

VALLEY HEALTH PLAN

# PERSPECTIVES

2022 VOLUME ONE



**Your Health Matters!**

Member Newsletter Updates & Resources

**Read more inside!**





A Message From:  
**Laura Rosas**  
**VHP Chief Executive Officer (CEO)**

Welcome to Valley Health Plan's first Perspectives Newsletter of 2022. The pandemic has taken a toll on many over the past two years, and it is more important than ever to be vaccinated.

As you may know, children 5 and over are eligible for the COVID-19 vaccine. If you are fully vaccinated and six months past your last dose, you are eligible for a booster vaccine. If you are not yet vaccinated, please consider vaccination, to protect both you and your loved ones. Please see the County's website at <https://vax.sccgov.org> or the new Centers for Disease Control (CDC) site at [www.vaccines.gov/search](http://www.vaccines.gov/search) to find vaccines and boosters near you.

As we move forward, it is a good time to take an inventory of your physical and mental health. If you are looking for exercise options, you can attend one of VHP's in-person fitness classes. All Members also have access to virtual medical and behavioral health counseling services through MDLIVE. You can visit a doctor or speak to a counselor from the privacy of your home 24 hours a day/7 days a week. To enroll, visit [MDLIVE.com/vhp](http://MDLIVE.com/vhp) or call **1.888.467.4614**.

Our team works diligently to provide you with the best membership experience possible, and we are proud to announce that VHP has expanded its reach into San Benito and Monterey Counties. As we continue to grow, all our Members will benefit from our expanded options, both in choice of Providers and geographic reach.

Even as we cope with the many challenges we face as a region and a nation, our communities continue to be strong, working together to help ensure that those in need receive health care, food, and housing. As always, please reach out to our Member Services department at **1.888.421.8444** with any questions or concerns.

Thank you for putting your trust in Valley Health Plan! On behalf of all of us at VHP, we wish you continued health and safety.

**Best,**

*Laura Rosas*

**Laura Rosas, VHP CEO**

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## Provider Directory

Our online Provider Directory allows you to identify a Provider that best meets your needs. You can search for a Provider by specific characteristics such as gender, language spoken, location, or name. Start your search today by visiting [www.valleyhealthplan.org](http://www.valleyhealthplan.org) and locate the *Find a Provider* icon.

The Provider Directory provides general information on all contracted practitioners. If you would like assistance with changing your Primary Care Provider (PCP) or have specific questions on a Provider, please contact Member Services at **1.888.421.8444 (toll-free)** or send an email to: [MemberServices@vhp.sccgov.org](mailto:MemberServices@vhp.sccgov.org)

## Coordination of Benefits

Do you or any of your eligible dependents have health coverage with another health plan? If so, you are required to notify Valley Health Plan (VHP) of such coverage in the case where medical claims may need to be coordinated for payment.

VHP does not coordinate benefits with other health insurance companies for services provided by non-contracted Providers or for services that have not been pre-authorized by VHP.

If you or your eligible dependents have other health insurance, please call VHP Member Services at toll-free at **1.888.421.8444** or by email at [MemberServices@vhp.sccgov.org](mailto:MemberServices@vhp.sccgov.org).

# INFORMATION ABOUT AT-HOME OTC COVID-19 TESTS AND REIMBURSEMENTS

Starting on January 15th, 2022, under guidance of the Biden administration, Members are now eligible for at-home over-the-counter (OTC) COVID-19 tests. As described in more detail below, OTC COVID-19 tests can be (1) obtained at no cost through retail pharmacies and health centers approved by VHP, and (2) purchased by you through pharmacies, stores, or online retailers, with your cost reimbursed by VHP after you submit a claim for reimbursement.

Below are the steps each Member should take to receive zero out-of-pocket cost OTC COVID-19 tests, or to request reimbursement for approved OTC COVID-19 tests. We encourage Members to take advantage of our zero out-of-pocket cost OTC COVID-19 tests available through approved retail pharmacies and approved Health Centers, as this option does not require Members to submit claims for reimbursement.

