



HEALTHCARE OMBUDSPERSON PROGRAM

HEALTHCARE CONNECTION | MARCH 2025

HIGH QUALITY CARE AT NO COST WITH DIRECT PRIMARY CARE

Employees participating in the State Health Benefits Program with the CWA Unity, Aetna Freedom, Horizon OMNIA, and Aetna Liberty Plus plans have access to the state's Direct Primary Care program, where members can receive high-quality, personalized health care with no co-pays, coinsurance, or increased premiums. Marathon Health, formerly known as Everside, offers employees and their families a full range of services, including annual physicals, urgent and sick care, chronic disease management, and more, in a convenient one-stop location. Most Marathon Health centers offer their patients quick turnaround on scheduling appointments and can perform diagnostic blood work and even dispense some prescriptions on-site.

Marathon Health currently has 11 locations around the state and is ready to assist you and your family members. Certain locations may vary on the minimum patient age,

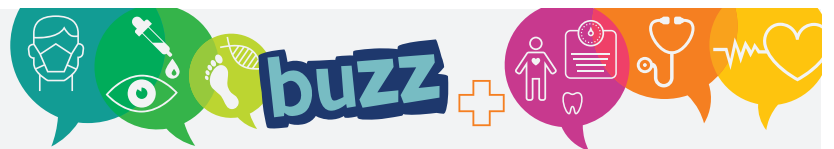


so be sure to check with them to see if your child can go, too.

CWA members in certain First Responder titles, as well as their covered dependents, are also eligible to see providers at one of Integrity Health's five central New Jersey locations, where they can have a similar primary care experience to Marathon but specially tailored to meet the needs of workers in first-responder jobs—including x-rays, physical therapy, and behavioral health services. Participation in

Direct Primary Care is completely optional and does not change your existing health insurance in any way—you still maintain the ability to see any doctor or specialist that your plan already covers. As an added bonus, if you participate in Direct Primary Care, you can receive your \$350 NJWELL Reward with just two doctor visits! If you want more information about Direct Primary Care, including eligibility for Integrity Health, please contact your CWA Healthcare Ombudsman.

HEALTHCARE 101:



COBRA stands for Consolidated Omnibus Budget Reconciliation Act of 1985. This federal law requires group health care plans to allow employees and covered dependents to continue their group coverage for a stated period of time following a qualifying event that causes the loss of group health coverage. Qualifying events include reduced work hours, termination of employment, a child becoming an over-aged dependent, death, or divorce of a covered employee. Certain types of leaves may also cause a loss in coverage. If you think you may need to take advantage of your COBRA protections, please contact your CWA Healthcare Ombudsman.

CWA PARTNERS WITH FHE HEALTH TO HELP FAMILIES RECOVER



The National Institutes of Health has designated March 17-23 as National Drug and Alcohol Facts Week (NDAFW), as a way to focus on drug use and addiction, specifically among our nation's youth. While many people are aware that FHE Health is a valuable resource for employees who need help recovering from substance abuse issues while simultaneously protecting their jobs, FHE Health can also help employees with family members who are in crisis. "We are always ready and willing to assist CWA employees who have family members experiencing difficulties with substance abuse or other mental health conditions. No one can perform their best on the job if they are worried about someone at home," said Janet Gerhard, Director of Public Affairs at FHE Health. "Spouses and adult

dependents can receive the same high-quality treatment CWA workers have access to," Gerhard continues, "and while FHE Health is not yet licensed to treat individuals under 18, we have resources across the country for those seeking services for dependent children."

If FHE is not the right fit for your situation, your Healthcare Ombudsperson can help you investigate other treatment options, including Forge Health, and help you find local, in-network recovery options—while simultaneously helping you understand your rights and protections under federal and state family leave laws. If you or a family member are experiencing an acute crisis, you should always call 911 for immediate emergencies. Janet Gerhard can be reached at (256) 249-0513.

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YOU KNOW?

Seeing a primary care doctor regularly can help you live a longer, healthier life and save you money. A 2021 study by the Purchaser Business Group on Health found that adults who see a primary care physician regularly have 19% lower odds of dying prematurely and have 33% lower healthcare costs than those seeing specialists alone.



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