

# Pulse

A Quarterly Publication  
from Quartz

Connecting  
Families and  
Health Care



Quartz®

## Fall 2021

- Autumn Observances and Reminders
- Tips for Healthier Fall Living
- Reset. Recharge. Renew.
- Expanding coverage in Wisconsin



## COVID-19 VACCINES: YOUR **BEST SHOT** AT PROTECTION

As much as we'd love to say goodbye for good, the COVID-19 pandemic – it's not over. It's hanging around like an unwelcome visitor, mutating and causing more trouble. Let's kick it out the door.

New variants are spreading. It's important that we do our part now to end this pandemic. **COVID-19 vaccines are provided at no cost.** They can protect you, your family, and your community.



**Finding out where to get your vaccine** is as easy as entering your ZIP code and the number of miles that you're able to travel. Go to [vaccines.gov/search](https://vaccines.gov/search).



**Want help making an appointment or have questions?** You can call the toll-free vaccine assistance hotline at **(844) 684-1064**, 7 a.m. – 7 p.m., Mon-Fri. (Spanish, Hmong, Chinese Mandarin, Hindi, and Somali language assistance available.)

**Still undecided?** Reach out and get your questions answered. Your provider is a great source to answer your questions and address your concerns.



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## AUTUMN AWARENESS: HEALTH OBSERVANCES AND REMINDERS

Quartz supports national health care observances and joins leading organizations in reminding you, please take good care of yourself. Special observances this time of year are designed to save lives. Autumn reminders focus on screenings and stomping out unhealthy habits.



### Breast Cancer

Pink ribbons remind us that early detection saves lives. Have you postponed a mammogram or other potentially lifesaving screening? **Mammograms may find cancer early when treatments work best.**



### Tobacco Cessation

**Smoking increases your risk for cancer, diabetes, and other serious medical problems.** Be a quitter on November 18. The American Cancer Society challenges smokers to give up cigarettes for 24 hours, during the Great American Smokeout. Want to quit for life? Take the first step. Visit [QuartzBenefits.com/tobacco](https://QuartzBenefits.com/tobacco).



### Diabetes Awareness

This time of year, you'll see reminders to get the screening and preventive care you may need to live healthier and longer. **Lifestyle solutions can reduce your risk of prediabetes and help prevent prediabetes from becoming Type 2 diabetes.**



### Providers are putting patient safety first

Reach out to your health care provider for information on preventive services you may need this fall, especially if you've postponed care. Check your provider's website to see steps in place to help ensure your safety as the pandemic continues.

### Diabetes Health Management Program

If you've been diagnosed with diabetes, Quartz offers support, resources, and reminders. Learn More at [QuartzBenefits.com/healthandwellness](https://QuartzBenefits.com/healthandwellness).



# 7 TIPS FOR HEALTHIER FALL LIVING

The transition from summer to autumn happens slowly it seems. It's often a season of reflection. A time when many of us begin to think about changes we can make or steps we can take to feel our best and have more energy.

Here are a few tips to get you started.



## Focus on what you DO eat.

Most of us know that it's important to cut back on foods high in fat, salt, and sugar. But eating healthy is not only about avoiding foods. It's about adding healthier foods.

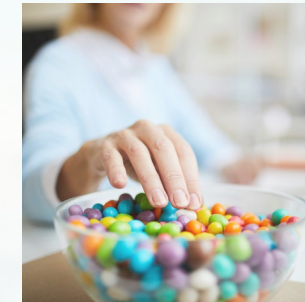


## Enjoy fruits and veggies in season.

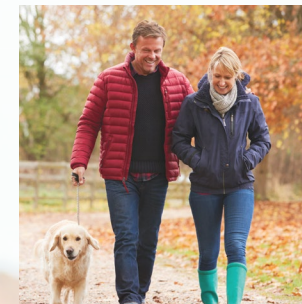
Eating fruits and veggies helps keep your gut healthy and can even help prevent type 2 diabetes and high blood pressure. They're loaded with folate, vitamin C, potassium, and dietary fiber.



**Do more than just carve that pumpkin.** Boost your immunity with roasted pumpkin seeds or pumpkin spread, both high in vitamins A and C, and seeds, called pepitas, are rich in phytosterols and may help lower cholesterol.



**Keep snacks and sweets in check.** Beware of those game-day goodies and Halloween candy cravings. Try to avoid "just one more piece" of Thanksgiving pie. Substitute a healthier choice now and then.



