

Pulse

Connecting families and health care



Summer 2022

Quartz[®]
Find your spark.

Igniting well-living

in the communities we serve

At Quartz, we're devoted to our vision to ignite the power to create **a life well-lived**. Along the way, we help members make daily decisions to act with intention, strive for balance, and live proactively. These choices allow them to face the future with optimism and improved well-being. And, the good news is that we're also helping to spark well-living throughout the communities we serve.

What does a life well-lived mean for you and Quartz?

- We envision communities in which we can all thrive.
- Everyone has access to the same services for a balanced life.
- With our neighbors, we can make the most of our lives and feel excited about the future.
- We make decisions to further well-living, not simply based on cost or convenience.
- We embrace "health" as a state of being that fuels confidence about the possibilities ahead.
- A life well-lived means being ready today, in order to ease the worries of tomorrow.

As stewards of well-being, we're living out our promise. We are committed to serving your community with quality care, offering access to outstanding providers, and giving back to our local neighborhoods. We all shine brighter together.



Ready to Find your Spark?

Start with an Annual Wellness visit. Schedule yours today.



Take a stand against diabetes

Written by: Cassie Vanderwall, PhD, RDN, CPT, CDCES
Quartz Diabetes Clinical Services Manager

Today, **88 million Americans 18 or older have prediabetes** – and more than 84% don't even know they have it. In 2022, nearly 33,000 Quartz members were known to have prediabetes.

Knowing whether you have prediabetes is the first step in **preventing type 2 diabetes**. Diabetes is the seventh leading cause of death in the United States, and people with diabetes have medical costs that are 2.3 times higher than those without diabetes.

Are you at risk for prediabetes?

Take a free one-minute risk test today at www.diabetes.org/widhsrisktest.

Both the **National Diabetes Prevention Program (NDPP)** and **Medicare Diabetes Prevention Program (MDPP)** are CDC-recognized and supported care modalities that use the Prevent T2 curriculum to help members track their:

- Attendance
- Weekly weight
- Physical activity

This program has been shown to improve participants' blood pressure and blood sugar averages (A1C) and is designed to help members safely achieve a healthier weight.

Quartz has partnered with local providers to ensure members have access to this powerful, life-changing program!*

Interested in participating? Find programs near you at dhs.wisconsin.gov/prediabetes/control.htm.

We've heard from members like Joe, who shared how the Diabetes Prevention program was the answer he had been searching for during the COVID-19 pandemic: "I was working from home, exercising little, and eating a lot of fatty and sweet foods. My weight was up considerably, as well as my blood pressure and A1C. While I didn't like the way I felt physically, I thought I was satisfied."



But once Joe started meeting with his lifestyle change coach and other members, he found himself ready to change. "I realized that I was not alone in this journey. I felt a sense of community and accountability to give my best effort and try new things that I wouldn't have considered without the program."

Joe feels confident that the changes he's made are here to stay. "The program has left me much healthier both physically and mentally. I highly doubt I could have achieved this on my own and quite frankly view it as a lifesaving program."

Interested in learning more about Diabetes Prevention Programming through Quartz? Contact Customer Success today to connect with one of our **Diabetes Care Navigators** at **(800) 362-3310**.

*Coverage varies by product and plan

Sources: NCCDPHP. "Diabetes and Prediabetes (Fact Sheet)," (May 16, 2022), (accessed June 28, 2022), available at cdc.gov; CDC. "What is Diabetes?," (Dec. 16, 2021), (accessed June 28, 2022), available at cdc.gov; WI Department of Health Services. "Prediabetes," (Sept. 23, 2021), (accessed June 28, 2022), available at dhs.wisconsin.gov; NIDDKD. "Diabetes Prevention Program (DPP)," (Aug. 2021), (accessed June 28, 2022), available at niddk.nih.gov

Advantages of an Alcohol-free August

Sunny hikes, lake breezes, and long days at the beach offer the perfect backdrop for thinking about changes we can make to feel our best.