Note: You are entitled to eight (8) individual OTC COVID-19 tests per 30-day period under this federal program. Additional tests are only payable by VHP if they are ordered by a Provider.

## Zero Out-of-Pocket Cost OTC COVID-19 Tests:

There are two ways of receiving an OTC COVID-19 test without having to pay out-of-pocket costs up front.

### Option 1: Visit Approved In-Network Retail Pharmacies

1. Check for availability and visit a retail pharmacy to find an OTC COVID-19 test.  
You can find our in-network retail pharmacies through a "Pharmacy Network Search": [www.valleyhealthplan.org/members/pharmacy#3925188384-488683065](http://www.valleyhealthplan.org/members/pharmacy#3925188384-488683065)
2. If in stock, and after finding the OTC COVID-19 test at the in-network retail pharmacy, ask the pharmacist to process the purchase of the test through Navitus, VHP's pharmacy benefit administrator.
3. If the in-network retail pharmacy is out of at-home tests, see if they are available at approved health centers by following the procedure below.
4. If you need help, or if in-network retail pharmacies are out of stock, please contact Member Services.

### Option 2: Visit Approved Health Centers

1. Check this link to locate qualified health centers near you to pick up a zero out-of-pocket cost OTC COVID-19 test: [www.hhs.gov/coronavirus/community-based-testing-sites/index.html](http://www.hhs.gov/coronavirus/community-based-testing-sites/index.html)
2. Once you locate a nearby approved health center, please check availability of the test. If available, please pick up your test.
3. If approved health centers are out of stock, please review the information under "Visit Approved Retail Pharmacies." You can also look at the information under the "Direct Member Reimbursement Options" for reimbursement options for purchase of tests from another pharmacy, store, or online retailer.
4. If you need help, or if approved health centers are out of stock, please contact Member Services.

## Direct-to-Member Options:

Both of VHP's Direct-to-Member partners will send at least eight (8) tests per shipment. Because of this, you will not be eligible for reimbursement on any more tests for that month since you will have reached the eight test/month limit. Because of the way that tests are bundled, the Direct-to-Member partner may send you more

than eight tests at time. For example, a partner may only provide bundles of ten tests, and will provide you with ten tests even if you request eight tests. Please be assured that you will not be responsible for the costs of additional tests that the Direct-to-Member partner bundles in excess of your request for eight tests. Please note that due to inventory changes, tests may not always be in stock, or our partners may change quantity limits per order.

## 1. Costco Pharmacy

To order by phone, call Costco Pharmacy Member Services: **1.800.607.6861**

Language Assistance: **1.800.752.6096**

To order online:

1. Visit: <https://www.costco.com/home-delivery>
2. Select: Mail Order
3. Register for a new account. You do not need to be a Costco member to use their mail order service.
4. Select: Fill New Prescription
5. Select: My Doctor will Call or Fax. I do not have a written prescription.
6. In the Physician Info Fields:
  - Enter Physicians Name: Costco Test
  - Enter Physicians Phone: -
  - Enter Physician City: -
  - Enter Physician State: CA
  - Enter Drug Information: COVID Tests

## 2. Valley Medical Center (VMC) Pharmacies

Tests may be obtained from VMC pharmacies only by picking them up in person at the VMC pharmacy locations:

Website for further information about VMC's pharmacies: <https://www.scvmc.org/health-care-services/pharmacy/outpatient-pharmacy/pharmacy-locations-hours>

## Direct Member Reimbursement of OTC COVID-19 Tests:

If you might want to purchase an OTC COVID-19 test and request reimbursement, please review and follow the process prior to your purchase:

Purchase an FDA approved OTC COVID-19 included in the list below: [www.fda.gov/medical-devices/coronavirus-disease-2019-covid-19-emergency-use-authorizations-medical-devices/in-vitro-diagnostics-euas-antigen-diagnostic-tests-sars-cov-2/](http://www.fda.gov/medical-devices/coronavirus-disease-2019-covid-19-emergency-use-authorizations-medical-devices/in-vitro-diagnostics-euas-antigen-diagnostic-tests-sars-cov-2/)

