



Live Well, Work Well

Summer Food Safety Tips

You'll likely spend time outside with family and friends this summer at a picnic or backyard barbecue. However, if you aren't careful about handling foods and beverages during these cookouts, you're putting yourself and others at risk for potential food-related illnesses.

The U.S. Centers for Disease Control and Prevention (CDC) estimates that 1 in 6 people get sick from a foodborne illness each year.

Bacteria multiply especially fast in the summer heat, making outdoor cookouts prime breeding grounds for E. coli and salmonella. Symptoms of foodborne illnesses may include nausea, vomiting, diarrhea, and abdominal cramping. Prevent food poisoning at picnics and barbecues with these four simple steps from the CDC:

1. **Clean.** Wash cookware, dishes, and utensils between uses. Clean the grill surface after each use and wash cutting boards after preparing raw meat. Germs can survive in many places, so clean hands and surfaces is critical.

2. **Separate.** Use one cooler for drinks and one for food. It's also important to separate raw foods (e.g., poultry, seafood, and eggs) from those ready to eat. Lastly, never eat anything left out of a refrigerator or cooler for more than two hours or one hour if the temperature is above 90 degrees Fahrenheit.
3. **Cook.** Food is safely cooked when the internal temperature is high enough to kill germs that can make you sick. The best way to know if food is cooked properly is by using a meat thermometer. For example, burgers and hot dogs should be cooked to 160 degrees Fahrenheit and chicken to 165.
4. **Chill.** Refrigerate food promptly since bacteria can rapidly multiply if left at room temperature. The "danger zone" for bacterial growth is 40-140 degrees Fahrenheit.

If you have mild food poisoning, it's important to stay hydrated. Keep in mind that more serious cases, which often include a fever and dehydration symptoms, require medical attention.

Reaping the Health Benefits of Gardening

Interest in home gardening continues to rise amid economic concerns. Although the annual Axiom Gardening Outlook Study found overall decreases in time spent gardening or expanding gardens, younger generations have been picking up gardening tools in recent years and plan to continue.

There's no denying that gardening has numerous benefits. It's a good way for households to get healthier and cheaper food, but it also helps people reach their movement goals. The CDC counts weeding, mulching, and mowing as moderate exercises, while raking and digging are vigorous.

In addition to physical activity and healthier eating habits, consider these health benefits of gardening:

- Increased vitamin D levels that are essential for body functions
- Reduced cortisol levels that [trigger stress](#)
- Improved mood
- Relaxation and reduced anxiety
- Boosted self-esteem

If you haven't tried gardening, it's not too late to reap the benefits. Talk to your doctor about ways to manage your well-being and log into your [Horizon BCBSNJ online account](#) for more wellness info.

Important Notices:

CHIP Notice: if you live in New Jersey, you/your dependents may be eligible for health coverage assistance from Medicaid or CHIP. See the attached notice or visit dol.gov for details.

Summertime Life Events Reminder: while generally able to change benefit elections only during Open Enrollment, certain life events qualify as an exception. If you experience, for instance, a spouse's loss of coverage, marriage, or birth over the summer, notify the District benefits contact *immediately* to learn your options. Find eligibility info at our *Benefits Online* website via shared link.

Sleep Tips for the Long Summer Days

As the days grow longer and temperatures rise, many people find falling and staying asleep increasingly difficult. In addition, people may have busy social schedules for the summer. Summer sleep disturbances can be frustrating, but with a few practical tips, you can improve your sleep quality despite the seasonal changes. Try these tips:

- **Keep a consistent schedule.** Late nights can happen in the summer, and that's OK. Overall, try to stick to a regular and consistent sleep schedule to regulate your circadian rhythm.
- **Create a cool sleep environment.** Keep your bedroom cool with fans and air conditioning, or prop open doors and windows.

- **Use lightweight fabrics.** Opt for lightweight and moisture-wicking pajamas and bedding. Materials like cotton, linen, bamboo, and silk are cooling.
- **Try a sleep mask.** Longer daylight hours can disrupt sleep cycles; wear a sleep mask to create a dark environment. Avoid blackout curtains as some light alerts your body that the day is coming.
- **Stay hydrated.** Drink plenty of water throughout the day to stay hydrated in the heat, but avoid large amounts right before bed to prevent waking up for bathroom trips.

Small changes can improve your summer slumber, but [talk to your doctor](#) for further sleep guidance.

