

THE BENEFIT

Housing Benefits Plan (HBP) is the medical plan provided to you by your housing authority. It is directed by housing authority Executive Directors from across Southeast and Southwest NAHRO for the benefit of housing authorities.



April 2023

Please share this with all of your HBP employees, retirees, and COBRA members. Also share with the ED, HR, and Finance.

UHC Website Tools

UHC/Optum has created a monthly engagement toolkit offering resources and content on relevant topics and trends to support the health and well-being of HBP members. The April engagement toolkit focusing on **Managing stress** is now available. Included in this month's engagement toolkit are:

- Coloring sheet to de-stress
- Strategies for improving your finances
- Tips for managing relationship stress
- Tools for coping with stressful situations

Employees can find information on why self-care is so important to their own health, practical tips on achieving it, and more. To access April's toolkit go to <https://optumeap.com/newthismonth/en-US>. The organization's liveandworkwell.com (LAWW) access code is UHC.



COVID-19

Public Health Emergency (PHE)

The U. S. Federal government has confirmed the COVID-19 Public Health Emergency (PHE) will end May 11, 2023. UnitedHealthcare has been planning for this change and reviewing recent guidance from the government agencies on how the end of the PHE affects COVID-19 vaccines, testing and treatments. Please see attachment for UnitedHealthcare's standard approach to COVID-19 vaccines, Over-the-Counter (OTC) tests, surveillance testing, COVID-19 lab-based testing, COVID-19 treatment, Telehealth, Virtual Visits, and other information.

Please note, there is a 60-day time period extension at the end of the Public Health Emergency. This period ends on July 10, after which standard timeframes and deadlines will apply.

Upcoming Webinar Trainings

Thurs, May 18, 10am (EST) Topic: How to Manage People Effectively

Tues, May 23, 10am (EST) Topic: Eating Healthier On-the-Go

Thurs, June 18, 10am (EST) Topic: Maintaining Balance in Life

NOTE: Dates may change according to availability

Find previous webinar recordings at <https://www.housingbp.com/links-2>

April's Health Tips

March's Health Observance is Alcohol and Substance Abuse Awareness Month.

The definition of alcoholism is the inability to stop or control alcohol use, even if it has negative social, professional or health consequences.

Knowing how to identify symptoms can help someone struggling with alcohol use disorder.

21 million Americans struggle with a substance use disorder is some capacity. It's important to understand what substance use disorder is so you can recognize it and try to get help as soon as possible. Please see attachments regarding alcohol and substance abuse.

The Rally Mission of the Month is – Drink in moderation. Cutting back on alcohol can help improve sleep, lose weight, and save money. The general rule is up to 1 drink a day for women and no more than 2 drink a day for men. Rally is available at no additional cost to members as part of their health plan benefits with UnitedHealthcare.

Upcoming Conferences

The Marketing Team will be attending the following conferences as a vendor and would love for you to come by our booth and say "hi".

April 18-20, 2023 KS/OK NAHRO
Oklahoma City, OK

April 26-27, 2023 AR NAHRO
North Little Rock, AR

June 26-28, 2023 SERC NAHRO
Orlando, FL

June 26-30, 2023 SW NAHRO
Albuquerque, NM

COVID-19 Resources

Click on the link for the **most current UHC COVID-19 information.** <https://www.uhc.com/health-and-wellness/health-topics/covid-19> Visit www.myuhc.com/covid for **up-to-date plan and benefit information.**

The HBP website at www.housingbp.com provides more information and helpful links. Questions or comments? Email us at hbp@callhsa.com or call 1-800-288-7623, option 5.

Alcohol use disorder

People may drink alcohol for all sorts of reasons – celebrating a special event, unwinding after a long day, socializing with friends, bonding over the hobby of home-brewed beers. In moderation, it might be a normal part of life. But sometimes alcohol use can become too frequent and may cause serious problems. The definition of alcoholism is the inability to stop or control alcohol use, even if it has negative social, professional or health consequences. Knowing how to identify symptoms and find treatment resources at any stage can help you or a loved one struggling with alcohol use disorder.

