



# HEALTHCARE OMBUDSPERSON PROGRAM

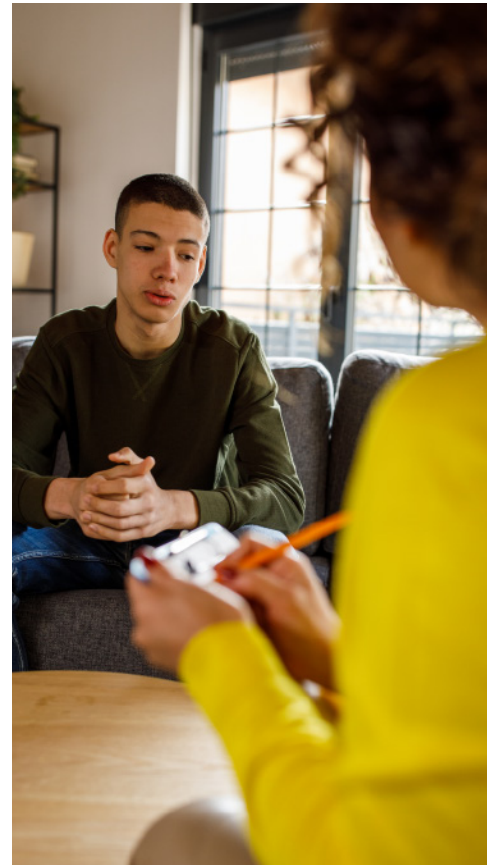
## HEALTHCARE CONNECTION | SUMMER 2024

### SHINING A SPOTLIGHT ON MENTAL HEALTH AWARENESS

The months of May, June, and July are used to recognize and raise awareness of mental health: Mental Health Awareness, Men's Mental Health Awareness, and Minority Mental Health Awareness, respectively. The Healthcare Ombudsperson Program is dedicated to destigmatizing seeking mental health care and breaking down the barriers preventing state CWA workers and their families from receiving high-quality, affordably priced care. The State Health Benefits Program has partnered with Forge Health, offering in-person and telehealth programs for mental health conditions, trauma, and substance abuse issues. AbleTo is a program available free of charge to SHBP members, offering an 8-week program customized to their unique needs. Participants learn how thoughts, feelings, and actions are connected, developing self-care skills to increase their life satisfaction.

CWA partners with FHE Health to assist members and their families dealing with substance abuse or other untreated mental health issue. FHE Health is a nationally recognized behavioral health treatment facility that offers the highest quality of care. "Stress and anxiety in the workplace is real and it is FHE Health's goal to offer Union members confidential assistance 24 hours a day, seven days a week," said Janet Gerhard, Director of Public Affairs for FHE. "FHE Health works with your Union to protect your job and your life."

If you find yourself in a pattern of progressive discipline at work, you may have underlying behavioral health issues and there are federal laws that may be able to protect you. FHE and your Healthcare Ombudsperson can help you understand your rights, get the care you need, and will always protect your privacy.

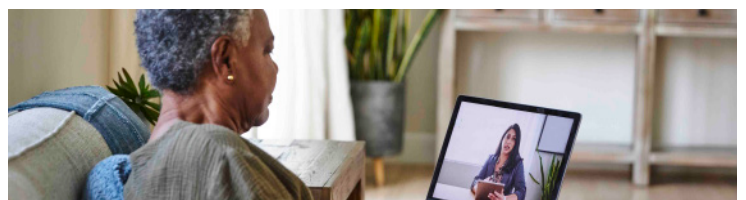


### LOST PROVIDERS

We understand that sometimes the health care providers you've come to know and trust leave your insurance company's network. This is an unfortunate reality of the health care system and how it is structured. It is a problem which is not unique to state workers or to your insurance company. What is unique as CWA members is that we have more options and resources available to us than most workers.

If you've been affected by changes to your insurance company's network which exclude any of your health

care providers, please reach out to your Healthcare Ombudsperson. They can help you understand what your rights are, find new in-network options, or even begin planning to change to a different network during the next open enrollment.





**Explanation of Benefits (EOB):** You may have seen an Explanation of Benefits in your mailbox or email. This document is a breakdown from your insurance about the costs of service, what your plan paid, and what, if anything, you are responsible for paying.

Checking your EOB statements can be especially important if you have the CWA Unity Direct or CWA Unity Freedom plans and use out-of-network benefits, because it shows how much you may owe your provider above and beyond what your insurance covers. Your EOB statements can also help you to track your healthcare spending if you need to meet a deductible or are getting close to meeting your out-of-pocket maximum for the year.

## OMBUDSPERSONS IN ACTION

When Jailah Morrison, a CWA member at the Department of Health, enrolled in the Horizon OMNIA plan, she eagerly anticipated receiving the \$1000 incentive offered for first-time enrollees. After twelve months, her incentive never arrived. The reason she was given? The incentive was only available to new tiered-network sign-ups, and it turns out Jailah was previously covered by the Horizon OMNIA plan – as a dependent on her parents’ plan! Dawn Baker, Jailah’s CWA Local 1036 Staff Rep quickly put her in touch with the Local’s Healthcare Ombudsperson. “I did a thorough review of the State Health Benefits Program’s regulations regarding the incentive,” said Doug Martucci, Local 1036’s Ombudsperson. “I found nothing that would restrict former dependent children from receiving the incentive as a new member.”

Douglas worked with CWA leadership to address the issue with the Division of Pensions and Benefits. Their advocacy resulted in not only Jailah receiving her \$1000 but changes were also made to the program so that future employees would not have time spent as a dependent on their parents’ plan count against their eligibility for the tiered-network incentive. If you have an issue with your tiered-network incentive, or any other questions about your health benefits, please reach out to your Healthcare Ombudsperson.

***I was thrilled to receive my incentive, but also happy that I was able to help make sure that future employees don’t have the same issue in the future.”***

—CWA Local 1036’s Jailah Morrison

*If you have any issues with your health insurance, or you have a story you’d like to share about how the Healthcare Ombudsperson for your Local has helped you, please contact a shop steward or your Local’s Ombudsperson.*

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**DID  
YOU KNOW?**

### Counting Steps and Closing Rings Pays

*Are you using a fitness tracker or smart watch to track your health goals? The HorizonbFit or Aetna Fitness Reimbursement programs will pay you \$20 a month to walk 10,000 steps or go to the gym 12 times per month.*



**Scan for health  
benefit information**

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