Recipe of the Month

Green Bean and Rice Casserole

Makes: 6 servings

Ingredients

- ½ cup onion (chopped)
- 2 tsp. vegetable oil
- ½ cup rice (uncooked)
- 15-oz. can low-sodium green beans (drained)
- 15-oz. can low-sodium diced tomatoes
- 1 cup water

Nutritional Information

(per serving)

Total calories	114
Total fat	2 g
Protein	3 g
Sodium	183 mg
Carbohydrate	21 g
Dietary fiber	3 g
Saturated fat	0 g
Total sugars	3 g

Source: MyPlate

Preparations

1. In a medium-sized pan, cook the onions in vegetable oil until they start to turn light brown.
2. Add the rice, green beans, tomatoes, and water.
3. Bring to a boil.
4. Cover the pot with a lid and cook over low heat for 10 minutes.



Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or www.insurekidsnow.gov to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, contact the Department of Labor at www.askebsa.dol.gov or call **1-866-444-EBSA (3272)**.

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of March 17, 2025. Contact your State for more information on eligibility –

ALABAMA – Medicaid	ALASKA – Medicaid
Website: http://myalhipp.com/ Phone: 1-855-692-5447	The AK Health Insurance Premium Payment Program Website: http://myakhipp.com/ Phone: 1-866-251-4861 Email: CustomerService@MyAKHIPP.com Medicaid Eligibility: https://health.alaska.gov/dpa/Pages/default.aspx
ARKANSAS – Medicaid	CALIFORNIA – Medicaid
Website: http://myarhipp.com/ Phone: 1-855-MyARHIPP (855-692-7447)	Health Insurance Premium Payment (HIPP) Program Website: http://dhcs.ca.gov/hipp Phone: 916-445-8322 Fax: 916-440-5676 Email: hipp@dhcs.ca.gov
COLORADO – Health First Colorado (Colorado's Medicaid Program) & Child Health Plan Plus (CHP+)	FLORIDA – Medicaid
Health First Colorado Website: https://www.healthfirstcolorado.com/ Health First Colorado Member Contact Center: 1-800-221-3943/State Relay 711 CHP+: https://hcpf.colorado.gov/child-health-plan-plus CHP+ Customer Service: 1-800-359-1991/State Relay 711 Health Insurance Buy-In Program (HIBI): https://www.mycohibi.com/ HIBI Customer Service: 1-855-692-6442	Website: https://www.flmedicaidtprecovery.com/flmedicaidtprecovery.com/hipp/index.html Phone: 1-877-357-3268

GEORGIA – Medicaid	INDIANA – Medicaid
GA HIPP Website: https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp Phone: 678-564-1162, Press 1 GA CHIPRA Website: https://medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra Phone: 678-564-1162, Press 2	Health Insurance Premium Payment Program All other Medicaid Website: https://www.in.gov/medicaid/ http://www.in.gov/fssa/dftr/ Family and Social Services Administration Phone: 1-800-403-0864 Member Services Phone: 1-800-457-4584
IOWA – Medicaid and CHIP (Hawki)	KANSAS – Medicaid
Medicaid Website: Iowa Medicaid Health & Human Services Medicaid Phone: 1-800-338-8366 Hawki Website: Hawki - Healthy and Well Kids in Iowa Health & Human Services Hawki Phone: 1-800-257-8563 HIPP Website: Health Insurance Premium Payment (HIPP) Health & Human Services (iowa.gov) HIPP Phone: 1-888-346-9562	Website: https://www.kancare.ks.gov/ Phone: 1-800-792-4884 HIPP Phone: 1-800-967-4660
KENTUCKY – Medicaid	LOUISIANA – Medicaid
Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP) Website: https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx Phone: 1-855-459-6328 Email: KIHIPP.PROGRAM@ky.gov KCHIP Website: https://kynect.ky.gov Phone: 1-877-524-4718 Kentucky Medicaid Website: https://chfs.ky.gov/agencies/dms	Website: www.medicicaid.la.gov or www.ldh.la.gov/lahipp Phone: 1-888-342-6207 (Medicaid hotline) or 1-855-618-5488 (LaHIPP)
MAINE – Medicaid	MASSACHUSETTS – Medicaid and CHIP
Enrollment Website: https://www.mymaineconnection.gov/benefits/s/?language=en_US Phone: 1-800-442-6003 TTY: Maine relay 711 Private Health Insurance Premium Webpage: https://www.maine.gov/dhhs/ofa/applications-forms Phone: 1-800-977-6740 TTY: Maine relay 711	Website: https://www.mass.gov/masshealth/pa Phone: 1-800-862-4840 TTY: 711 Email: masspremassistance@accenture.com
MINNESOTA – Medicaid	MISSOURI – Medicaid
Website: https://mn.gov/dhs/health-care-coverage/ Phone: 1-800-657-3672	Website: http://www.dss.mo.gov/mhd/participants/pages/hipp.htm Phone: 573-751-2005

