Your Medicaid coverage through MDwise could be expiring soon. Indiana’s Family and Social Services Administration (FSSA) is asking all Medicaid members to review their demographic information to keep their coverage. Renewing your insurance plan only takes a few minutes.

To keep your health coverage active, you need to:

1. Update your demographic and income information in the FSSA portal.
2. Upload any requested documents.

Visit the FSSA portal at https://fssabenefits.in.gov/bp/#/ today so you can keep accessing high-quality healthcare and benefits through MDwise! Need assistance? Call 833-414-1997.

MDwise would like to remind members that 24/7 access to a registered nurse is available by calling our toll-free customer service at 1-800-356-1204. Members can select option #1, then option #4. In addition to providing access to a registered nurse and triage, members can also access an audio library with over 100 topics.
Having an advance directive means that you have written down your wishes about medical treatment. This information can help others know what to do if you can no longer speak for yourself.

A living will and a durable power of attorney for health care are the two main types of advance directives.

**What do advance directives cover?**

An advance directive may be important if you cannot communicate. This could happen if you are badly hurt or have a serious illness.

Without a living will and a health care agent, decisions about your care may be made by a doctor who does not know you, or even by a judge.

**What is a living will?**

A living will puts in writing how you want to be treated at the end of your life. For example, it tells when you would or would not want your doctor to use life-support measures.

Laws vary from state to state about when a person may refuse life support through a living will.

Although you can write your own living will, legal advice may be useful. This is especially true in states where living wills are not recognized or where the laws governing them are not clear.

**What is a durable power of attorney for health care?**

A durable power of attorney for health care is a legal form in which you choose someone to make medical decisions for you when you cannot make them for yourself. This person is usually called your health care agent or health care proxy.

Your health care agent can make medical decisions on your behalf at the end of life. Your agent also can make decisions any other time you cannot speak for yourself, such as if you are badly hurt in an accident.

To make these decisions, your health care agent can use the information in your living will, statements you have made in the past, and what your agent knows about you personally. Your agent can consent to surgery. Your agent can refuse to have you placed on life-support machines. Your agent can request that you be taken off life support.

**When should you prepare an advance directive?**

It is never too soon to prepare an advance directive. This document would apply if you were badly hurt in an accident. Having an advance directive means your loved ones will never have to guess what your decisions would be.

Some people are not comfortable with having an advance directive, especially a living will.

This may be because of religious or spiritual reasons or other beliefs. If you choose not to have a living will, your family and your doctor should respect your decision.

**What if you change your mind?**

You can change or cancel your advance directive at any time by completing a new one, destroying your existing forms, or simply telling your caregivers.

**How do you write an advance directive?**

There are four important steps:

- Get the right forms for your state or use a universal form that has been approved by many states. In most cases, doctors will respect your wishes even if you have a form from a different state.
- Choose someone to be your health care agent.
- Complete the forms and have them notarized or witnessed as your state requires. Your state may offer an online registry. This is a place you can store your advance directive so authorized health care providers can find it right away.
- Make sure that your doctor, your family, and your health care agent have copies. If you are using an electronic form, be sure your doctor, family members, and health care agent have instructions about how to access it on the Internet.

**Where can you find out more?**

For more information, including forms for your state, see the CaringInfo website (www.caringinfo.org/planning/advance-directives).

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Allergies

When you have allergies, your body’s defense system (immune system) reacts to certain things that are in the air you breathe or that you touch, like dust or pollen. These things are called allergens, and they can trigger an allergic reaction.

If you have allergy symptoms, your doctor may do a skin test to find the cause. To do this test, your doctor puts some possible allergens on your skin to see which ones cause a bump. This shows what you are allergic to.

There is no cure for allergies. But you can manage the symptoms and avoid things that trigger the allergies.

For severe allergies that cause reactions that affect your whole body (anaphylactic reactions), your doctor may prescribe a shot of epinephrine for you to carry in case you have a severe reaction. Learn how to give yourself the shot and keep it with you at all times. Make sure it is not expired.

What causes allergies?

Common causes of allergies include:

- Pollens from trees, grass, and weeds.
- Dust, dust mites, mold, and pet dander (dead skin cells from a cat or dog).
- Cockroaches.

What are the symptoms?