## Take in the new season with all your senses.

Go for a brisk walk, run, or bike ride. Let the colorful views, crunching leaves, and crisp air recharge your senses while you get a little exercise at the same time.



## Make sunshine and sleep top priorities.

Shorter days are here again. Now is the time to build immunity with a little daily sunshine-delivered vitamin D before winter sets in. And try to stick with a regular sleep schedule.



## Work up to that fall yardwork.

Raking, chopping wood, it's all necessary and even enjoyable, but remember you can't do it all in one day. Start slowly and stay hydrated while you work outside.





Focus on Kids

## FOCUS ON KIDS: 3 WAYS TO KEEP KIDS HEALTHIER THIS FALL

1

**Protect your child by getting a flu vaccine for yourself and your child.**

Influenza, or “seasonal flu” is a respiratory illness caused by viruses. The Centers for Disease Control and Prevention (CDC) recommends **everyone age 6 months and older get a flu vaccine.**

2

**Check in with your child’s provider about other immunizations** that

are recommended. Before children can go to daycare or school, their immunizations must be up to date. Learn more at [QuartzBenefits.com/immunizations](https://QuartzBenefits.com/immunizations).

3

**Get your child tested for lead.**

Even low levels of exposure from water, old paint, lead dust, and other sources can affect learning, behavior, and health. Ask your provider for more information.



### QUARTZ WELL IS WELLNESS REWARDED

**Quartz Well**, our personalized digital wellness program, has a fun, engaging way for you to get back on track. Whatever your goals. Regardless of your fitness level. You can even earn rewards while you strive for your goals!

Already taking part in Quartz Well? Good for you! It’s not too late in the year to earn your wellness rewards. **Here are a few ways to earn points this fall.**

- ▶ **Complete a wellness workshop** on topics such as sleep, anxiety, depression
- ▶ **Sync with a mobile device** to earn points for steps you take
- ▶ **Get a flu shot** or other preventive services
- ▶ Connect with a **Quartz health coach**

If you haven’t signed up for Quartz Well yet, or to learn more about wellness rewards, visit [QuartzBenefits.com/quartzwell](https://QuartzBenefits.com/quartzwell).

Subscribers age 18 and older can **earn \$100** for single plans. **Family plans offer \$100 for the subscriber and \$100 for the subscriber’s spouse (or domestic partner)** depending on your plan.

State of Wisconsin Group Health Insurance Program members are not eligible for Quartz Well. Instead, you have access to the Well Wisconsin Program — learn more at [wellwisconsin-staywell.com](https://wellwisconsin-staywell.com).

Your health plan is committed to helping you achieve your best health. If you think you might be unable to meet a standard for a reward under this wellness program, you might qualify for an opportunity to earn the same reward by different means. Contact us at (800) 362-3310 and we will work with you (and if you wish, your doctor) to find a wellness program with the same reward that is right for you.

7

## RESET. RECHARGE. RENEW.

Let’s Get Back on Track to Wellness

The pandemic has derailed all our lives in some way it seems. For most of us, we’re feeling delayed at the station when it comes to our wellness journey. But after more than a year with less exercise and more stress, and perhaps a bit of indulgence in unhealthy habits, it’s time to reset, recharge, and renew our commitment to health and wellness.

### Reset with a ‘check in’ on your mental health

It’s natural to feel anxious and stressed during difficult times. Reset by making a mindful effort to really think about your emotional wellbeing. How are you? Have you lost interest in activities you once loved? Are you withdrawing from others? Engaging in unhealthy behaviors? You may want to reach out to a professional, especially if you’ve had these symptoms for more than two weeks.

**Quartz Behavioral Health** can connect you with the support you may need, including alcohol and drug treatment services. Call **(800) 683-2300**.

### Recharge your energy level

Are you feeling drained of energy? Can’t seem to get that spark back? Recharge by doing something you enjoy. Take frequent breaks from depressing news and people that bring you down. Turn off the TV and relax. Mediate. Breathe. Focus on taking care of yourself and getting restful sleep.

### Renew your dedication to physical activity

Were you dedicated to an exercise routine or daily walk and let it slide a bit this past year? You are not alone. Go easy on yourself. Take time to mentally renew your dedication to increasing your physical activity. Then, start slowly and enjoy the experience of getting moving again.