MONTANA – Medicaid	NEBRASKA – Medicaid
Website: http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP Phone: 1-800-694-3084 Email: HSHIPPProgram@mt.gov	Website: http://www.ACCESSNebraska.ne.gov Phone: 1-855-632-7633 Lincoln: 402-473-7000 Omaha: 402-595-1178
NEVADA – Medicaid	NEW HAMPSHIRE – Medicaid
Medicaid Website: http://dhcfp.nv.gov Medicaid Phone: 1-800-992-0900	Website: https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program Phone: 603-271-5218 Toll free number for the HIPP program: 1-800-852-3345, ext. 15218 Email: DHHS.ThirdPartyLiabi@dhhs.nh.gov
NEW JERSEY – Medicaid and CHIP	NEW YORK – Medicaid
Medicaid Website: http://www.state.nj.us/humanservices/dmahs/clients/medicaid/ Phone: 1-800-356-1561 CHIP Premium Assistance Phone: 609-631-2392 CHIP Website: http://www.njfamilycare.org/index.html CHIP Phone: 1-800-701-0710 (TTY: 711)	Website: https://www.health.ny.gov/health_care/medicaid/ Phone: 1-800-541-2831
NORTH CAROLINA – Medicaid	NORTH DAKOTA – Medicaid
Website: https://medicaid.ncdhhs.gov/ Phone: 919-855-4100	Website: https://www.hhs.nd.gov/healthcare Phone: 1-844-854-4825
OKLAHOMA – Medicaid and CHIP	OREGON – Medicaid and CHIP
Website: http://www.insureoklahoma.org Phone: 1-888-365-3742	Website: http://healthcare.oregon.gov/Pages/index.aspx Phone: 1-800-699-9075
PENNSYLVANIA – Medicaid and CHIP	RHODE ISLAND – Medicaid and CHIP
Website: https://www.pa.gov/en/services/dhs/apply-for-medicaid-health-insurance-premium-payment-program-hipp.html Phone: 1-800-692-7462 CHIP Website: Children's Health Insurance Program (CHIP) (pa.gov) CHIP Phone: 1-800-986-KIDS (5437)	Website: http://www.eohhs.ri.gov/ Phone: 1-855-697-4347, or 401-462-0311 (Direct RIte Share Line)
SOUTH CAROLINA – Medicaid	SOUTH DAKOTA - Medicaid
Website: https://www.scdhhs.gov Phone: 1-888-549-0820	Website: http://dss.sd.gov Phone: 1-888-828-0059

TEXAS – Medicaid	UTAH – Medicaid and CHIP
Website: Health Insurance Premium Payment (HIPP) Program Texas Health and Human Services Phone: 1-800-440-0493	Utah’s Premium Partnership for Health Insurance (UPP) Website: https://medicaid.utah.gov/upp/ Email: upp@utah.gov Phone: 1-888-222-2542 Adult Expansion Website: https://medicaid.utah.gov/expansion/ Utah Medicaid Buyout Program Website: https://medicaid.utah.gov/buyout-program/ CHIP Website: https://chip.utah.gov/
VERMONT– Medicaid	VIRGINIA – Medicaid and CHIP
Website: Health Insurance Premium Payment (HIPP) Program Department of Vermont Health Access Phone: 1-800-250-8427	Website: https://coverva.dmas.virginia.gov/learn/premium-assistance/famis-select https://coverva.dmas.virginia.gov/learn/premium-assistance/health-insurance-premium-payment-hipp-programs Medicaid/CHIP Phone: 1-800-432-5924
WASHINGTON – Medicaid	WEST VIRGINIA – Medicaid and CHIP
Website: https://www.hca.wa.gov/ Phone: 1-800-562-3022	Website: https://dhhr.wv.gov/bms/ http://mywvhipp.com/ Medicaid Phone: 304-558-1700 CHIP Toll-free phone: 1-855-MyWVHIPP (1-855-699-8447)
WISCONSIN – Medicaid and CHIP	WYOMING – Medicaid
Website: https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm Phone: 1-800-362-3002	Website: https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/ Phone: 1-800-251-1269

To see if any other states have added a premium assistance program since March 17, 2025, or for more information on special enrollment rights, contact either:

U.S. Department of Labor
Employee Benefits Security Administration
www.dol.gov/agencies/ebsa
1-866-444-EBSA (3272)

U.S. Department of Health and Human Services
Centers for Medicare & Medicaid Services
www.cms.hhs.gov
1-877-267-2323, Menu Option 4, Ext. 61565

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