Common allergy symptoms include:

- Sneezing, especially in the morning.
- A runny nose or mucus that drains down the back of your throat.
- Itchy or watery eyes.
- Itchy ears, nose, or throat.

If you are allergic to pollens, you may have symptoms at certain times of the year.

If you are allergic to an indoor allergen, like dust, you may have symptoms all the time.

How can you avoid triggers?

Your doctor can help you find out what causes, or triggers, your allergies. Avoiding these things can help you prevent your allergies.

Here are some tips:

Don’t allow anyone to smoke in your home.

Pollen

- Try to stay indoors when pollen counts are high. Check online to find out the pollen levels in your area. If you can’t stay indoors, it may be helpful to wear a mask when you are outside.

Dust and dust mites

- Dust, vacuum, and mop your floors often. Consider getting rid of fabric drapes, fabric furniture, and carpets, which collect dust. Start with the rooms you spend the most time in.
- Use an air cleaner with a special air (HEPA) filter and put a HEPA filter on your vacuum. Clean or replace filters regularly.
- Use dustproof covers on mattresses and pillow covers.
- Wash sheets, pillowcases, and blankets weekly. Use detergent, hot or warm water, and a dryer if possible.

Mold

- Get rid of furniture, drapes, or rugs that smell musty.
- Avoid gardening (especially working with compost), mowing the lawn, or raking leaves.
- Clean bathtubs, showers, and windowsills at least once a month. Do not use cleaning products, air fresheners, or deodorizers that cause allergy symptoms.
- Seal off or avoid damp areas, such as crawl spaces, attics, and basements.
- Keep outdoor gutters and drains clean to prevent water from building up and creating moisture inside.
- Make sure kitchen and bathroom exhaust fans and your clothes dryer pull air outdoors. Keep the fans and vents clean.
- Try to stay indoors on days when mold counts are high.
- Shower after coming indoors to remove mold from your hair and skin.

continued on page 6.
Lead Poisoning: Should I Have My Child Tested?

Screening, or testing, your child for lead poisoning can help prevent serious health problems.

Lead poisoning happens when your child breathes or swallows too much lead. Lead is a metal that is sometimes found in food, dust, paint, and water. Many homes built before 1978 may have lead-based paint.

A child may swallow lead by eating chips of old paint in dust or soil or chewing on objects painted with lead-based paint. Too much lead in the body is especially bad for children ages 6 years and younger. This is because their brains are developing quickly and their bodies absorb lead at a higher rate. It can slow a child's growth and cause:

- Lack of energy, and loss of appetite.
- Brain or nerve damage.
- Learning or behavior problems, like being hyperactive or aggressive.

The higher the amount of lead in the body, the more severe the symptoms are. Severe cases can cause seizures, paralysis, and coma.

Why is screening important?

Early symptoms of lead poisoning are easy to miss and may seem related to other conditions. So, it is important to get your child tested.

Testing for lead in your child:

- Can find lead levels before they get too high.
- Can help your child get early treatment. This can prevent serious health problems from lead poisoning, such as brain damage.

- Is easy to do and does not cost much.

How is screening done?

Screening for lead in children can be done with a simple blood test.

When should children be tested?

Talk to your child's doctor about whether your child should be tested for lead. The doctor may ask questions about your family's living and home conditions. Whether testing is recommended may depend on where you live, how old your house is, and how likely it is that your child could be exposed to lead.

Children of all ages should be tested if they have been exposed to lead or if they have symptoms that could be caused by lead poisoning.

How can you prevent lead poisoning in your home?

- Have your home checked for lead if you think your home may have lead hazards. This is one of the most important things you can do to prevent lead poisoning. Call the National Lead Information Center at 1-800-424-LEAD (1-800-424-5323) for more information and a list of resources in your area.
- Wash your child’s hands, bottles, toys, and pacifiers often.
- Do not let your child eat dirt or food that has fallen on the floor.
- Clean windowsills and door frames and floors often.
• Take off your shoes or wipe dirt off them before you go into your home.
• Do not scrape, sand, or burn painted wood unless you are sure it does not contain lead.
• If you know paint has lead in it, do not remove the paint yourself.
• If you have a hobby that uses lead, move your workspace away from your home. Wash and change your clothes before you get in a car or return home.

