

FAMILY HEALTH



NEED TO RENEW?

You must renew your coverage every year. Look for your renewal notice in the mail. Visit aetna.com/su25md-1 or scan the QR code to learn more.



Don't skip this key vaccine

This often-overlooked vaccine can help stop certain cancers. Learn when to get it, along with other life-saving shots.

Kids need vaccines throughout their childhood. The shots help prevent diseases that can cause serious illness, long-term

health problems or even death.

But there's one important vaccine you may be overlooking: the HPV vaccine.

HPV stands for human papillomavirus. It's a common virus that spreads through sexual contact. Nearly everyone will be infected with HPV at some point. It usually has no symptoms. But it shouldn't be ignored.

Some strains of HPV can lead to cancer later in life. In fact, HPV is the most common cause of cervical cancer. That's why the

HPV vaccine is so important. It helps protect your child against the HPV strains that are most likely to cause cancer.

The Centers for Disease Control and Prevention recommends two doses of HPV vaccine for all kids at 11 to 12 years old. But they can get it as early as 9 years old. Talk to your child's doctor or go to cdc.gov/hpv to learn more.

[Continue reading for a complete guide to childhood vaccines on page 2.](#)

Your guide to childhood vaccines

The Centers for Disease Control and Prevention recommends a schedule for vaccines from birth to teen years (see table). Your child’s doctor can give them shots during well-child visits. Ask for a copy of your child’s vaccine records.



Protect your child before birth

Getting certain vaccines while you are pregnant can protect you *and* your child. If you’re pregnant, ask your doctor about getting these vaccines:

- Whooping cough
- Flu
- COVID-19
- RSV (respiratory syncytial virus)

VACCINE	PROTECTS AGAINST	WHEN TO GET IT
✔ DTap/Tdap	Diphtheria, tetanus and pertussis (whooping cough)	2 months, 4 months, 6 months, 15–18 months, 4–6 years, 11–12 years
✔ HepB	Hepatitis B, a type of liver infection	Birth, 1–2 months, 6–18 months
✔ HepA	Hepatitis A, a type of liver infection	12–13 months
✔ Hib	<i>Haemophilus Influenza</i> type B, which can cause meningitis or pneumonia	2 months, 4 months, 6 months, 12–15 months
✔ HPV	Human papillomavirus, which can cause cervical and other cancers	11–12 years
✔ Flu	Yearly flu viruses	Once a year after 6 months
✔ IPV	Polio, which can cause paralysis	2 months, 4 months, 6–18 months, 4–6 years
✔ MenACWY	Meningococcal disease, which can cause meningitis or blood infections	11–12 years, 15–16 years
✔ MMR	Measles, mumps and rubella viruses	12–15 months, 4–6 years
✔ PCV13	Pneumococcus, which can cause pneumonia	1 months, 4 months, 6 months, 12–15 months
✔ RV	Rotovirus, which can cause fever, vomiting and diarrhea	2 months, 4 months, 6 months
✔ Varicella	Chickenpox	12–15 months, 4–6 years



Help us take better care of you. Tell us what you need by taking a short survey. Your answers help us improve your care. Scan the QR code or go to [AetnaBetterHealth.com/member-materials-forms.html](https://www.aetna.com/membership/member-materials-forms.html) to take the survey.

How to keep your heart strong

Your heart is one of the most important parts of your body. It pumps blood to all your organs and keeps you alive and active. Here's a guide to some common heart problems. Plus, how to take care of your heart and what to do if something feels off.

Common heart issues

High blood pressure: This happens when the force of blood pushing through blood vessels is too strong. Over time, it can lead to problems like heart disease, kidney disease, stroke and more.

High cholesterol: Cholesterol is a fat that can build up in your arteries and block blood flow.

Heart disease: This includes problems like:

- Blocked arteries (when cholesterol builds up and blocks blood flow)
- Irregular heartbeat
- Heart attack

Heart health screenings

Your provider can check your heart health with tests like:

- **Blood pressure check:** Measures how hard your blood is pushing in your arteries
- **Cholesterol test:** Checks how much cholesterol is in your blood
- **Electrocardiogram (EKG or ECG):** A diagnostic test that monitors your heart's electrical activity

Signs of an emergency

Sometimes, your heart might give you signs that something isn't right. If you have any of these symptoms, call **911** or go



to the emergency room:

- Chest pain
- Trouble breathing
- Fainting or sudden dizziness

Heart health tips

- Eat nutritious foods like fruits, vegetables, whole grains and lean meats. And watch out for salty foods, which can raise blood pressure.
- Stay active with any kind of movement you enjoy.
- Don't smoke and avoid secondhand smoke.
- Find ways to manage stress. Try breathing exercises or meditation.
- See your primary care provider for regular checkups and screenings.