It can be easy to grab a cocktail, beer, or seltzer to relax or cool down. However, these moments of indulgence can take a toll on our health: a recent study in *The Lancet Oncology* journal found that over 740,000 of the 18.5 million cases of cancer diagnosed last year were tied to alcohol consumption, with **heavy drinking leading to 47% of new cancer cases.**

Even modest drinking can have a significant impact on our health. A recent study in *Nature Communications* found that one alcoholic drink a day was linked to changes in brain tissue, and going from one to two daily drinks was comparable to two years of aging in the brain.

It's well-documented that avoiding alcohol can boost energy levels, improve skin health, and prompt weight loss — but up until now, these effects have mostly been thought of as short-term.

However, new research at the University of Sussex has found that **a month away from alcohol could offer health benefits even eight months later.** Researchers discovered that, after a month of sobriety, participants' drinking days in the months that followed fell from 4.3 to 3.3 per week, and the units they consumed dropped from 8.6 to 7.1 per day. Even better, these benefits were seen even in those who didn't avoid alcohol the whole month. Of those who took part in the study, 67% had more energy, 58% lost weight, and 57% reported higher concentration levels.

An Alcohol-Free August can be a great way to refresh, reset, and recharge your body — and since you'll be getting better sleep, you'll have more energy for walking the beach, browsing the farmers' market, and taking in the summer sun.

Sources: Olivia Petter. *The Independent*. "Dry January Benefits Could Last Until August, Studies Claim," (Dec. 29, 2018), (accessed June 28, 2022); Richard de Visser, PhD. The University of Sussex. "Evaluation of Dry January 2019," (Dec. 2019)

Avoiding alcohol can boost energy levels, improve skin health, and prompt weight loss.





High blood pressure? What you need to know

Do you know your blood pressure numbers?

About 47% of adults in the United States have hypertension, or high blood pressure.

High blood pressure increases a person's risk for a future heart attack, stroke, heart failure and/or kidney disease. For this reason, it's vital that everyone know their numbers, understand whether they have high blood pressure and take steps to lower it.

What you should know about high blood pressure:

1. Any adult with an average blood pressure of **130/80 mmHg or higher** meets the criteria for a hypertension diagnosis.
2. You should check your blood pressure at home, even if it was normal during a recent clinic visit.
 - If you already have high blood pressure, keeping an eye on your blood pressure at home will help make sure it's in a healthy range.
 - An upper arm cuff with an automatic monitor (available at many drug stores and pharmacies) works great.

What can I do to improve my blood pressure?