How much alcohol is too much?

It can be hard to know how much alcohol is considered problematic. Generally, one drink a day for women and 2 drinks a day for men is considered moderate. For example, a 12-ounce beer or 5-ounce glass of wine with dinner may not be a red flag. When those drinks turn in to 4 or more in one day, or more than 14 drinks in a single week, it may raise concern. That's considered heavy or high-risk drinking.

What are the signs of alcoholism?

Did you know alcohol use disorder, or alcoholism, has a spectrum? The condition can be mild, moderate or severe. This spectrum helps determine which treatment and therapies may work best to help people recover. Alcohol use disorder can show up differently in everyone. Common signs include:

- Blacking out or not remembering things that happened
- Drinking even when it causes distress or harm
- Drinking more or longer than you planned
- Feeling irritable when you're not drinking
- Frequent hangovers
- Getting into dangerous situations when drinking

How is alcoholism (alcohol use disorder) diagnosed?

Unfortunately, there aren't tests that can diagnose someone with alcohol use disorder. Diagnosis typically happens when drinking may interfere with someone's life or may harm their health. That's why it's important to recognize the signs in yourself or someone else, talk to your doctor and start a treatment plan.

What are the effects of alcohol?

One important fact to know is that drinking alcohol causes brain damage. The effects of alcohol (especially heavy amounts) may show up in different parts of the body – and mind.

Effects of alcohol on the body may include:

- Cancers (breast, mouth, throat, esophagus, liver)
- Pancreatitis

- Heart muscle damage (which can lead to heart failure)
- Stroke
- High blood pressure Liver disease
- [Alcohol withdrawal syndrome](#)

Effects of alcohol on the brain may include:

- Brain shrinkage
- Poor circulation to the brain Dementia
- Mental health issues
- Changes in mood or personality

What are the symptoms of alcohol withdrawal?

What are the treatment options for alcohol addiction?

There are a number of treatment options that may be available for people who struggle with drinking. And each person's treatment journey can look different. One of the following treatments might be an effective option to try solo, or in addition to others but please talk to your doctor first.

- **Behavioral therapies:** Counseling, or talk therapy, with a psychologist or mental health provider can teach people ways to change behavior.
- **Support groups:** Group meetings with other people living with alcoholism can be a helpful addition to treatment. These meetings may be free and available in many communities.
- **Medicine:** Certain medication may help decrease alcohol cravings.
- **Medical facilities:** In severe cases, someone may need medical treatment in a hospital or rehabilitation center.



When should I call the Substance Use Helpline?

Concerned about yourself or a loved one? [Substance use resources](#) are available to help you get the support you need. Call the 24-hour Substance Use Helpline at [1-855-780-5955](tel:1-855-780-5955) / TTY 711 to talk to a specialized substance use recovery advocate. You'll get confidential support, guidance on recommended treatment options, help finding a network provider and answers to many of your questions – including concerns about your personal health or care for a family member, coverage, cost of care and more. Even if you're not 100% sure it's time to take next steps, talking with a recovery advocate may help you decide what might be best for you or your someone you care about.

Substance use disorder (drug abuse)

When you hear the phrase “substance use disorder,” you might also think of substance abuse, addiction or dependence. While each term is similar, they have some differences. You see, many who may misuse substances may not have a substance use disorder. That said, 21 million Americans do struggle with a substance use disorder in some capacity. Their condition may not be controlling their life, but it’s a health risk, nonetheless, and may be a reason to warrant getting help. It’s important to understand what substance use disorder is so you can recognize it and try to get people help as soon as possible.

What is a substance use disorder?

You might be wondering what’s considered a substance. A substance is anything that has mood and mind-altering effects. Things like, alcohol, pain medications and illegal drugs. A substance use disorder is a medical condition that may affect the brain and body. Someone with a substance use disorder has to meet certain criteria in order to get a formal diagnosis. Some of those criteria may include the regular use of substances even though it might negatively impact that person’s quality of life (like failure to meet major responsibilities or poor health).