Foods and food storage
• Feed your child foods that have enough iron and other vitamins and minerals. A healthy diet makes it harder for lead to get into the body.
• If you reuse plastic bags to store food, make sure the printing is on the outside.
• Never store food in an opened metal can, especially if the can was not made in the United States.
• Do not prepare, serve, or store food or drinks in ceramic pottery or crystal glasses unless you are sure they do not have lead.

Do you have any questions or concerns after reading this information? It’s a good idea to write them down and take them to your next doctor visit.

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Have you heard about 9-8-8 crisis line?

The 9-8-8 crisis line is a hotline created to help people who are having a hard time with their mental health. The hotline went live July 2022 and offers a direct connection to compassionate, accessible care and support for anyone experiencing mental health-related distress – whether that is thoughts of suicide, mental health or substance use crisis, or any other kind of emotional distress.

The 9-8-8 crisis line is a phone number that is easy to remember and will be answered by trained crisis counselors who will listen, understand, provide support and share resources.

People can call or text 988 or chat 988lifeline.org for themselves or if they are worried about a loved one who may need crisis support.

The lifeline provides live crisis center phone services in English and Spanish, and language services in over 250 additional languages.

911 is not going away, 988 is an option specifically for anyone experiencing mental health related distress. 911 is to be called for police, fire, and medical emergencies. But if you are not sure, call 911.

• SAMHSA FAQs - https://www.samhsa.gov/find-help/988/faqs
• 988 Lifeline - https://988lifeline.org/
Pet dander
• Keep your pet outside or at least out of your bedroom. Do not let your pet get on carpets or furniture.
• Often wash any rugs, pet beds, or other places where your pet spends time. Make sure your dog gets regular baths.
• Use filters on air ducts and your furnace. This will keep animal dander from moving through the house. Use high-efficiency filters, and clean and replace them regularly.
• Use a HEPA filter on your vacuum. Clean or replace filters regularly.

Cockroaches
• Use cockroach bait to get rid of them. Cockroaches like places where paper bags, newspapers, or cardboard boxes are kept.
• Seal off places where cockroaches might get into your home.

Heat sources
• Avoid problems from heat sources by getting furnaces, water heaters, wood stoves, fireplaces, and gas ranges checked every year.
• Don’t use grills or portable camping stoves inside.
• Install a carbon monoxide detector in your home.

Can medicines help?
Medicines for allergies can help control your symptoms, so you feel better.

They include:
• Nasal sprays or pills to help with a runny or stuffy nose and other symptoms.
• Eyedrops, which can relieve itchy or watery eyes.

Children, older adults, people who are pregnant or breastfeeding, and people who have other health problems should not take over-the-counter medicines without checking with a doctor first.

Always follow the directions on the label or package when you take medicines.

Immunotherapy
• If your allergies are severe or it is hard for you to avoid your triggers, immunotherapy might help you.
• For this treatment, you get shots or use pills that have a small number of certain allergens in them. Your body "gets used to" the allergen, so you react less to it over time.
• This kind of treatment may help prevent or reduce some allergy symptoms.
• To have this treatment, you first need to know what you are allergic to.

When to call your doctor

Give an epinephrine shot if:
• You think you are having a severe allergic reaction.
• You have symptoms in more than one body area, such as mild nausea and an itchy mouth.
• After giving an epinephrine shot call 911, even if you feel better.

Call 911 if:
• You have symptoms of a severe allergic reaction. These may include:
  o Sudden raised, red areas (hives) all over your body.
  o Swelling of the throat, mouth, lips, or tongue.
  o Trouble breathing.
  o Passing out (losing consciousness). Or you may feel very lightheaded or suddenly feel weak, confused, or restless.

Affirmative Statement About Incentives

MDwise Medical Management makes prior authorization decisions based on the appropriateness of care and coverage rules. MDwise Medical Management does not receive incentives or rewards, financial or otherwise, for making denial decisions and are not rewarded for making UM decisions to decrease utilization of services by MDwise members.
• Severe belly pain, nausea, vomiting, or diarrhea.
• You have been given an epinephrine shot, even if you feel better.

Call your doctor now or seek immediate medical care if you have:
• A rash or hives (raised, red areas on the skin).
• Itching.
• Swelling.
• Mild belly pain or nausea.