We care about your privacy

We protect your personal health information (PHI). That includes your race, ethnicity, language, sexual orientation and social needs info. We only share your info when needed and as allowed by law.

You have rights over your health data. That includes how it's used and who can access it. Go to **Aetna BetterHealth.com/health-optimization-disclaimer.html** to learn more about your privacy rights and how we safeguard your data.

Fraud, waste and abuse

We ask members and providers to report Medicaid fraud, waste or abuse.

Fraud: When someone lies to get money or services.

Waste: When someone overuses resources they don't need.

Abuse: When someone takes money for services when they haven't earned payment.

If you see fraud, waste or abuse, report it right away. You have three options:

- Call Member Services:
1-866-827-2710 (TTY: 711)
or **1-855-877-9735 (TTY: 711)**
- Notify the Maryland Department of Health, Office of the Inspector General: **1-866-770-7175** or **DHMH.Maryland.gov/OIG/Pages/Report_Fraud.aspx**
- Contact the U.S. Department of Health and Human Services, Office of the Inspector General: **1-800-447-8477** or **OIG.HHS.gov/Fraud/Report-Fraud/Index.asp**

Reporting fraud, waste or abuse will not affect the quality of any treatment or services you receive. Everyone can help prevent fraud, waste or abuse. Failure to report such events could result in fines and other criminal penalties.



Quality improvement

Keeping you and your family healthy is important to Aetna Better Health® of Maryland.

Our Quality Improvement Program tracks the quality of care our members receive. This helps us improve members' health. We also look for areas that need improvement.

Visit **[AetnaBetterHealth.com/maryland/quality-improvement-program.html](https://www.aetna.com/betterhealth/maryland/quality-improvement-program.html)** to learn more about our quality program goals and progress.

Know your rights. You can see a full list of your rights and responsibilities at **[AetnaBetterHealth.com/maryland/medicaid-rights-responsibilities.html](https://www.aetna.com/betterhealth/maryland/medicaid-rights-responsibilities.html)**. You can also check your member handbook.

How to file a complaint, grievance or appeal

If you're unhappy with the services or care you received from a provider or health plan, it's called a complaint. If your complaint is about a service your provider feels you need but we won't cover, you can ask us to review your request. This is called an appeal. You'll need to file an appeal within 60 days of the date on your denial letter. You can file an appeal by phone **(1-866-827-2710)**, in writing or in person. Your doctor can also file an appeal for you, with your permission.

A complaint that isn't related to a denied service is called a grievance. For example, you may file a grievance for not being treated fairly or having trouble getting an appointment. You can file a grievance by calling Member Services. Check your member handbook to learn more about grievances and appeals.



Understand your pharmacy benefits

Wondering if your medications are covered? Check out your plan's list of covered drugs (also called the formulary). It tells you which medicines are covered at network pharmacies. It also tells you if there are any special rules or restrictions on any covered drugs.

The Drug List is updated regularly. Find the latest list at **AetnaBetterHealth.com/maryland/pharmacy-prescription-drug-benefits.html**. Or call Member Services to ask for a printed copy. You can find more info about all your pharmacy benefits in the member handbook.

Utilization Management

What you need to know

Aetna Better Health® of Maryland makes Utilization Management (UM) decisions based only on appropriateness of care and service and existence of coverage. We do not reward practitioners, employees or "other individuals for issuing denials of coverage. Any financial incentives Aetna Better Health of Maryland may provide to UM decision makers do not encourage them to make decisions that result in underutilization of services. We also do not use employee incentives or disincentives to encourage barriers to care and service.



Learn more about your plan with your member handbook.

Visit aetna.com/su24md-2 or scan the QR code to view it online.

Or call Member Services to have one mailed to you.



Why therapy is good for everyone



In both good times and bad, seeing a therapist can lead to a happier, healthier life. Here's how.

✔ It can improve your relationships

We have all sorts of relationships — with our partner, children, parents and coworkers. Misunderstandings and rough patches are a normal part of all of them. A therapist can help you find ways to understand other's emotions and communicate better.

✔ It can help you manage health issues

Depression and anxiety are common in people with chronic conditions. And, poor mental health can make it harder to manage your illness. Talking to a therapist can help you:

- Stay on track with treatment
- Ask for help
- Focus on self-care
- Stay away from unhealthy coping habits like smoking, alcohol or emotional eating

✔ It can help you reach your goals

We all have dreams and goals. If you're feeling stuck, a therapist can help you break old patterns and habits that are holding you back. They can help you create a plan for going after your goals. And they can share tips for staying motivated. That's something we all need at different times in life.