Remember, substance use disorder is a disease - not a failure of will or weakness of character. It can be serious and life-threatening. The good news? It may be treatable. In fact, many people can recover if they seek the proper counseling right away. Call the 24-hour Substance Use Helpline at [1-855-780-5955](tel:1-855-780-5955) / TTY 711 to speak with a licensed clinician.

How do I recognize unhealthy substance use?

It can be hard to recognize signs of substance use. After all, you might not think twice about some of the subtle signs that seem innocent. Pay attention to your intuition. If you notice some of the signs below, you may be dealing with a loved one who has an unhealthy relationship with substances. Or, perhaps you recognize some of these habits in your own life. Some possible signs include:

- ♦ **Problems at school or work.** Frequent absences, a sudden disinterest in school activities or work, or a drop in performance.
- ♦ **Physical health issues.** Lack of energy and motivation, weight loss or gain, or red eyes.
- ♦ **Neglected appearance or overall health.** Lack of interest in clothing, grooming or looks, as well as their physical well-being.

- ♦ **Changes in behavior.** Drastic changes in behavior or in relationships with family and friends. Things like, exaggerated efforts to keep family members out of their room and being secretive about where they go with friends.
- ♦ **Money issues.** Sudden requests for money without a reasonable explanation, discovering that money may be missing or stolen, or that items may have disappeared from your home that may be sold to support drug use.
- ♦ **Substance use patterns.** Using more of a substance to get the same effect, using substances more frequently than before, feeling physical symptoms of withdrawal when unable to use a substance or spending more time trying to get the substance.

Am I at risk of substance use disorder?

Many can be at risk of falling into unhealthy habits with substances. Struggling with mental health, coping with a traumatic event, or becoming physically dependent on medications post-surgery are all possible examples of how someone may find themselves with a dependency. It takes courage to admit when we have a problem. That's the first — and sometimes the hardest — step. Use the questions below to help get a better understanding of your (or a loved one's) relationship with substance use.

- ♦ Do I keep my use a secret from others?
- ♦ Are friends, family or co-workers concerned?
- ♦ Do I find any excuse to drink or use?
- ♦ Do I use substances to change the way I'm feeling?
- ♦ Is my substance use increasing?
- ♦ Do I make promises to stop or cut back, but never follow through?
- ♦ Do I tell myself my problem isn't that bad?
- ♦ Have I ever had a blackout (memory lapse) after using?
- ♦ Do I feel regret or shame after using?
- ♦ Do I spend more money than I can afford on alcohol or drugs?
- ♦ Am I at risk of physical danger or financial loss?
- ♦ Do I look forward to using alcohol or drugs?

What are some recommended treatments?

When it comes to substance use disorder treatments, there's no "one-size-fits-all" solution. Different people may have different needs. An individualized treatment strategy starts with an assessment by a licensed clinician. They may take into account a person's substance use, mental and physical health needs, social supports and [social determinants of health](#). Treatment may include one or more of the following:

- [Detoxification](#) (for some substances)
- Local, short-term, intensive residential treatment
- Medication-assisted treatment
- Intensive outpatient treatment
- Individual substance use disorder counseling
- Group therapy
- Outpatient therapy
- Community recovery services (like peer support services and self-help groups)

You can speak to a licensed clinician right now by calling [1-855-780-5955](tel:1-855-780-5955) / TTY 711. They can help evaluate your situation and arrange for a face-to-face evaluation with one of our network professionals who can help create a care strategy that may be what you need – usually within 24 hours. You can also check into virtual visit services for a mental health care visit, by [signing into your health plan account](#).



When should I call the Substance Use Helpline?