Call your doctor if:
• Your symptoms get worse and you do not know why.
• Your medicines do not help your symptoms, or you have side effects.
• You have ear pain or severe itching of the eyes and nose.
• You have a cough or cold that lasts longer than 1 to 2 weeks.
• Your allergies get in the way of your life.
• You have pain around your nose (sinus area) or you have signs of an infection, such as a fever.

Source:
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Pregnancy Care
Starting your pregnancy care in the first trimester is very important. It is key for having the best outcome for your pregnancy. There is a suggested schedule in which you should be seen for your pregnancy.

• One visit every four weeks until you are 28 weeks.
• From 28 weeks to 36 weeks, you should be seen once every two to three weeks.
• Once you are 36 weeks, you should have weekly appointments until you have the baby.

Your provider may want to see you more often. It is important that you go to all your appointments, even if you feel well. If you are wanting to be seen outside these visits call your doctor. They may ask you to come to their office, go to the urgent care, emergency room or go to the labor and delivery based on what is going on. Care management services are available to help. You can call customer service and ask for a care manager.

MDwise NURSEon-call is available 24 hours a day at 1-800-356-1204 and press option 4 to speak with a nurse.

How to Manage a Substance Use Disorder (SUD)
Managing Substance Use Disorder (SUD) means helping someone who keeps using drugs or alcohol even when it’s hurting them.

To manage SUD, there are different things that can be done:

1. Get professional help: This means talking to a doctor or specialist who can figure out how bad the problem is and plan to help.
2. Use medication: There are some medicines that can help with things like cravings and feeling sick when stopping drugs or alcohol. These can help people stay on track with getting better.
3. Talk with someone: This is called therapy, and it can help people figure out why they use drugs or alcohol and find better ways to handle their problems.
4. Join a group: Being part of a group with other people who have the same problem can help people feel like they are not alone and get support from others.
5. Make healthy choices: Eating good food, exercising, and doing things to relax can help people feel better and not want to use drugs or alcohol.
6. Get help from family: Family can help by being there for someone who is trying to get better and giving them support and encouragement.
7. Plan for when things get tough: Sometimes, people can start using drugs or alcohol again even after trying to stop. It’s important to plan for when this happens and have people to help you through it.

Remember that getting better from SUD takes time and effort, but it is possible with the right help and support. You can contact MDwise Customer Service at 1-800-356-1204 to ask for a referral to our Care Management team. Help is available from 8 a.m. to 8 p.m., Monday through Friday. Or your treating provider can submit a form on your behalf for a care management referral - https://www.mdwise.org/mdwise/mdwise-physician-forms#enroll.
**Affordable Connectivity Program**

The Affordable Connectivity Program (ACP) helps connect eligible households to afford the internet service they need for work, school, healthcare and more.

The Affordable Connectivity Program provides:

- Up to $30/month discount for broadband service.
- Up to $75/month discount for households on qualifying Tribal lands.
- A one-time discount of up to $100 for a laptop, desktop computer, or tablet purchased through a participating provider.
- The Affordable Connectivity Program is limited to one monthly service discount and one device discount per household.

Who is Eligible?

A household is eligible for the Affordable Connectivity Program if the household income is at or below 200% of the Federal Poverty Guidelines, or if a member of the household meets at least one of the criteria below:

- Received a Federal Pell Grant during the current award year.
- Meets the eligibility criteria for a participating provider’s existing low-income internet program.
- Participates in one of these assistance programs:
  - SNAP
  - Medicaid
  - Federal Public Housing Assistance
  - Supplemental Security Income (SSI)
  - WIC
  - Veterans Pension or Survivor Benefits
  - Or Lifeline
- Participates in one of these assistance programs and lives on Qualifying Tribal lands:
  - Bureau of Indiana Affairs General Assistance
  - Tribal TANF
  - Food Distribution Program on Indian Reservations
  - Tribal Head Start (income based)

Two-Steps to Enroll

Go to https://www.fcc.gov/lifeline/ to apply or print out a mail-in application.

Contact your preferred participating provider to select a plan and have the discount applied to your bill.

Some providers may have an alternative application that they will ask you to complete.

Eligible households must both apply for the program and contact a participating provider to select a service plan.

Call 877-384-2575.

Or find more information about the Affordable Connectivity Program at www.affordableconnectivity.gov.

Affordable connectivity Program providers https://www.fcc.gov/affordable-connectivity-program-providers#Indiana.