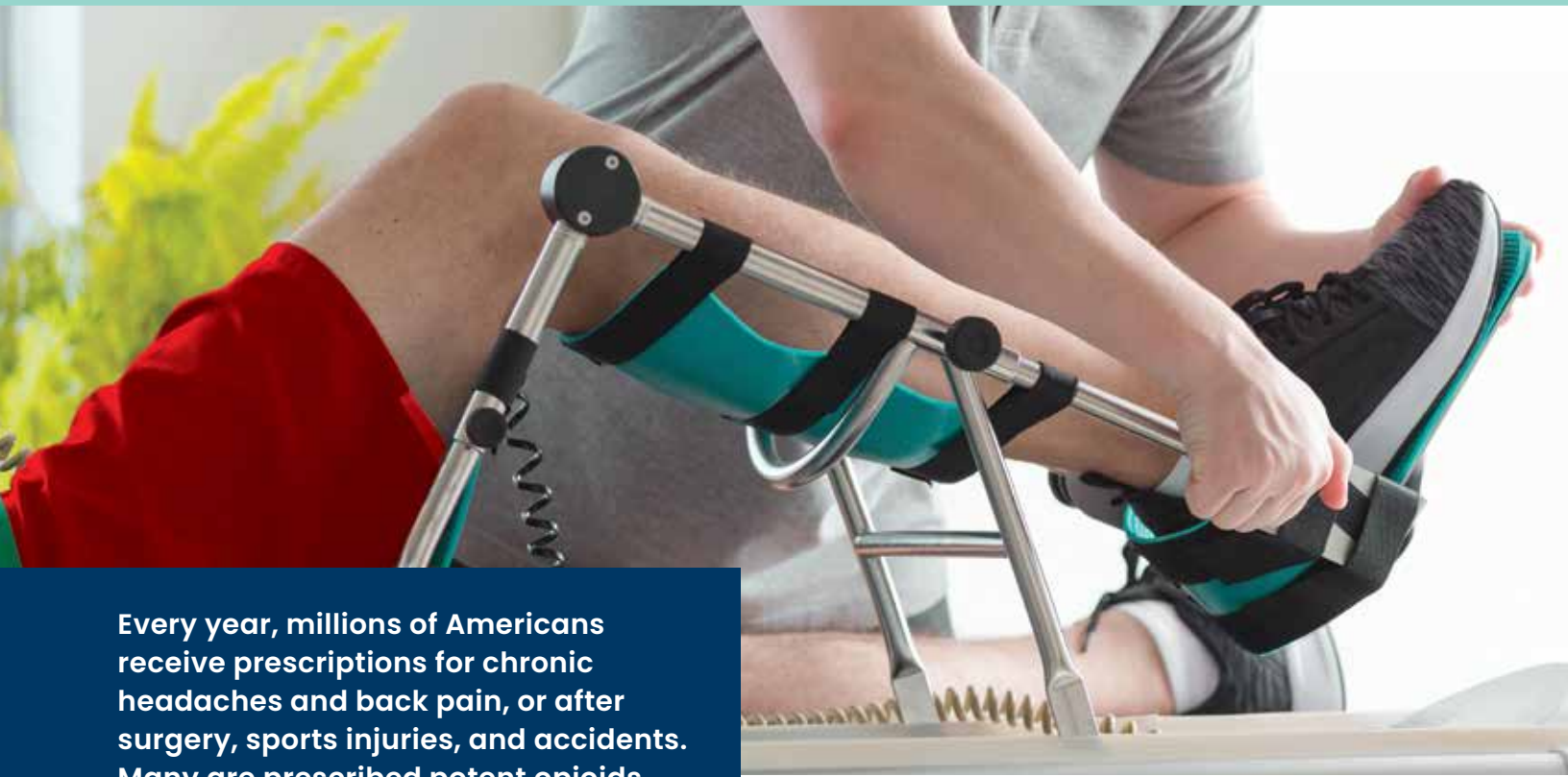
You can take a few key steps to maintain healthy blood pressure levels:

- Enjoy a well-balanced, low-salt diet.
- Limit alcohol.
- Exercise regularly.
- Manage stress.
- Maintain a healthy weight.
- Quit smoking.

If lifestyle changes aren't enough, your doctor might suggest that you start taking blood pressure medication. These drugs are generally safe if taken as prescribed, and can really do a lot to improve your blood pressure.

Sources: American College of Cardiology. "New ACC / AHA High Blood Pressure Guidelines Lower Definition of Hypertension" (Nov. 13, 2017), (accessed June 12, 2022), available at acc.org. Dr. Matthew Tattersall, "Understanding the AHA High Blood Pressure Guidelines," (accessed June 12, 2022), available at uwhealth.org, Centers for Disease Control and Prevention. "Hypertension Cascade: Hypertension Prevalence, Treatment and Control Estimates Among U.S. Adults Aged 18 Years and Older Applying the Criteria from the American College of Cardiology and American Heart Association's 2017 Hypertension Guideline," (March 22, 2021), (accessed June 12, 2022)

Opioids: misuse, risks, and



Every year, millions of Americans receive prescriptions for chronic headaches and back pain, or after surgery, sports injuries, and accidents. Many are prescribed potent opioids such as hydrocodone, oxycodone, morphine, and methadone. These opioids can cause side effects and lead to addiction.

What are the side effects of long-term opioid use?

Studies suggest that opioids don't control pain well over the long term and produce side effects like:

- **Tolerance.**
The longer you take the medication, the less effective it is. You could become more sensitive to pain, too.
- **Physical dependence.**
Those who take opioids suffer withdrawal symptoms when they stop.
- **Addiction.**
1 in 4 people who take opioids long-term struggle with addiction. This can lead to substance use disorders, overdose, brain damage, and even death.

Who is at risk for addiction?