Concerned about yourself or a loved one? [Substance use resources](#) are available to help you get the support you need. Call the 24-hour Substance Use Helpline at [1-855-780-5955](tel:1-855-780-5955) / TTY 711 to talk to a specialized substance use recovery advocate. You'll get confidential support, guidance on recommended treatment options, help finding a network provider and answers to many of your questions – including concerns about your personal health or care for a family member, coverage, cost of care and more. Even if you're not 100% sure it's time to take next steps, talking with a recovery advocate may help you decide what might be best for you or your someone you care about.

Substance abuse support and resources

If you believe you need help right away – for yourself or a loved one – call 911 or use the emergency numbers below.

Substance Use Helpline – 1-855-780-5955

If you feel that you or a loved one are experiencing signs of addiction, call the confidential helpline to get support, guidance on treatment options, help finding a network provider and answers to your questions.

National Domestic Violence Hotline – 1-800-799-7233 | 1-800-787-3224 (TTY)

Get help with crisis intervention, information and referrals to local services for victims of domestic violence and those calling on their behalf.

988 Suicide and Crisis Lifeline

If you or someone you know is struggling or in crisis, help is available. Call or text **988** or chat 988lifeline.org/chat for 24-hour, toll-free, confidential support and prevention and crisis resources for you or your loved ones. For TTY users, use your preferred relay service or dial 711 then 988.

The Crisis Text Line – Text “Home” to 741741

The Crisis Text Line is a free resource available 24/7 to help you **connect with a crisis counselor**.

Employee Assistance Program (EAP) – 1-888-887-4114 / TTY 711






If your health plan includes EAP, you can call our coordinators 24/7 for a no-cost, confidential assessment of your situation and a referral to licensed professionals and services. Not sure if EAP is included in your health plan? Call the number on your health plan ID card to find out.


Health tip: Living tobacco free

Did you know tobacco use is the single largest cause of preventable death and disease in the United States? Cigarette smoking may cause many health problems including cancer, heart disease, stroke, lung diseases, diabetes, and chronic obstructive pulmonary disease. Specifically, more than 16 million Americans are living with a disease caused by smoking, in which it is responsible for more than 480,000 deaths per year in the United States alone.¹ No tobacco product is safe. This includes cigarettes, cigars, pipes, hookah, e-cigarettes, and smokeless tobacco products such as chewing tobacco. The nicotine in tobacco products is highly addictive and makes it difficult to quit, but there are many short and long term benefits to quitting.²

When used over a long period, tobacco-related chemicals such as tar and nicotine may increase your risk of many health problems. In addition to nicotine, smokers may inhale anywhere from 4,800 to 7,000 other chemicals, depending on the type of product being used. There is a long list of serious health risks associated with smoking, and knowing these may help motivate you to quit.²

Using tobacco products may put you at a greater risk of³:

-  Developing certain cancers, including throat, mouth, esophagus, stomach, pancreas, kidney, and lung cancers
-  Having gum disease and tooth loss
-  Developing lung problems such as chronic obstructive lung disease, emphysema, chronic bronchitis, and asthma
-  Damaging cells that line the blood vessels
-  Developing a stroke or coronary artery disease which can lead to angina and heart attacks
 - Increasing triglycerides (a type of fat in your blood)
 - Lowering "good" cholesterol (known as HDL)
-  Developing type 2 diabetes

 **The benefits of quitting tobacco begin almost immediately⁴**

- 20 minutes** – Heart rate and blood pressure drop
- 24 hours** – Nicotine level in the blood drops to zero
- Several days** – The carbon monoxide level in the blood drops to normal
- 1 to 12 months** – Coughing, sinus congestion and shortness of breath decrease
- 1 year** – The risk for heart attack drops dramatically
- 5 to 10 years** – The risk of mouth, throat and esophageal cancer is half that of a smoker's
- 15 years** – The risk of developing coronary heart disease is that of a non-smoker's

Get ready to quit:

