

WHOLE you



2022 Fall Bulletin

In Your Communities:

October 6

Vision Van,
Good Neighbor Community
Health Center,
Columbus, NE

October 7

Project Connect,
Our Savior Lutheran Church,
Norfolk, NE

October 10

Vision Van,
Lancaster Health Dept,
Lincoln, NE

October 11-12

Vision Van,
OneWorld Community
Health Center,
Omaha, NE

October 13-14

Vision Van,
Charles Drew Health Center,
Omaha, NE

October 27

Project Connect,
Fonner Park,
Grand Island, NE

Nebraska Total Care is in your communities. View more details online at our [Member Events](#) page.

Tried-and-True Financial Health Tips

Money makes the world go round, so we cannot stop thinking about it. This can pile on our stress in daily life. Some people respond to this kind of stress by blocking out the details that might help them get to a better place. When thinking about financial health, there are a few basics to keep in mind.

Know your net worth. A good starting point with money matters is to know what you are working with. This includes your net worth. This is the difference between what you own and what you owe. To figure this out, you can make a list of your assets (what you own) and your liabilities (what you owe). Your net worth figure will be your assets minus your liabilities. Your net worth will change over time. Recalculate it at least once every year.

Plan, plan, plan. It can be hard to stick to a budget, but planning is worth it. When you create a spending plan, you are taking an honest look at what you can afford to buy. Be clear with yourself on needs versus wants. Create your budget with this in mind. There are many good apps that can

assist you. By being aware, you become more able to make small changes that help you meet your goals.



Save for later. The sooner you can start saving money, the better. Only you can decide what is right for you and your budget. But having a savings cushion is a good way to get through sudden life changes. A common piece of expert advice is to devote at least 20 percent of your after-tax income to paying off debts and putting money into an emergency fund and retirement accounts.

There is a lot of money advice out there. The right advice for you depends on your income, your goals, and the kinds of changes you can commit to daily.

More info:

[Investopedia.com/articles/personal-finance/111813/five-rules-improve-your-financial-health.asp](https://www.investopedia.com/articles/personal-finance/111813/five-rules-improve-your-financial-health.asp)
[TheBalance.com/the-50-30-20-rule-of-thumb-453922](https://www.thebalance.com/the-50-30-20-rule-of-thumb-453922)

Your Rights and Responsibilities

As a member, you have certain rights. Nebraska Total Care wants to always respect your rights. We expect our providers to respect your rights. As a member, you also have certain responsibilities. Treatment can work better if you do these things. We have listed some of your rights and responsibilities here. You can read them all in your [member handbook](#) or call Member Services if you need a paper copy.

Here are some of your rights as a member:

- Getting all appropriate services that we provide
- Being treated with respect
- Knowing your medical data will be kept private
- Being able to get a copy of your medical record
- Making an [Advance Directive](#)
- To be told that interpretation services are available and how to get them

Some of your responsibilities include:

- Working on [improving your own health](#)
- Asking questions if you do not understand
- Keeping your scheduled appointments
- Treating providers and staff with respect
- Showing your member ID card
- Telling your doctor if you had care in an emergency room

Are My Meds Covered?

Nebraska Total Care wants to help members get the medications they need. We cover drugs on the Nebraska Medicaid Preferred Drug List (PDL) and the Value-Add Formulary. Members are also able to get up to a 90-day prescription fill on maintenance medications. Maintenance medications are used to treat chronic, long-term conditions or illnesses.

Your doctor or pharmacist can help you find medications that are covered. You can find the PDL and Value-Add Formulary at NebraskaTotalCare.com. You can also call 1-844-385-2192 (TTY 711) to find out if a drug is covered.

Keep a Healthy Heart

What is Heart Disease?

Several heart conditions are considered heart disease. The most common type of heart disease is coronary artery disease. This can cause a heart attack. Some kinds of heart diseases may involve the valves of the heart, or the heart may not pump well. This can cause heart failure. Some people are born with heart disease.