Contact your preferred provider directly to learn more about their plans for participating in the Affordable Connectivity Program and the services they may offer as part of the program.

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**Open Enrollment and Redetermination**

**Hoosier Healthwise Redetermination**

Hoosier Healthwise members remain enrolled in their chosen health plan for a one-year period. You are in the MDwise health plan. New members get 90 days to decide if they want to stay in the MDwise plan. After that, you will have an open enrollment period once a year. During this time, you will have another chance to choose a new health plan. Once the redetermination period ends, you will stay enrolled in your chosen health plan for the rest of the 12-month period unless you lose your Hoosier Healthwise eligibility.

**Healthy Indiana Plan Redetermination**

Healthy Indiana Plan Member’s Benefit Year starts January 1 and ends December 31 each calendar year. Your Eligibility Period (Redetermination Period) is 12 months from when you are approved for coverage. This can be different for each person.

Call MDwise customer service at 1-800-356-1204 if you have any questions.
Losing Weight

Achieving healthy weight loss isn’t about a “diet” or “program” but a lifestyle with healthy eating patterns, regular physical activity, and stress management. Medications taken for other conditions may also make it harder to lose weight. If you are concerned about your weight or have questions about your medications, talk with your health care provider.

When you’re trying to lose weight, it’s natural to want it to happen very quickly. But people with gradual and steady weight loss (about 1 to 2 pounds per week) are more likely to keep the weight off.

Once you’ve achieved a healthy weight, rely on healthy eating and physical activity to help maintain health over the long term.

Losing weight isn’t easy, and it takes commitment. But if you’re ready to get started, we’ve got a step-by-step guide to help get you on the road to weight loss and better health. Before starting on the guide, it’s important to approach the changes with self-compassion and to understand your readiness and motivation. Creating a supportive environment, both physically and with the people in your life, can help you achieve your goals.

Even modest weight loss can mean big benefits

Even a modest weight loss of 5% to 10% of your total body weight is likely to produce health benefits, such as improvements in blood pressure, blood cholesterol, and blood sugars.

For example, if you weigh 200 pounds, a 5% weight loss is 10 pounds, bringing your weight down to 190 pounds. While this weight may still be in the “overweight” or “obesity” range, this modest weight loss can decrease your risk for chronic diseases related to obesity.

So even if the overall goal seems large, see it as a journey rather than a final destination. You’ll learn new eating and physical activity habits that will help you live a healthier lifestyle. These habits can help you maintain your weight loss over time.

Source:
CDC: Centers for Disease Control and Prevention

Second Opinions

MDwise knows how important it is for our members to know they made the right choices about their health. You might not be happy with your doctor’s opinion or plan. If not, you can ask for a second opinion. It should be from another doctor in your MDwise network. Call MDwise customer service if you need help. We can help you find another in-network doctor so you can get a second opinion. Call MDwise customer service at 1-800-356-1204 if you need help.

Prior Authorizations are needed for safety reasons, some prescription drugs or medical services need approval from MDwise before you get them. This is called prior authorization. MDwise will not pay for the prescription or service if your doctor does not get prior authorization when it is needed. Prior authorization decisions are based on the appropriateness of care and services or safety reasons. These decisions are also based on whether or not you have coverage. Doctors and staff who make prior authorization decisions do not get incentives or rewards for making these decisions. They do not get payment for deciding to deny a service, or for making decisions that may make it harder to get care and services.
Important Information In Your Member Handbook

There is important information in your Hoosier Healthwise and HIP member handbook. The most up-to-date version can be found at MDwise.org. It includes:

Your Rights and Responsibilities
MDwise provides access to medical care for all its members. We do not discriminate based on your religion, race, national origin, color, ancestry, handicap, sex, sexual preference or age.

