



# HEALTHCARE OMBUDSPERSON PROGRAM

HEALTHCARE CONNECTION | APRIL 2025

## CWA MEMBERS SAVE WITH FREE MAIL-ORDER PRESCRIPTION DRUGS



For many Americans living with chronic conditions, such as high blood pressure, high cholesterol, and thyroid problems, this often means managing daily doses of medication. These maintenance drugs are important to take as scheduled to prevent the progression of the disease and can be the key to living a healthy, active life rather than facing increased illness and expensive medical bills. However, a Mayo Clinic study found that up to 50% of patients do not regularly take their maintenance drugs!

To help you stay on track, CWA members enrolled in a State Health Benefit Program (SHBP) health plan can take advantage of the convenient mail-order pharmacy program through the state's pharmacy benefit manager (PBM), OptumRX. This program allows you to receive a 90-day supply of generic medications delivered to your home at no cost, including free shipping. For those medications that do not have a generic alternative, a 90-day supply can be ordered at a discount. Plus, refills are simple – with the ability to order anytime through the OptumRX website or choose automatic refills. OptumRX will even reach out to your doctor to manage prescription renewals.

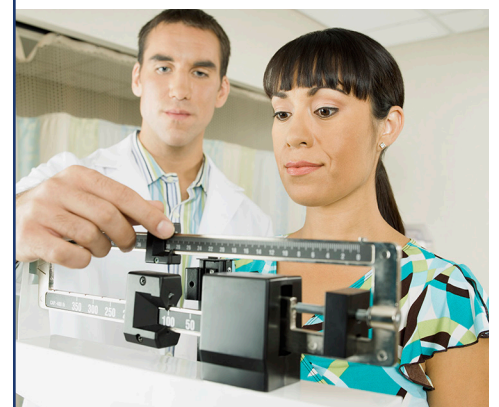
For members enrolled in the CWA Unity or Tiered-Network health plans, who rely on multiple generic maintenance drugs, the savings can add up quickly by utilizing the mail-order program. For example, if you or members of your family take three generic maintenance drugs, in addition to not having to drive to a pharmacy every month, you can avoid spending \$21. Not only will you have an additional \$250 each year to spend on other things, you also do not have to worry about running out of your medications or missing a dose.

If you or someone covered by your insurance relies on a maintenance drug and would like to learn more about the mail-order prescription drug program, contact your Local's Healthcare Ombudsman. Stay healthy and simplify your medication routine today

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**DID  
YOU KNOW?**

*The NJWELL program is a great way for you and your covered spouse or partner to make meaningful changes to your wellness habits. The program will pay each of you a \$350 incentive every year for staying on top of your health. The deadline for completion is October 31st, so schedule those appointments now to earn your incentive soon - maybe even in time for summer vacation spending money.*



## HEALTHCARE 101: PRIMARY CARE



The National Institutes of Health (NIH) defines primary care as a model of healthcare that provides accessible, integrated, and coordinated care, addressing most healthcare needs. Primary care providers are generally someone's community-based healthcare provider and can coordinate care with other medical specialists on an as-needed basis. Primary care doctors can be seen for most typical needs, including annual check-ups, vaccinations, and routine illnesses such as seasonal flu. Patients that routinely see their primary care doctor tend to have better health outcomes, with better management of chronic illnesses. Developing a good relationship with a primary care doctor can also save money long term, avoiding unnecessary trips to urgent care or emergency rooms for routine illnesses.

## OMBUDSPERSONS IN ACTION: NAVIGATING HEALTH PLAN CHOICES: WHY HIGHER PREMIUMS DON'T GUARANTEE BETTER COVERAGE

Elvis G., a CWA Local 1037 member, started working for the Motor Vehicle Commission last year. Unfortunately, due to scheduling conflicts, he was unable to attend a Contract Benefits Orientation (CBO) until after he was required to choose a health insurance plan. Like many people, Elvis assumed the most expensive plan available would provide the best coverage for his family and enrolled in the HMO. Despite its high cost, Elvis and his wife had numerous frustrations with the plan. They were unable to find a primary care doctor which would be required to provide referrals to any specialists they needed, essentially going without healthcare for months, even though they were paying the highest premiums.

While attending a recent CBO, the Healthcare Ombudsman explained the benefits (and limitations) of the health plans, and Elvis realized he had not selected a plan that was a good fit for his family's needs. He met with CWA Local 1037's Healthcare Ombudsman, Victoria Fisher, who helped him appeal to the Division of Pensions & Benefits to move into the Horizon Omnia Tiered-Network plan. Because he had

not yet been able to find a doctor, Elvis won his appeal, and by the next month was enrolled in a new plan. Now he and his wife are scheduling appointments to earn their \$350 NJWELL reward and will be saving \$2,889 in healthcare premiums this year. When including the \$1000 tiered-network incentive, Elvis and his family will be realizing over \$4,500 in savings for 2025!

**“ I'm grateful for the Contract Benefit Orientation and to the Healthcare Ombudsman Program. Switching out from the HMO to the Tiered-Network has helped out our family 1000% and saved us so much money. I hope my story benefits everyone else who is still in an HMO.”**

— CWA Local 1037's Elvis

Your Healthcare Ombudsman is available to assist you in navigating these benefits

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