Reduce Your Risk for Heart Disease

There are ways to reduce your risk for heart disease. If you have heart disease, there are things you can do to help lower your risk from complications. These include:

- Do not smoke.
- Maintain a healthy weight.
- Eat a healthy diet.
- Exercise regularly.
- Limit alcohol.
- If you have heart disease, your doctor may prescribe medication to treat it.



Talk to your doctor about the best ways to reduce your risk for heart disease.

Know your numbers

Do you know your blood pressure numbers? That is the first step in fighting high blood pressure. High blood pressure can increase the risk of heart disease and stroke. It can lead to heart attacks and kidney disease. Here are three ways to control your blood pressure.

1. Eat a healthy diet. This means less fat, salt and sugar and more whole grains and vegetables. Limit alcohol and sugary drinks.
2. Stay active. Regular exercise will make your heart stronger. It can also keep your weight down.
3. Take your medication. Has your doctor prescribed medication to control your blood pressure? Take it exactly as prescribed.

Nebraska Total Care can help you manage your blood pressure. We have disease management and care management programs for members with certain conditions.

WHOLE you

Are You at Risk for Prediabetes?

Prediabetes is a Serious Health Condition.

Blood sugar levels are higher than normal. But they are not high enough yet to be diagnosed as diabetes. Prediabetes can develop over many years with symptoms that may not be obvious. 90% of those with prediabetes don't know they have it.

What Causes Prediabetes?

Insulin is a hormone made by your pancreas. It acts like a key to let blood sugar into cells. The sugar is used as energy. If you have prediabetes, the cells in your body do not respond normally to insulin. Your pancreas makes more insulin to try to get cells to respond. Eventually, your pancreas cannot keep up, so your blood sugar rises. This sets the stage for prediabetes. It can lead to more serious health issues such as:

- Type 2 diabetes.
- Heart disease.
- Stroke.
- Kidney failure.



Risk Factors for Prediabetes

- Being overweight.
- Being 45 years or older.
- Having a parent, brother, or sister with type 2 diabetes.
- Being physically active less than 3 times a week.
- Having gestational diabetes during pregnancy.
- Giving birth to a baby weighing over nine pounds.
- Having polycystic ovary syndrome.
- African Americans, Hispanic/Latino Americans, American Indians, Pacific Islanders, and some Asian

Americans are at particularly high risk for type 2 diabetes.

If you have any of the risk factors, make an appointment with your doctor so you can be tested. The test is a simple blood sugar test. When prediabetes is diagnosed, you can take immediate steps to live a healthier life.



How to Prevent Diabetes

Prediabetes is your warning that you are at an increased risk of type 2 diabetes. There are things you can do to prevent type 2 diabetes such as:

- Lose a modest amount of weight. Modest weight loss means 5% to 7% of body weight. This equates to 10 to 14 pounds for a 200-pound person.
- Get regular physical activity. Regular physical activity is at least 150 minutes a week of brisk walking or a similar activity. That's only 30 minutes a day, five days a week.
- Eat healthy foods such as vegetables, fruit, and lean protein.

If you have prediabetes, take charge of your health! Talk to your doctor about other things you can do to prevent type 2 diabetes.

Source: Centers for Disease Control and Prevention

Find a Provider – Quick and Easy!

Did you know that you can search for providers 24/7 from the comfort of your home? The [Find a Provider](#) tool allows you to find in-network providers whenever, and from wherever. Start by entering your zip code. If you have a provider in mind, you can search for them by name. Or you can enter the name of a hospital. If you do not have a specific provider or clinic in mind, you can choose a specialty and search for that. The list of results will show providers who are in our network, and it will tell you if they are seeing new patients, what their hours are, and how you can contact them.

Behavioral Health Treatment

Behavioral Health refers to mental health and substance use (alcohol and drug) treatment. Sometimes talking to friends or family members can help you work out a problem. When that is not enough, call your doctor's office or Nebraska Total Care. We can give you support. We can talk to your providers/doctors. We can help you find mental health and substance use specialists to help you.

You do not need a referral from your doctor. You can go to any provider in our network for services. Providers will help you figure out what services might best meet your needs.

How do I know if I or my child needs help?