1. If you purchased an approved OTC COVID-19 test, please fill out the reimbursement form: [www.valleyhealthplan.org/sites/g/files/exjcpb771/files/Direct-Member-Reimbursement-Claim-Form.pdf](http://www.valleyhealthplan.org/sites/g/files/exjcpb771/files/Direct-Member-Reimbursement-Claim-Form.pdf)
2. If your reimbursement claim is approved, your purchase cost will be reviewed for reimbursement according to federal requirements, up to a limit of 8 individual OTC COVID-19 tests for every 30-day period starting on January 15th, 2022.

For other questions about zero-cost or reimbursed OTC COVID-19 tests, please contact Member Services at **1.888.421.8444** or by emailing [Memberservices@vhp.sccgov.org](mailto:Memberservices@vhp.sccgov.org).

# LANGUAGE ASSISTANCE

As a Member, VHP can help you in your preferred language at no cost. VHP provides over 150 languages including American Sign Language. All VHP Members regardless of their coverage plan are eligible to receive no-cost interpretive services. To access language or American Sign Language assistance please call VHP Member Services at **1.888.421.8444 (toll-free)** or contact us by email at [MemberServices@vhp.sccgov.org](mailto:MemberServices@vhp.sccgov.org)



San Jose Earthquakes

## HEALTHY TIPS

By Tommy Thompson

“As a professional athlete I must stay in top shape. Just like you I look for opportunities to get myself moving. All types of activity such as walking your dog, playing with your kids at the park, or riding a bike are beneficial because it keeps your mind happy and your heart healthy! Kicking around a soccer ball is also one of my favorites! I want to encourage you to stay active. Below are 5 points I share with others to help them get active.”

**Have a great day & stay healthy!**

Tommy Thompson

### 5 POINTS ON TIPS TO STAY ACTIVE:

- 1 A little bit of activity every day goes a long way!
- 2 If you haven't been active, start off with just 15-20 minutes per day then build from there.
- 3 Try not to burn yourself out. It's better to stay consistent than to be active for hours and hours one day then quit.
- 4 Make it fun! Call up friends to play your favorite sport or playground game.
- 5 If you stay active by practicing a sport a little bit every day, you'll be amazed at how much you improve! Consistency is key.



# GET ACTIVE!

with Valley Health Plan

Are you making plans to be more active? VHP Members have access to a wide range of classes including Yoga, Sports Conditioning, and Zumba! Sign up for a virtual or in-person class.

**VISIT:** [www.valleyhealthplan.org/members/classes-and-programs](http://www.valleyhealthplan.org/members/classes-and-programs)



VHP Members can speak to a MDLIVE doctor or therapist from the comfort of their home!

## This Year, Make a Self-Care Resolution!

- ✓ Get the support you need
- ✓ Reduce Stress
- ✓ Practice Mindfulness
- ✓ Build Confidence

To sign up, visit [MDLIVE.com/vhp](http://MDLIVE.com/vhp) or call us at 1.888.467.4614



## Lime-ginger Mango and Chicken Salad with Quinoa!

### Weight Watchers Recipes

Total Time: 15 min Prep: 15 min  
Cook: 1 hr 20 min Serves: 8 Difficulty: Easy

### Ingredients

- Mango(es) ½ large, chopped
- Cooked quinoa ½ cup(s)
- Sweet red pepper(s) ½ medium, sliced
- Cooked skinless boneless chicken breast(s) ½ cup(s), chopped, chopped
- Uncooked red onion(s) ¼ cup(s), chopped, thinly sliced
- Fresh lime(s) ½ medium, zested and juiced
- Olive Oil 1 tsp
- Ginger root ¼ tsp, grated
- Table Salt 1 pinch(es)
- Black pepper 1 pinch(es)
- Mixed greens 2 cup(s), spring variety

### Instructions

1. Combine all ingredients in a medium bowl; gently toss to coat.
2. Makes 1 serving.



Get in-person and virtual weight-loss support from your Coach and a group of WW members – whenever you need it. We're reopening with more locations and times, including unlimited virtual sessions. For more information visit: [www.weightwatchers.com/us/vhp](http://www.weightwatchers.com/us/vhp)



# VHP PREVENTIVE CARE BENEFITS

with No Co-Pay!

