MCHCP

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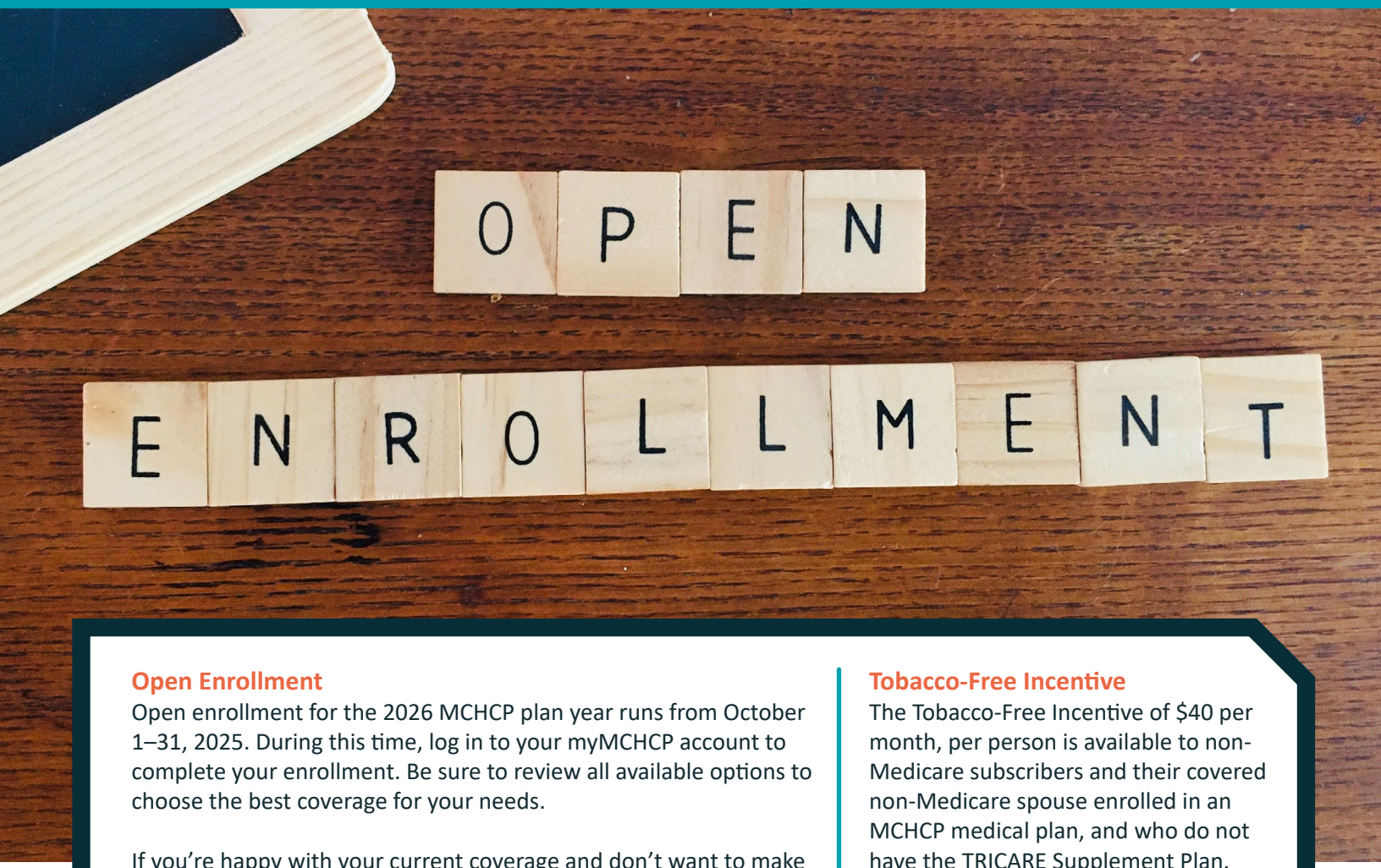
WELLNESS QUARTERLY NEWSLETTER

MISSOURI CONSOLIDATED HEALTH CARE PLAN



Open Enrollment

Open enrollment for the 2026 MCHCP plan year runs from October 1–31, 2025. During this time, log in to your myMCHCP account to complete your enrollment. Be sure to review all available options to choose the best coverage for your needs.

