, we often must collect highly personal information. We are committed to maintaining, securing, and protecting that information.

Customer Information

Arkansas Blue Cross and its affiliates compile only the information necessary to provide services that you (our members) request and to administer your business. We collect nonpublic personal financial information (any information that can be tied back to a specific person and is gathered by any source that is not publicly available) from:

- **Applications for insurance coverage. The application includes information such as your name, address, personal identifiers such as your Social Security number, and medical information that you authorize us to collect.**
- **Your payment history and related financial transactions. This information is generated from the purchase and use of your coverage.**
- **Your membership status. This information is related to your standing as a member.**

Sharing of Information

Arkansas Blue Cross and its affiliates do not disclose, and do not wish to reserve the right to disclose, nonpublic personal information about you to our affiliates or other parties except as permitted or required by law. In some instances, Arkansas Blue Cross and its affiliates may provide personally identifiable information about you to affiliates or other third parties. This information includes (but is not limited to) your name, postal and email addresses, telephone numbers and related nonpublic financial information. Such information may be shared with our affiliates and/or third parties:

- **To service or process products that you have requested.**
- **To provide information as permitted and required by law to accrediting agencies.**
- **To provide information to comply with federal, state or local laws in an administrative or judicial process.**
- **To provide information to a business associate (including one of our affiliated companies) in the process of serving our health plans, sponsoring groups and you, our members.**

How We Protect Your Information

Arkansas Blue Cross and its affiliates use various security mechanisms to

protect your personal data, including electronic and physical measures and company policies that limit employee access to nonpublic personal financial information. Improper access to and/or use of confidential information by an Arkansas Blue Cross employee can result in disciplinary action up to and including termination of employment.

Disclosure of Privacy Notice

Arkansas Blue Cross and its affiliates recognize and respect the privacy concerns of potential, current and former customers. Arkansas Blue Cross and its affiliates are committed to safeguarding this information. This Financial Information Privacy Notice is provided for informational purposes and will be updated and distributed as required by law. It is also available on our website at arkansasbluecross.com or from our Customer Service call centers. Our Customer Service call centers are open from 8 a.m. to 4:30 p.m., Central time, Monday through Friday.

Arkansas Blue Cross

800-238-8379

Health Advantage

800-843-1329

Members of self-funded health plans should call Customer Service using the toll-free telephone number on their member ID card.





Have you visited our ArkansasBlue Welcome Centers?

Receive friendly customer service, pay your bill and shop for health, dental, vision and international travel health plans all in one spot.

Stop by or make an appointment! Find your nearest location at arkbluecross.com/locations.



Customer Service NUMBERS

May we help? For customer service, please call toll free:

Arkansas Blue Medicare

HMO Plans (H6158 and H9699)	844-463-1088
PPO Plans (H3554)	844-463-1088
PFFS Plans (H4213)	844-463-1088

Arkansas Blue Medicare Prescription Drug Plans (S5795):

866-390-3369

Arkansas Blue Cross and Blue Shield Medicare Supplement Plans

800-338-2312

Individual and family metallic members (Arkansas Blue Cross, Health Advantage and Octave)

800-800-4298

Limited Duration Arkansas Blue Cross members

800-238-8379

Arkansas Blue Cross group members Pharmacy questions (Caremark)

800-238-8379

800-863-5561

Health Advantage group members Pharmacy questions (Caremark)

800-843-1329

800-863-5567

BlueAdvantage members Pharmacy questions (Caremark)

888-872-2531

888-293-3748

Federal Employee Program members Arkansas State Employees / Public School Employees

800-482-6655

800-482-8416

Looking for health or dental insurance? We can help!

For individuals, families	800-392-2583
For employer groups*	800-421-1112



Visit our websites for more information:

- arkansasbluecross.com
- arkbluemedicare.com
- hub.arkansasbluecross.com
- healthadvantage-hmo.com
- blueadvantagearkansas.com
- blueandyoufoundationarkansas.org
- arkansasoctave.com



Call or visit an ArkansasBlue Welcome Center to speak to someone close to home.

Fayetteville 3013 N. College Ave.	479-379-5180
Fort Smith 3501 Old Greenwood Road – Suite 3	479-648-1635
Hot Springs 1635 Higdon Ferry Road – Suite J	501-620-2620
Jonesboro 2110 Fair Park Blvd. – Suite I	870-935-4871
Little Rock (MIDTOWN) 416 S. University Ave. – Suite 110	501-396-8675
Pine Bluff 509 Mallard Loop	870-536-1223
Rogers 4602 W. Walnut St.	479-973-6675

*Arkansas Blue Cross, Health Advantage and BlueAdvantage Administrators of Arkansas

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