- **Talk to your primary care provider about medication or other resources to help you quit such as:**
 - Nicotine Replacement Therapies (NRTs)
 - Prescription Medications
 - Smoking Cessation Programs
- **Pick a quit date and a method** — successful quitting is a matter of planning and commitment.
- **Choose your method for quitting** — there are three ways to quit smoking:
 - “Cold turkey” — Stop smoking, using smokeless tobacco or vaping at once on your Quit Day.
 - Cut down the number of cigarettes you smoke, chew or times you vape each day until you stop completely.
 - Smoke only part of each cigarette, reducing the amount until you stop smoking completely.
- **Find support** — tell family members and friends of your plan to quit smoking or access one of the many organizations that can help you quit smoking. (Visit [smokefree.gov](https://www.smokefree.gov) for support and resources.)
- **Recognize your progress** — no matter how many days it’s been since you quit, each day is a victory. Make sure to reward yourself.
- **Find alternative to smoking** — Try toothpicks, cinnamon sticks, sugarless gum, sugar-free lollipops or celery as an alternative. Go to a movie, work out or go to the gym, visit non-smoking friends, take a walk, enjoy a cup of tea or coffee, or try a new hobby that involves using your hands.

Remember if you slip up, don’t give up. Use past attempts as a learning experience and review what worked well and what didn’t. Recommit yourself, re-evaluate your quit plan/method and reconnect with your support systems.



¹ Centers for Disease Control and Prevention, https://www.cdc.gov/tobacco/data_statistics/fact_sheets/fast_facts/index.htm#beginning, accessed October 2021.

² Tobacco Free Life, <https://tobaccofreelife.org/tobacco/tobacco-products/>, accessed October 2021.

³ Centers for Disease Control and Prevention, https://www.cdc.gov/tobacco/basic_information/health_effects/index.htm, accessed October 2021.

⁴ Centers for Disease Control and Prevention, https://www.cdc.gov/tobacco/quit_smoking/how_to_quit/benefits/index.htm, accessed October 2021.

This information is for general informational purposes only and is not intended nor should be construed as medical advice. Individuals should consult an appropriate medical professional to determine what may be right for them.



COVID-19 and End of Public Health Emergency Update

The federal government confirmed May 11, 2023, as the end of the Public Health Emergency (PHE). UnitedHealthcare has been planning for this change and reviewing recent guidance from the government agencies on how the end of the PHE affects COVID-19 vaccines, testing and treatments.

UnitedHealthcare standard approach to coverage

UnitedHealthcare standard approach for COVID-19 vaccines, testing, treatment, and telehealth for fully insured is as follows:

COVID-19 vaccines — Cover ACIP recommended and CDC adopted COVID-19 vaccine and booster serum and administration as part of preventive benefits at zero-dollar cost share, when in network.

Over-the-Counter (OTC) tests — No medical or pharmacy coverage of OTC COVID-19 tests for dates of service starting after May 11, 2023 unless mandated by state regulatory requirements. Members may use their account plans, such as Health Savings Accounts (HSA) and Flexible Spending Accounts (FSA) to purchase OTC tests.

Surveillance testing — No coverage of in- or out-of-network surveillance testing.

COVID-19 lab-based testing — Coverage of FDA approved or authorized physician or health care provider (e.g., pharmacist, nurse, or doctor) ordered lab COVID-19 tests in accordance with the member's standard medical plan benefit.

COVID-19 treatment — Coverage for FDA approved or authorized COVID-19 treatments, including Paxlovid and molnupiravir (Lagevrio), in accordance with a member's standard plan benefits.

Telehealth — Coverage for telehealth visits in accordance with the member's standard medical plan benefit for in & out of network (subject to cost share). Includes medical and behavioral telehealth services.

Virtual Visits — Coverage for virtual visits in accordance with the member's standard medical plan benefit, including medical and behavioral.

Note: State guidance may result in variance from UnitedHealthcare coverage.

If you want to discuss this further, please contact Phillip Edwards at phillip_i_edwards@uhc.com as soon as possible.

If you have questions on coverage, taxes, mandates, or mental health parity, please consult with your counsel or tax advisor.