## ■ What is Preventive Care?

Preventive care is part of routine wellness check-ups, and can include screenings, counseling, and vaccinations. Your doctor can perform and recommend check-ups based on your age, gender, and personal health history.

## ■ Why is it Important?

Prevention is a key part of staying healthy and preventing illness. Staying up-to-date on your preventive care can help catch potential health problems before they become serious. You don't need to have symptoms to receive preventive care services.

## ■ Do I Have to Show Symptoms to Receive Preventive Care Services?

No. Preventive care is a key part of staying healthy and can help identify potential health problems in the future. Everyone should receive preventive care.

## ■ How Much Does it Cost?

Preventive care is an important part of your health, and no co-pay is required. You will pay nothing out-of-pocket for recommended screenings.



# ADULT SERVICE RECOMMENDATIONS FOR PREVENTIVE HEALTH CARE

Ages	Everyone	Female	Male
<b>15+</b>	<ul style="list-style-type: none"> <li>Flu Vaccine (Annual)</li> <li>Wellness visit (Annual: depression screening, BMI, blood pressure check)</li> <li>Dental visit (Annual)</li> <li>Hepatitis C screening (At least one screening between ages 18-79)</li> <li>Eye exam (Annual for patients with diabetes)</li> <li>Tetanus, diphtheria, pertussis, Tdap vaccine (Every 10 years)</li> <li>Cholesterol screening (Once between ages 17-21 and then every 4 years)</li> </ul>	<ul style="list-style-type: none"> <li>Chlamydia/STI screening for sexually active females (Annual)</li> </ul>	
<b>21+</b>		<ul style="list-style-type: none"> <li>Cervical cancer screening (Every 3 years up to age 65)</li> </ul>	
<b>45+</b>	<ul style="list-style-type: none"> <li>Colorectal cancer screening (Every 1- 10 years depending on individual risk and screening type up to age 75)</li> </ul>		
<b>50+</b>	<ul style="list-style-type: none"> <li>Shingles vaccine (2 doses separated by 2-6 months age 50 or older)</li> </ul>	<ul style="list-style-type: none"> <li>Breast cancer screening (Mammogram every 2 years up to age 74)</li> </ul>	
<b>55+</b>			<ul style="list-style-type: none"> <li>Prostate cancer screening (Individuals should decide for themselves to undergo screening up to age 70)</li> </ul>
<b>65+</b>		<ul style="list-style-type: none"> <li>Osteoporosis screening (Initial screening at age 65. Additional routine screening maybe recommended depending on risk)</li> </ul>	

Recommendations can vary based on individual risk factors, including family medical history. Some people may need preventive services earlier or at different frequencies than what is recommended. Please consult with your Primary Care Provider about your individual screening, vaccination, or other care needs.

## DON'T DELAY, GET PREVENTIVE CARE TODAY!

You can still visit your doctor's office, even if you are waiting for the COVID-19 vaccine.

You can make an appointment with your primary care provider, or for more information contact:

### VHP MEMBER SERVICES:

**1.888.421.8444**

### VHP CASE MANAGEMENT DEPARTMENT:

**1.408.885.2600**

# WE ARE ALL AT-RISK

## For Pre-diabetes



Type 2 diabetes is a serious, chronic health condition that can lead to other serious health issues such as heart disease, stroke, blindness, and kidney failure. If you can prevent or even delay getting type 2 diabetes, you can lower your risk for all those other conditions. According to the CDC, approximately 88 million American adults—**more than 1 in 3—have prediabetes.**\* Of those with prediabetes, *more than 84% don't know they have it.*

Prediabetes is the period before diabetes is diagnosed where blood sugar levels are high but not high enough to be diagnosed as diabetes.