## QUARTZBENEFITS.COM HAS A NEW LOOK

Take a moment to visit [QuartzBenefits.com](https://QuartzBenefits.com) and check out what's new. You'll see:

- ▶ **Enhanced navigation** to find what you're looking for
- ▶ **Better organization** to simplify your experience
- ▶ **Fresh colors, fonts, and photos** that better reflect Quartz

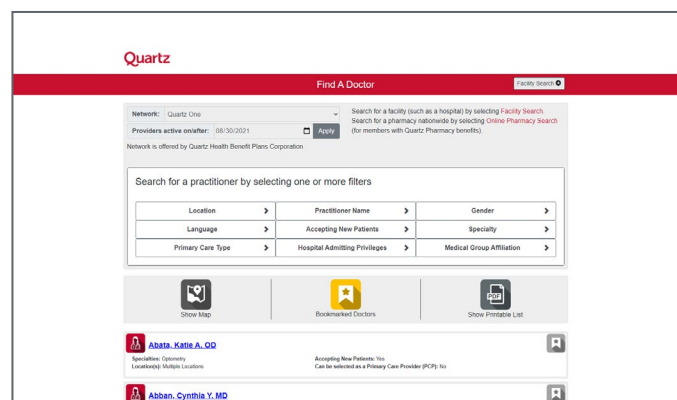
## YOUR SEARCH NOW EASIER

Our Find a Doctor Tool has changed — and is still changing — to serve you better. Your new search experience was launched on September 1, 2021, at [QuartzBenefits.com/findadoctor](https://QuartzBenefits.com/findadoctor). Highlights include:

- ▶ **All-new shortcuts and quick links** that take you to the searches most in-demand by Quartz members
- ▶ **Enhanced filtering options** to help you find providers just right for your needs

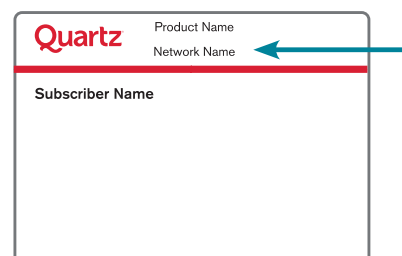
**Coming soon!** Updates to be released over the next few months include:

- ▶ **Single sign-on** to find your network providers directly from MyChart
- ▶ **Cost estimates** for certain procedures

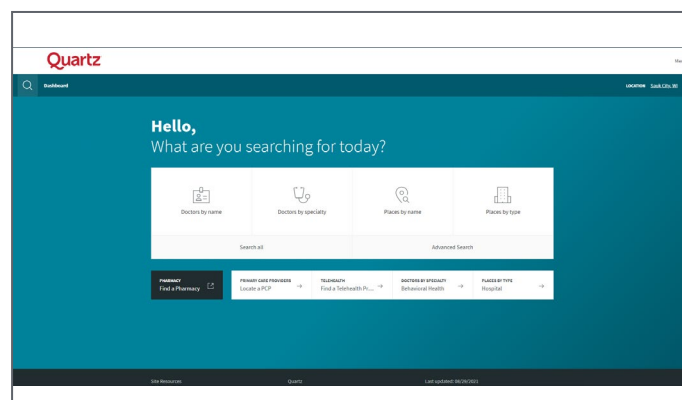


Past

Start your search today by selecting your network (found on your ID card) at [QuartzBenefits.com/findadoctor](https://QuartzBenefits.com/findadoctor).



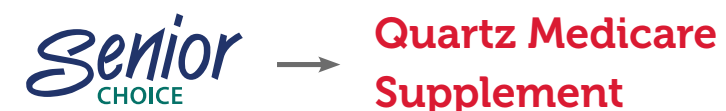
**Questions? Need help finding a provider?** Send us a message from MyChart at [QuartzMyChart.com](https://QuartzMyChart.com) or call Customer Service at **(800) 362-3310**.



Present

## SENIOR CHOICE NOW 'QUARTZ MEDICARE SUPPLEMENT'

This fall, members will see less of the **Senior Choice** name in their Medicare Supplement plan's materials.



The Senior Choice plan's name is transitioning to "**Quartz Medicare Supplement**." This name better aligns with our products and services. Most of your Medicare Supplement plan materials will be updated with the new name by January 1, 2022.