Hoosier Healthwise and HIP Member Benefits and Services
The complete list of benefits and services, and what is not covered, is in your member handbook and can be found at MDwise.org. If you want to know costs before you get medical services please visit MDwise.org. We have posted a list of common medical services and their costs. You can also call MDwise customer service and we will research it for you. We will call you back to let you know the cost. Some of the benefits and services include:

- Preventive care
- Special needs
- Behavioral and mental health care
- Help finding doctors, hospitals and information about them
- Interpretation services if you need information in another language
- Information about pharmacy services
- Information about transportation
- Information on self-referral services
- Help knowing what to do if you get sick or have an emergency (including after hours)
- Help knowing what charges or copays you have to pay (if any)
- Information about services outside of MDwise
- Help if you have a complaint (grievance)
- Help if you do not agree with the decision to solve your complaint (appeal)

Information on New Health Technology
MDwise looks at new medical and behavioral health procedures. We also look at new drugs and equipment. To help us do this we use:

- Experts
- Research
- Government decisions

This helps us to decide if they are safe and should be provided for our members. Call MDwise customer service at 1-800-356-1204 if you have any questions about your benefits. You can also ask for a printed copy of the member handbook.

Need more information about your coverage?

Visit myMDwise at MDwise.org/myMDwise where you can sign up to get more information about your coverage and claims. You can also call MDwise customer service at 1-800-356-1204 if you have questions about your benefits.

We also have the myMDwise mobile app available to our members.

- Want to check your eligibility (membership information)?
- View the status of a medical or pharmacy claim?
- View or email your ID card?
- Find a doctor close to home?

With the myMDwise app, you can manage your health care on the go. Download on the App Store, get on Google Play or go to your phone’s app store. Search for “MDwise” and download.
Help for Quitting Smoking

Smoking and vaping are bad for your health. Tobacco use can lead to many diseases and death.

If you are trying to stop smoking, don’t give up! Quitting is hard. Most people who try to quit smoking can’t do it the first time. If you have tried to quit smoking without success, try something new this time. As an MDwise member, you have many of options available to help you quit.

To get new ideas about how to quit or support for quitting, you can call Indiana’s Tobacco Quitline (available 24 hours a day, seven days a week) at 1-800-QUITNOW (1-800-784-8669). You can also go online to quitnowindiana.com. In addition, you can get tips for quitting by texting TEXT2Quit® and connecting with your Quit Coach® and Web Coach® from your smartphone.

Check Out MDwise.org

The MDwise website is a great resource for members.

Do you know what you can find on the MDwise website? You can find information about your health plan benefits and services, MDwise special programs like WORKwise and myMDwise. You can also find HELPlink, behavioral health resources and so much more.

Check out MDwise.org today!

Benefits and services:
- Find a Provider
- How to Apply
- Member Information
- Pharmacy
- myMDwise Portal
- MDwiseRewards
- Member Rights and Responsibilities
- HELPlink

Out-of-Area Care

If you are far away from home, you can still get urgent health care. Before getting care, you must call your doctor. You can also call MDwise customer service for help. If you have a true emergency, do not call first. Go to the nearest emergency room.

Know Who to Call When You Have a Question

Call MDwise if:
- You need to change you or your child’s doctor. MDwise can help find doctors close to you.
- You have a problem getting in to see your doctor.
- You do not think your doctor is doing a good job.
- You want to learn more about Hoosier Healthwise or HIP benefits.
- You lose your member ID card or need a replacement.
- You change your address or phone number.

For questions, call MDwise customer service at 1-800-356-1204. We can provide language services or an interpreter if needed.

Visit FSSA’s Benefits Portal at FSSABenefits.IN.gov. if
- If you received a letter about Redetermination
- Someone moves in/out of your home.
- Someone in your home gets married or has a baby.
- Someone in your home dies.
- The amount of court-ordered child support you pay changes.
- You have a change in your assets (cash, bank accounts, income, etc.).
- Someone in your home buys or receives a new motor vehicle (car, truck, motorcycle, etc.).
- You move.
- You change your job and/or you get an increase or decrease in pay.
- You have a change in money received, such as child support or Social Security.
- You need proof of your Medicaid coverage.

Remember: You must report all changes within 10 days from the time you know about the change.
Does MDwise Have Your Current Contact Information?

Please call MDwise customer service to update your contact information. Please call if you have recently moved or changed phone numbers.

• Your contact information may be your:
  • Home phone number.
  • Cell phone number.
  • Address.
  • Email address.

It is also important that you contact your Division of Family Resources. You don’t want to miss out on updates for other possible benefits.

Questions? Comments? Complaints?

If you need help with anything about MDwise or your doctor, we can help. Please call MDwise customer service at 1-800-356-1204.

MDwise customer service offers language services. Or we might use an interpreter. We also have services for the hearing and speech impaired.