- People with **depression** or **anxiety**
- People with **sleep apnea**
- People aged **65 or older**
- People with a history of **substance use disorder**
- People who **combine opioids with alcohol or other medications**

Your Quartz health plan covers treatments for substance use disorders. This includes:

- Prescriptions
- Counseling
- Outpatient individual and group therapy
- Higher levels of care, such as residential or day treatment, with prior authorization

Please call **Quartz Behavioral Health** at **(800) 683-2300** for assistance in locating in-network providers who can help you.

You can also talk with your pharmacist about **getting naloxone, which can reverse an overdose; you don't need a prescription.** For more information, visit [drugabuse.gov](https://www.drugabuse.gov).

finding other treatments for pain

You have options to manage pain

While your Quartz health plan covers pain medications, other treatments can help manage your pain with less long-term risk.

Talk to your doctor about different ways to manage pain. Some great alternatives include:

- Exercise
- Physical therapy
- Occupational therapy
- Cognitive-behavioral therapy
- Massage therapy
- Chiropractic services
- Acupuncture services

There may be limits on some of these services. Please see your Explanation of Coverage (EOC) or call Quartz Customer Success for more details.

Finding alternatives

Your plan covers many alternatives to opioid pain medications. You can find these other options in our list of covered drugs at [QuartzBenefits.com/members/pharmacy-program/covered-drugs](https://www.quartzbenefits.com/members/pharmacy-program/covered-drugs). Be sure to look in the sections labeled:

- Analgesics
- Anesthetics
- Anticonvulsants
- Antidepressants
- Skeletal muscle relaxants

Examples of non-opioid medications include:

- Celecoxib capsules
- Diclofenac tablets
- Etodolac tablets
- Meloxicam tablets
- Nabumetone tablets
- Piroxicam capsules
- Diclofenac 1% gel
- Lidocaine 5% patches

Find more information, help, and resources at hhs.gov/opioids.

How to safely store and dispose of drugs

Too often, unused prescription drugs find their way into the wrong hands. People who abuse opioids often get them from friends or family. According to NBC News, more than 12,000 children are poisoned by opioids each year.

How to store opioids

Opioid medications should be stored in a childproof container or lockbox, out of sight and reach of children and guests.

How to dispose of leftover or expired drugs

“Take Back” Programs

Most states have “take back” programs or collection boxes located at pharmacies or police stations. Talk to your pharmacist or visit hhs.gov/opioids/prevention/safely-dispose-drugs to find a drop-off site near you.

Tossing unwanted drugs

If there are no programs in your area, you may dispose of medications by following these steps:

1. Remove drugs from original containers.
2. Remove any personal information, including your name and Rx number.
3. Mix the drugs with coffee grounds or cat litter to make them less appealing.
4. Place the mixture in a sealed bag or empty can.

Note: Quartz does not provide pharmacy benefits for the State of Wisconsin Group Health Insurance Program. Visit Navitus at navitus.com for information about your prescription drug benefits.





Helping children cope with traumatic events

Too often in today's world, we face disasters, violence, and traumatic events. Social media and the daily news are full of stories that can be terrifying to all of us, especially children. **Whether a child has directly experienced a traumatic event, seen it on TV, or even just heard adults talking about it, this can affect them deeply.**

Talk to your child

Talking with your child can help ease their fears. It's important to explain the event in words they can understand, and in a way that won't overwhelm them. As a parent, this gives you a chance to help your child feel more secure, express their feelings, and know the world in which they live.

An exercise to try: draw together

Ask your child to draw pictures of scenery that makes them feel peaceful and calm. Draw along with them or help them find places to put their drawings up around the house.

This activity can offer your child a creative outlet, as well as give them something tangible they can do to make themselves or others feel safer.

Common reactions to traumatic events

There are many physical symptoms children might experience as their bodies and minds process trauma. These may include:

- Having trouble sleeping
- Lack of energy or always feeling tired
- Feeling sad
- Having stomachaches or headaches
- Feeling hyperactive or overly energetic
- Feeling very irritable or angry — fighting with friends or family for no reason
- Having trouble focusing on schoolwork

Be sure to talk with your doctor if these symptoms persist or begin to hurt your child's relationships or performance in school.