The name is the only change. Members still have the same great access to providers, Medicare Supplement plan benefits, and the freedom to see any provider who accepts Medicare. For more information, visit [QuartzBenefits.com/MedicareSupplement](https://QuartzBenefits.com/MedicareSupplement).



## Health Insurance SPOTLIGHT

In each newsletter, we'll put the spotlight on terms or phrases to help you better understand health insurance and how your plan works.

Enrolling in or changing a health plan is different than, say for example, changing cell phone service. You can't get a new health plan or make a change anytime. You can enroll in a new plan or change an existing plan only:

- ▶ During annual open enrollment
- ▶ During a **Special Enrollment Period (SEP)** which requires a **Qualifying Life Event (QLE)**

**Annual Open Enrollment:** The time period each year when you're allowed to start new coverage, add eligible dependents, or change your health insurance plan. During this time, anyone can apply for coverage for the upcoming benefit year.

**SEP:** The time period when you can sign up for health insurance outside of the annual OEP. For example, you can enroll in a plan if you experience a life event that qualifies you for a SEP.

**QLE:** A change in your situation that makes you eligible for a SEP and allows you to enroll in coverage outside the annual OEP. The following are examples, not a full list.

- ▶ Getting married
- ▶ Having or adopting a child
- ▶ Losing existing health coverage

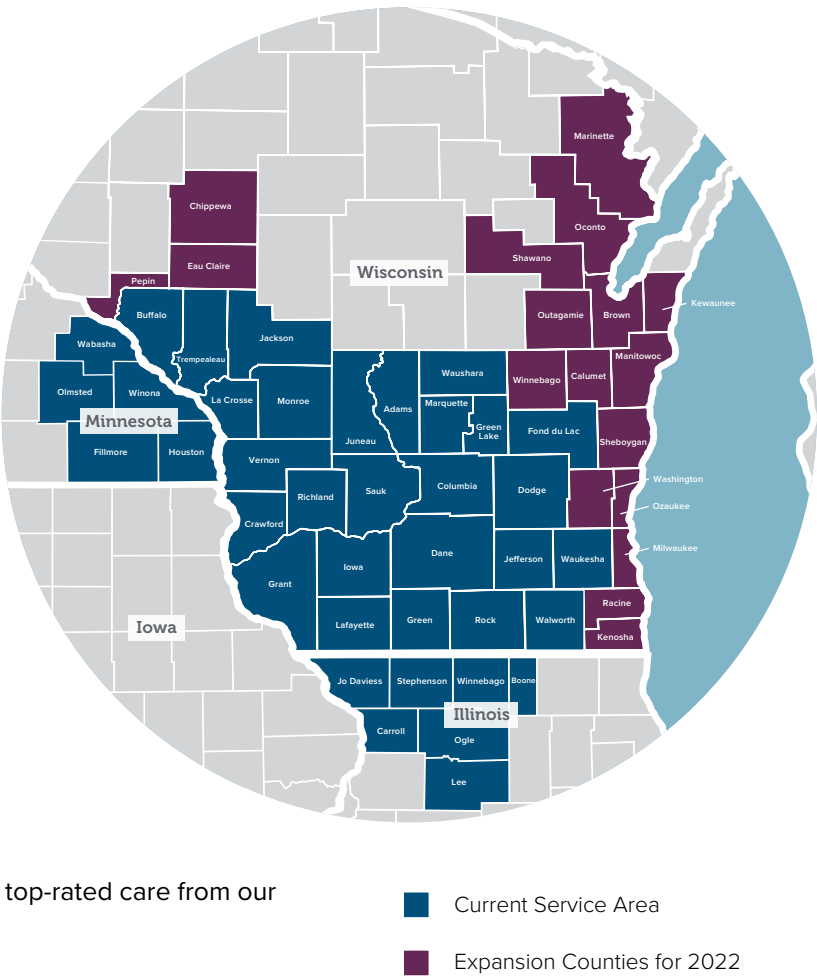


# EXPANDING COVERAGE IN WISCONSIN

Quartz is bringing health care coverage to more individuals and families. We’re pleased to announce that Individual and Family Health plans will be offered in more counties in Wisconsin for the 2022 plan year.

**Eastern Wisconsin:** We’re expanding to 15 new counties beyond our 2021 service area. New counties are Brown, Calumet, Kenosha, Kewaunee, Manitowoc, Marinette, Milwaukee, Oconto, Outagamie, Ozaukee, Racine, Shawano, Sheboygan, Washington, and Winnebago. Members have access to top-rated care from our provider partner, Aurora Health Care.

