



HealthWise



HELPING YOU TAKE CHARGE OF YOUR HEALTH

Your Emotional Well Being is Important

Mental and physical health are equally important components of overall health. For example, did you know that depression can increase the risk for many types of physical health problems, particularly long-lasting conditions like diabetes, heart disease, and stroke.¹

Many of us are facing challenges that can be stressful and overwhelming. SAMBA is committed to supporting your emotional well-being, whether you're dealing with anxiety, stress or other life challenges.

Telemedicine or virtual visits offer a convenient, safe alternative for counseling. Virtual care lets you receive quality, behavioral health care anywhere – in the comfort of your home, at work, or while traveling.

Through our partnership with Teladoc, our members can receive treatment and support from board-certified psychologists, psychiatrists, social workers, and therapists. This includes treatment for your covered children, ages 13 to 17.

Your first two Teladoc visits are free; then you pay only **\$15** per visit under Standard Option or **\$10** per visit under High Option. Schedule your private visit at a time and place that works for you.

Simply create or login to your account at **Teladoc.com** or download the mobile app. You can also call **1-800-TELADOC** to get started.

Have a Healthy Summer

Summer is the perfect time to take a step in the right direction with your health.

Move more, sit less. Get at least 150 minutes of aerobic physical activity every week.² Physical activity has immediate benefits for your health including better sleep and reduced anxiety.

Eat healthy foods. Healthy eating supports muscles, strengthens bones, and boosts immunity. Enjoy in-season produce from your local farmer's market or garden.

Choose your drinks wisely. Drink water instead of sugary or alcoholic drinks. Add slices of fruit to your water for a refreshing, low-calorie drink.

Wear sunscreen. Use a broad-spectrum sunscreen with at least SPF 15 for sun protection. Reapply sunscreen after 2 hours or after swimming or sweating.

Keep cool. Extreme heat can be dangerous for everyone, but especially for those with chronic medical conditions. Stay cool and stay hydrated.

¹ CDC; <https://www.cdc.gov/mentalhealth/learn/index.htm>

² <https://www.cdc.gov/chronicdisease/resources/infographic/healthy-summer.htm>



A Healthy Baby is a Happy Baby

There are many new responsibilities when you have a baby. One of them is to make sure that your baby gets regular checkups or well-baby exams. These well-baby exams are important in making sure that your child is growing and developing properly.

At these checkups, your baby will get needed vaccines, screenings and a full physical exam that may include:

- › Checking your child's height and weight
- › Measuring head circumference
- › Hearing and vision screenings

Babies also need immunizations to protect them from serious childhood diseases like polio, chickenpox, and mumps. These vaccines may be given at your baby's well-child visits.

It is recommended that the first checkup occur 2 to 3 days after bringing the baby home or when they are about 3 to 5 days old. After that, additional visits are recommended at these ages:¹

- | | |
|--------------|---------------|
| – By 1 month | – 1 year |
| – 2 months | – 15 months |
| – 4 months | – 18 months |
| – 6 months | – 2 years |
| – 9 months | – 2 1/2 years |

Also be sure to contact or visit your pediatrician for any health or developmental concerns.

To help you with preventive care visits, such as well-child check-ups, SAMBA will cover these services at 100% when you use a Cigna Network provider.

To find a pediatrician, visit **SambaPlans.com** or call **800.887.9735**.

Visit Our Website

Thank you for being a SAMBA member. At SAMBA, we are committed to providing you affordable, quality coverage, along with excellent customer service.

To find the latest information about the SAMBA Health Plan, visit our website at **SambaPlans.com**.

While you are there, be sure to register for access to the SAMBA Member Portal. Your secure member login will give you access to:

- Update your personal information
- Review your medical claim history
- Provide other health plan coverage information (if applicable)
- Sign up to get electronic EOB (explanation of benefits) notices instead of paper
- Go directly to your MyCigna account to complete a health assessment
- Enroll in other SAMBA Plans available to you

At **SambaPlans.com** you can also:

- Find Cigna Network providers
- Price a medication
- Request a plan brochure
- Check out our free wellness programs
- Contact us via secure email
- And much more!

Visit **SambaPlans.com** today! Or contact our Customer Service Department at **800-638-6589** if you need assistance.

¹ <https://health.gov/myhealthfinder/doctor-visits/regular-checkups/make-most-your-babys-visit-doctor-ages-0-11-months>

This information is for educational purposes only and is not intended as medical advice. Always consult with your doctor for appropriate recommendations.

Health Care Fraud Affects Everyone — Including You

Health care fraud is costly. Fraud increases the cost of health care for everyone and increases your insurance plan premium. Even a small amount of health care fraud can raise the cost of health care benefits for everyone.

What is health care fraud? Fraud is committed when a dishonest provider or consumer intentionally submits, or causes someone else to submit, false or misleading information for use in determining the amount of health care benefits that are payable.

Some examples of health care fraud are:

Providers:

- › billing for services not actually performed
- › billing for a more costly service than the one actually performed
- › waiving patient co-pays or deductibles and over-billing the insurance carrier or benefit plan
- › falsifying a patient's diagnosis to justify tests, surgeries or other procedures that aren't medically necessary

Members:

- › forging or altering bills or receipts
- › filing claims for services or medications not received
- › using someone else's coverage or insurance ID card
- › adding an ineligible person to a policy (like an overage dependent)

You can help avoid and prevent health care fraud. Here are some easy ways you can protect yourself from health care fraud and keep health care costs down for everyone.

- Ask questions about the services you receive, such as: Why are they needed? What do they cost?
- Let us know if a provider has a practice of waiving copayments or deductibles



- Question advertisements or promotions that offer free tests, treatment or services – especially when the provider requests your insurance information or a copy of your SAMBA ID Card.
- In general, be careful about disclosing your insurance information. Protect your SAMBA ID card. It represents your benefits.
- Compare your Explanation of Benefits (EOB) and/or your medical bills with your records. Are the dates of service correct? Were the services actually performed?

If you suspect health care fraud, contact SAMBA immediately.

Fraud Hot Line

800.638.6589

Online Reporting

sambaplans.com/contact-us/

Write to

**SAMBA Fraud Control Unit
11301 Old Georgetown Road
Rockville, MD 20852**





11301 Old Georgetown Road
Rockville, MD 20852-2800

<Firstname> <Lastname>
<Address Line 1>
<Address Line 2>
<Cityname>, <XX> <00000-0000>

SUMMER 2023
NEWSLETTER



SAMBA
We've Got You Covered