Resources

- **National Child Traumatic Stress Network —Catastrophic Violence Resources** at [NCTSN.org/trauma](https://www.nctsn.org/trauma)
- **Center for the Study of Traumatic Stress** at [CSTSonline.org](https://www.cstsonline.org)



Thinking back-to-school: will their **vaccines** be ready, too?

Did you know many schools won't allow your child to complete registration without a current vaccine record? Vaccinations protect both your child and the community, offering immunity before children are exposed to potentially serious — even life-threatening — diseases.

Though keeping current on recommended immunizations is important every year, a reminder to stay up to date is even more urgent as the COVID-19 pandemic continues.

Ask your provider about the immunizations your child may need, including:

- **COVID-19** vaccine and boosters.
- Annual **influenza** vaccine.
- **Measles-Mumps-Rubella (MMR)** vaccine.
- **Hepatitis B (HBV)** vaccine.
- **Varicella** vaccine to protect against Chickenpox, if they haven't had it.
- **Meningococcal conjugate** vaccine to protect against meningitis.
- **Human papillomavirus (HPV)** vaccine to help prevent cancers caused by HPV.
- **Tdap** vaccine to protect against tetanus, diphtheria, and whooping cough, with a booster every ten years.

Remember, most viruses are transmitted person-to-person. When you protect yourself and your loved ones, you protect others, including those who cannot be vaccinated for health reasons.

Source: CDC.gov



How Quartz makes a difference

As a health plan, we believe insurance companies play a key role in eliminating health disparities.

What is a health disparity?

Simply put, it's a higher burden of illness, injury, disability, or mortality experienced by one group compared to another. Health disparities affect groups of people who have experienced obstacles to health care due to race, age, gender, gender identity, sexual orientation, disability status, income level, and/or geographic location.

Increasing access for LGBTQ+ members

Our Find a Doctor tool is making it easier for our LGBTQ+ Members to find behavioral healthcare that's welcoming, culturally competent, and the right fit for their specific needs.

How does it work?

Under the Doctors by Specialty search, type in "LGBTQ+" and click Search.

This new option is a big step in ensuring that everyone has access to the services they need for a balanced and well-lived life. Start your search today by selecting your network (found on your ID card) at QuartzBenefits.com/findadoctor.



HealthLinks: five ways to love your bones

It's true: time can take a toll on our bones. Some lifestyle habits can, too. Through the years, our bones, which are constantly rebuilding themselves, can start to wear down faster than they're replaced.

How to be good to your bones

It's never too late to give our bones a boost. Here are a few tips to get you started.

- Stop by the dairy aisle. Not getting enough **calcium and vitamin D** can hasten bone loss. Aim to eat a healthy diet that includes calcium-rich foods such as low-fat milk, yogurt, and cheese.
- **Consider supplements.** (Ask your doctor about your vitamin D and calcium needs, and whether a supplement would help.)

- **Stay active.** Weight-bearing workouts such as walking, climbing stairs, and lifting weights are great for bones. Exercising regularly also keeps your muscles strong so that you're less likely to break a bone.
- If you smoke, do your best to quit. **Smoking may contribute to unhealthy bones.**
- **Take steps to avoid accidents.** Start with keeping a clutter-free floor and installing good lighting in your home.

Know your risk

You may have a higher risk of osteoporosis because of things that you cannot change — like your age, body size, or gender. Talk with your doctor about your risk of osteoporosis and whether you should be screened for it.

Sources: American Academy of Orthopaedic Surgeons; National Institutes of Health; HealthinAging.org

Cost Estimator: take control of your care



With the new **Cost Estimator** tool in MyChart, you can estimate and compare costs for medical services, all from the comfort of your home. The Cost Estimator gives you the power to research and plan before committing to services — saving you time and money while you make important medical decisions.



No MyChart Yet? No problem.

Go to [QuartzMyChart.com](https://www.QuartzMyChart.com) and follow the prompts to set up your account.

Get the app!

Search for **Quartz MyChart** in your app store.

Message and data rates may apply.