Your plan may cover therapy or other behavioral health services. Learn more at [AetnaBetterHealth.com/maryland/whats-covered.html](https://www.aetna.com/betterhealth/maryland/whats-covered.html) or call us for more info.

Know the signs of substance use disorder

Addiction can happen to anyone — teens, young adults, even seniors. And because symptoms can be mistaken for other problems, they're not always easy to spot. Here are some common signs to watch for.

- Changes in hygiene habits or not caring about how they look
- Sleeping more or less than normal
- Withdrawing from friends and family or hanging out with a different group of friends
- Changes in mood or behavior
- Missing classes, getting lower grades or losing interest in activities
- Unexplained money issues, or you notice money or items missing from your home
- Changes in physical health, like sudden weight loss or gain

If you notice some of these signs in a loved one, try talking to them about the problem. Remember to talk to them with compassion and curiosity, not judgment.



Get more tips for healthy living.

Scan the QR code or go to aetna.com/betterhealth/maryland/whats-covered.html to browse our health and wellness library. You'll find articles packed with info to help you feel your best.

QUIZ Answers

How is your health literacy?

Health literacy means being able to find, understand and use basic health info. Good health literacy can help you get the care you need, when you need it. Take our short quiz on page 8, then find out how you did with the answer key below.

1 What is the best way to prevent the flu?

Answer: © Getting a flu shot

Flu vaccines help your body build immunity to flu viruses. And, yes, you need to get a shot every year. The flu shot is custom-made to fight the most common strain of the virus each year. It's best to get your flu shot in the early fall, before flu season starts.

2 How often should adults get a checkup with their primary care provider (PCP)?

Answer: Ⓐ At least once a year

Regular checkups can help you catch health issues early and stay up to date with needed tests and shots. And don't forget to let your PCP know if you go to an urgent care, the emergency room or other providers. That way they have a complete picture of your health.

3 Which of these can an urgent care center treat?

Answer: Ⓓ All of the above

Urgent care centers are a great place to go for problems that are too urgent to wait for a PCP visit, but not life-threatening. They can treat minor injuries, mild illnesses and more. If you're not sure where to go for care, call your plan's 24-hour nurse line. They can help you make the best choice.

4 What should you do if you miss a dose of medicine?

Answer: Ⓓ Ask your provider

Every medicine is different. It's best to check with your PCP if you ever miss a dose. You can also check the medicine's package for instructions. Can't get a hold of your PCP? Call your pharmacist or our 24-hour nurse line for help.

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

ENGLISH: ATTENTION: If you speak a language other than English, language assistance services, free of charge, are available to you. Call the number on the back of your ID card or **1-800-385-4104 (TTY: 711)**.

SPANISH: ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al número que aparece en el reverso de su tarjeta de identificación o al **1-800-385-4104 (TTY: 711)**.

CHINESE: 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電您的 ID 卡背面的電話號碼或 **1-800-385-4104 (TTY: 711)**。

Need help understanding your health? We provide free health education. Call Member Services at **1-866-827-2710 (TTY: 711)** and ask to speak with the Prevention and Wellness Coordinator. Or email **WellnessAndPrevention@Aetna.com**.



Aetna Better Health® of Maryland
10490 Little Patuxent Parkway, Suite 600
Columbia, MD 21044

<Recipient's Name>

<Mailing Address>

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Test your health literacy

Think you know how to take care of your health? Take this quick quiz to test your health smarts. Find the answers inside on page 7.

← Find the answers inside!

1

What is the best way to prevent the flu?

- (A) Taking antibiotics
- (B) Eating more fruits and vegetables
- (C) Getting a flu shot
- (D) Staying inside all the time

2

How often should adults get a checkup with their primary care provider (PCP)?

- (A) At least once a year
- (B) Only if they have a specific health concern
- (C) Only when they feel sick
- (D) Only if they are over 65

3

Which of these can an urgent care center treat?

- (A) Urinary tract infection
- (B) A cut that may need stitches
- (C) Nausea, vomiting and/or diarrhea
- (D) All of the above

4

What should you do if you miss a dose of medicine?

- (A) Don't worry about it; it's not a big deal if you miss a dose
- (B) Take the dose as soon as you remember
- (C) Take 2 doses the next time you're scheduled to take it
- (D) Ask your provider