You're at risk for developing prediabetes if you are:

- 45 years or older
- Have a parent, brother, or sister with type 2 diabetes
- Are physically active less than 3 times a week
- If you ever had gestational diabetes (diabetes during pregnancy) or given birth to a baby who weighed more than 9 pounds
- African American, Hispanic/Latino American, American Indian, or Alaska Native. Some Pacific Islanders and Asian Americans are also at higher risk.

Valley Health Plan has partnered with the YMCA Silicon Valley to offer VHP members a cost-free certified National Diabetes Prevention Program with free YMCA membership, that can help you make healthy changes that have lasting results. To find out your eligibility and information, please contact YMCA at [www.ymcasv.org/dpp](http://www.ymcasv.org/dpp) or **1.408.351.6440**.

Also, visit [www.ymca.net/diabetes-prevention](http://www.ymca.net/diabetes-prevention) to learn more.



# DON'T WAIT!

QUALITY VHP HEALTH COVERAGE IS NOW MORE AFFORDABLE THAN EVER.




## Qualifying Life Events happen, are you ready for them?


Open Enrollment ended on January 31, 2022, that means during Special Enrollment you must have a **Qualifying Life Event (QLE)** in order to change your coverage or enroll in a new plan.

Special Enrollments require documented proof that you have had a Qualifying Life Event within the last 60 days in order to enroll in new coverage or make changes to your existing coverage. Events like: having a baby, moving to a new city, or losing employer coverage may qualify you for Special Enrollment. Unfortunately, getting sick or in an accident is not a qualifying event so it is important to make sure that you are enrolled in a plan that will be there for you when you need it.

### EXAMPLES OF THE KIND OF SAVINGS YOU COULD ENJOY WITH VHP.

AGE 28 SANTA CLARA	Plan	Other Carriers	VHP
 Income \$25,520/year	Bronze	\$0 – \$114.11	\$0
	Silver	\$39.95 – \$251.72	\$12.59

In some cases, comparison premiums may vary by ZIP code.

AGE 40 MONTEREY COUNTY	Plan	Other Carriers	VHP
 Income \$51,040/year	Bronze	\$220.02 – \$296.07	\$14.35
	Silver	\$356.57 – \$392.31	\$180.05

In some cases, comparison premiums may vary by ZIP code.

As a current VHP Member you are off to a great start. Covered California members are saving more than ever with VHP. If you experience a change of income, it's important to report that change to Covered California within 30 days. Changes to income or household size may affect your eligibility – resulting in a Qualifying Life Event. If your family is expanding or if you have high reoccurring medical needs consider the Silver or Gold plans, you could save even more over the course of the year by upgrading to a higher metal tier plan with VHP.

Remember: it is important to avoid gaps in your coverage. The State of California requires having health insurance coverage for the entire year. You may be subject to a **penalty** unless you qualify for an exemption.

Our team is happy to help you review your options and update your coverage if you qualify for a Special Enrollment. For free assistance contact your VHP Broker or the VHP Sales team by calling **1.408.885.3560** or email us at [BrokerRelations@vhp.sccgov.org](mailto:BrokerRelations@vhp.sccgov.org) to get started.

## MORE IMPORTANT NEWS AND INFORMATION

At VHP we know that life is hectic and keeping up on how to get the most out of your health plan is often the furthest thing from your mind. So, we've made it easy. Visit [www.valleyhealthplan.org](http://www.valleyhealthplan.org) > **Member Materials** > **Forms & Resources** for information about the following important subjects.

- Advance Health Care Directive
- Affirmative Statement About Financial Incentives
- Autism Care Management Program
- Change of Address
- Choosing and Changing Your Primary Care Practitioner (PCP)
- Chronic Condition Management Program
- Combined Evidence of Coverage
- Coordination of Benefits
- Emergency and Urgent Care Services
- Grievance and Appeals Process
- Language Assistance
- Lock-In Provision
- Member Rights and Responsibilities
- Non-Discrimination
- Protected Health Information
- Provider Directory
- Self-Refer Services (Direct Access)
- Timely Access
- Waste, Fraud and Abuse