Tips from Dr. Patricia: staying safe **in the sun**



By Dr. Patricia Téllez Girón

Professor of
Family Medicine
at the University
of Wisconsin and
doctor at the
Wingra Clinic.

At Quartz, we're here to support you on your journey to a life well-lived. In this feature article by Dr. Patricia Téllez Girón, you'll find ways to keep yourself and your loved ones healthy.

Summer, summer, summertime... I've worked in the sun all my life, and heard on TV the other day that the sun's rays put me at risk of skin cancer. Is this true?

Direct, prolonged, and unprotected exposure to the sun can increase your risk of skin cancer and cause premature aging and dark spots.

What else can put us at a higher risk of skin cancer?

- Use of tanning beds.
- Having light skin and eyes.
- Having many moles.
- Family or personal history of skin cancer.

Skin cancer occurs commonly but isn't always aggressive or fatal. Of the different kinds of skin cancer, the most aggressive is melanoma, which can be deadly. Others are less invasive and take a long time to grow. The most important thing is to prevent, detect, and treat skin cancer as early as you can.

How can I prevent skin cancer?

- Avoid direct exposure to the sun between 11 a.m. and 3 p.m. These are the hours when the sun's rays are strongest.
- Avoid long periods of exposure to the sun.
- Avoid tanning beds.
- Use sunscreens that provide 15 SPF or higher. Apply them to all areas that might be in contact with the sun.
- Wear protective clothing and accessories like hats and sunglasses.
- Be sure to use sunscreen even in winter, as the sun can be just as damaging.

Is there anything that might make my skin more sensitive to the sun?

- Some commonly used medicines can cause your skin to have dark spots or burn more quickly. Talk with your doctor if you're taking any medications.
- If you're going to be outside, try to avoid using lotions that don't offer protection from the sun.
- Wash your hands well if you eat citrus fruits before time outside. Combined with the sun's rays, citrus juices can stain the skin.

Skin cancer usually occurs in the places on your body that are exposed to direct sunlight the most. However, you should still keep an eye on other areas of your skin, especially if you have many moles. If you aren't able to check your skin on your own, ask a loved one for help or see your health care provider.

What are some signs of skin cancer?

- A new mole appears and begins to change rapidly.
- One of your moles changes color, looks darker, changes shape, or grows much larger.
- You have a mole that begins to bleed.
- You notice a growth or ulceration of the skin that does not heal.

When skin cancer is detected early, in most cases, it can be cured. This is why prevention, detection, and timely treatment are vital. If you have any questions, be sure to talk with your health care provider.

Enjoy fun in the sun safely, so that you can continue singing for many years: summer, summer, summertime...



Pulse is published several times a year for members of Quartz-branded health plans that are offered by Quartz Health Benefit Plans Corporation, Quartz Health Plan Corporation, Quartz Health Plan MN Corporation, and Quartz Health Insurance Corporation, which are separate legal entities.

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Information in the *Pulse* newsletter comes from a wide range of medical experts. Models may be used in photos and illustrations. If you have any concerns or questions about specific content that may affect your health, please contact your health care provider.

Call Quartz Customer Success:

- Toll-free: (800) 362-3310
- TTY: 711

[QuartzBenefits.com](https://www.QuartzBenefits.com)

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Support for a life well-lived

We believe an informed member is a healthier one.

That's why we've made it easy for you to find timely health plan-related information all in one place.



You'll find topics such as:

- Member Rights and Responsibilities Statement
- Important Information About Your Appeal Rights
- Health Coaching Available to Quartz Members
- Complex Case Management Available to Quartz Members
- Preventive Health Exams versus Non-Preventive Exams
- Health Management Programs
- Exercise Works Best for Low Back Pain
- Advance Care Planning

Please visit our blog at [QuartzBenefits.com/blog/quality-matters](https://www.QuartzBenefits.com/blog/quality-matters) to read more. You can also sign up for our blog and get a monthly email highlighting the latest posts.

If you're looking for more member-related information, browse [QuartzBenefits.com/welcome](https://www.QuartzBenefits.com/welcome). You'll find tons of plan information, member kits, resources, forms, and more to help you make the most of your plan's benefits.