**Western Wisconsin:** We’re expanding into 3 new counties beyond our 2021 service area. New counties are Chippewa, Eau Claire, and Pepin. Members have access to high-quality care from Gundersen Health System and many other local and regional providers.



FOCUS ON THE GREATER GOOD

### How Quartz Makes a Difference

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

**What is a health disparity?** Simply stated, it’s a higher burden of illness, injury, disability, or mortality that one group experiences compared to another. Health disparities affect groups of people who have experienced obstacles to health care based on race, age, gender, gender identity, sexual orientation, disability status, income level, and/or geographic location.

Here are a few ways we’re working to make a difference:

**Simplifying health insurance:** Health Insurance 101 presentations give members the confidence to navigate their coverage. (Available in English, Hmong, and Spanish.) Find them on [QuartzBenefits.com/healthplan101](https://QuartzBenefits.com/healthplan101).

**Supporting all members:** We’re working to better support our transgender community and members seeking gender-related care. See resources at [QuartzBenefits.com/dei](https://QuartzBenefits.com/dei).

**Establishing an inclusive workplace:** Our Diversity, Equity, and Inclusion team is enhancing awareness and working to maintain an inclusive culture. Quartz was recently recognized with a **Gallup Exceptional Workplace Award** for our efforts.

## “ALEXA, OPEN QUARTZ HEALTH”

Do you have a smart speaker equipped with Alexa? If so, do you use it to check the weather? Play music? Find out if your team won last night? Now, you can connect to Quartz through Alexa to get answers to your health insurance questions.

### For example:

- ▶ Ask Alexa **“What doctor is near me?”** if you need to see a health care provider.
- ▶ Improve your understanding of complicated insurance terms, like **“What’s a deductible?”**
- ▶ Find out **how to contact Quartz** to speak to a local service rep.

### Get started in four easy steps

1. From the Amazon Alexa app, open the menu and click **Skills & Games**.
2. Click the search icon at the top right and search for **Quartz**.
3. Tap on **our skill** and then tap **Enable to Use**.
4. Once enabled, say **“Alexa, open Quartz Health.”** Alexa will give you a brief overview and ask you a few questions to customize your experience. Then you’re good to go!

What doctor is near me?

What’s a deductible?



## TIPS FROM DR. PATRICIA



### DIABETES... “The silent killer”

How is diabetes cured? Diabetes cannot be cured, and it can only be controlled with proper diet, exercise, or medications. If you see your doctor regularly and participate actively in its treatment, you can live a perfectly normal life! Remember, it is crucial to get tested, **don’t be just another victim of the silent killer!**

To learn more about this topic, visit [QuartzBenefits.com/blog/XXXXXX](https://QuartzBenefits.com/blog/XXXXXX)



### NUESTRA SALUD

Quartz and UW Health, with the support of the Latino Health Council, invite you to tune in to the Nuestra Salud radio program, the first Monday of every month from 9 a.m. to 11 a.m. on WLMV La Movida 1480AM. To listen to previous programs, visit [QuartzBenefits.com/espanol/nuestra-salud](https://QuartzBenefits.com/espanol/nuestra-salud)

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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 Service:

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

**QuartzBenefits.com**

**Quartz complies with applicable**

**Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex.**

**Spanish:** ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al (800) 362-3310, TTY 711.

**Hmong:** LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau (800) 362-3310, TTY 711.

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## YOUR HEALTH PLAN. OUR QUALITY STANDARDS.

**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:

- ▶ Utilization Management (UM) Criteria and Processes
- ▶ Formulary Updates Now Available Online
- ▶ Important Information About Your Appeal Rights
- ▶ New Member Drug Supply
- ▶ Preventive vs Non-Preventive Exams
- ▶ Health Coaching Available to Quartz Members
- ▶ Women's Health and Cancer Rights Act
- ▶ Preventive Care Outreach
- ▶ Health Management Programs
- ▶ Notice of Privacy Practices
- ▶ We have some of the nation's highest rated health plans – NCQA ratings
- ▶ Complex Case Management Available to Quartz Members



Please visit our blog at [QuartzBenefits.com/blog/quality-matters](https://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, you can browse [QuartzBenefits.com/welcome](https://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.