- Cannot cope with daily life
- Feels very sad, stressed, or worried
- Not sleeping or eating well
- Thinks about hurting themselves or others
- Bothered by strange thoughts, like hearing or seeing things other people do not
- Drinking alcohol or using other substances
- Having problems at school
- The school or daycare think that your child should see a doctor about mental health or substance use problems, including ADHD
- Unable to concentrate
- Feels hopeless

If you have a behavioral health concern, we can help you find a provider. We want you to have a provider who will be a good match for you. It is important for you to have someone to talk to so you can work on solving problems.

The Important Role of Family Support

Healthy relationships are an important part of recovery. If you struggle with a behavioral health challenge, get help from the people who care about you. Tell them how they can support you.

If your child has a behavioral health condition, you have an important role in helping them. Take an active role in their care. Tell their providers or us about changes you notice. Talk about the care you think they need. Tell your provider or us what you need while you care for your child.

Schedule Follow-up Visits if You Take Medications

It may take a few tries to find the best medicine. Learn about the medicine, any side effects that might happen, and what results you can expect. The amount and time of use may also need to be adjusted. Watch for positive changes. Keep track of any side effects. Tell your healthcare provider what you or others observe. Don't stop taking your medicine without talking to your doctor first.

CAP Sessions
The Client Assistance Program covers up to five outpatient therapy sessions annually without an Initial Diagnostic Interview. Members can contact providers directly to receive services.



It is important that you understand your benefits. You can find out more about them in the [member handbook](#). If you do not have a copy, we can send you one. Call Member Services if you have any questions or if you need an interpreter. The number is 1-844-385-2192 (TTY 711).

Planning your Advance Directives

An Advance Directive protects your rights for medical care. All Nebraska Total Care adult members have a right to make **Advance Directives** for their healthcare decisions. This includes planning treatment before you need it.

An Advance Directive tells people what you want if you cannot make your own decisions. If you have a medical emergency and cannot communicate what you need, your doctors will already know. An Advance Directive will not take away your right to make your own decisions.

Types of Advance Directives

A Healthcare Power of Attorney:

names someone who is allowed to make healthcare decisions for you if you are no longer able to communicate what you want. This can be for physical health and mental health.



A Living Will: tells doctors what kind of medical care you want to receive (or not receive) if you are no longer able to communicate what you want. This lets you decide ahead of time which life-prolonging treatments you would want or not want. This could include:

- Feeding tubes
- Breathing machines
- Organ transplants
- Treatments to make you comfortable

A living will is only used when you are near the end of life and there is no hope for you to recovery.

A “Do Not Resuscitate” (DNR) Order: tells healthcare providers not to give CPR if your heart and/or breathing stop. A DNR order is only about CPR. It does not provide instructions about other treatments.

Find local resources

Finding help just got easier. Our **findhelp resource tool** connects members and caregivers in need with local programs and supports. Our database makes it easy for people with social needs – and those who help others – to find community programs. These programs provide help with food, shelter, healthcare, money and education, jobs and more.

Download the findhelp app. The app is available to use on **Apple** and **Android** devices.

Member Services can help

We have a team of people ready to assist you. Member Services can answer questions about Nebraska Total Care. We have people to help you Monday-Friday, 7 a.m. to 8 p.m., Central. 1-844-385-2192 (TTY 711).



Visit Our Website & Secure Member Portal

Visit **NebraskaTotalCare.com** to create a member portal account. You can use it to:

- Complete your Health Risk Screening
- Complete your Notice of Pregnancy form (NOP)
- Change your primary care provider (PCP)
- Update your personal information
- Print a temporary member ID card
- Find pharmacy benefit information
- Send Nebraska Total Care a message
- See claims and authorization approvals
- Check rewards card balance and more!

Call Member Services

Call **1-844-385-2192 (TTY 711)**. We can help you:

- Find a doctor or change your primary care provider (PCP)
- Get a new Nebraska Total Care ID card
- Understand your benefits
- Change your address and phone number
- Get translation help for medical appointments
- Get transportation to your appointments
- Get a paper copy of anything on our website

You can see authorization approvals on our **Secure Member Portal**.