If you're happy with your current coverage and don't want to make changes, your plan will automatically carry over for 2026. There are additional steps needed to receive incentives.

Take advantage of reduced monthly premiums by completing MCHCP's Partnership and Tobacco-Free Incentives (covered spouses will also need to complete the Tobacco Incentive). Incentives completed by Nov. 30, 2025, will qualify for the premium reduction(s) starting Jan. 1, 2026. Incentives completed after Nov. 30 will result in a medical premium reduction on the first day of the second month after completion.

For more information or to request a paper copy of the 2026 Open Enrollment materials, visit mchcp.org. If you need assistance, contact Member Services at 800-487-0771, from 8:30 a.m.-12 p.m. & 1-4:30 p.m., weekdays throughout October. MCHCP Member Services are closed on state holidays.

Tobacco-Free Incentive

The Tobacco-Free Incentive of $40 per month, per person is available to non-Medicare subscribers and their covered non-Medicare spouse enrolled in an MCHCP medical plan, and who do not have the TRICARE Supplement Plan.

Partnership Incentive

The Partnership Incentive of $25 per month is available to non-Medicare subscribers who do not have the TRICARE Supplement Plan.

The incentives begin the first day of the second month after the required steps are completed. Members who complete the required steps before November 30, 2025, will start receiving the incentive on January 1, 2026.

October – Breast Cancer Awareness

This October, celebrate Breast Cancer Awareness Month by educating yourself about the facts of breast cancer prevention and detection.

Signs and Symptoms

Not everyone will experience the same symptoms of breast cancer, and some will not experience symptoms at all. Here are a few common signs and symptoms to monitor for:

- Lump in the breast or underarm (armpit).
- Swelling or thickening of all or part of the breast.
- Dimpling or skin irritation of breast skin.
- Any change in the size or shape of the breast.
- Pain in any area of the breast.

Screening

A mammogram is a low-dose X-ray picture of the breast that can help detect breast cancer. Mammograms are the best tool to help find and diagnose breast cancer early, when it can be easier to treat. Annual breast cancer screening is recommended to start at age 40. However, personal and family history, along with other risk factors, may impact when your health care provider recommends for you to start. Talk to them about when a mammogram is right for you.

MCHCP covers preventive care at 100% (regardless of your plan type or whether you have met your deductible) so long as it is supplied by a network provider, is billed as routine (without indication of injury or illness) and meets preventive service guidelines.

Lower Risk

Many factors may impact your risk of breast cancer and there is no way to fully prevent breast cancer, but there are things you can do to help lower your risk.

Maintain a healthy weight and exercise regularly.

Choose not to drink alcohol, or drink alcohol in moderation.

If you are taking hormone replacement therapy or birth control pills, ask your health care provider about the risks.

Breastfeed, if possible.

If you have a family history of breast cancer, be sure to talk to your health care provider about ways to lower your risk and when to start screening.

Sources:
Breast Cancer Awareness Month | FDA
Breast Cancer Fact Sheet for Patients and Caregivers

November – Great American Smokeout

Studies show people are more successful in their quit-tobacco journey when they have support from friends and family. Show your support for someone who is quitting this year in honor of the Great American Smokeout on Friday, November 21.

Follow these tips to show support to someone on their quit-tobacco journey.

Respect that they are in charge.
This is their lifestyle change and challenge.

Let them know you are there for them.
Offer encouragement and be available when they need support.

Help them stay distracted.
Suggest a new hobby, go for a walk or see a movie together.

Be tobacco-free with them.
Join their journey or at least avoid using or smelling like tobacco around them.

Never judge.
Even if they slip up, continue to offer support. Remind them of their reasons for quitting and help them get back on track.

MCHCP plans include 100% coverage for preferred quit tobacco medications and over-the-counter nicotine replacement therapy with a prescription when filled through a network pharmacy. Talk to your health care provider about your quit tobacco options today.

Source:
How to Help Someone Quit Smoking | American Cancer Society

December – Flu Vaccination

Getting a yearly flu vaccine is the best way to reduce your risk of getting the flu and its potentially serious complications, which can lead to hospitalization.

Talk to your health care provider to see if the flu vaccination is right for you. Vaccinations recommended by the Advisory Committee on Immunization Practices (ACIP) are covered at 100% under MCHCP's preventive services benefit when received through a network provider.

Source: Influenza (Flu) | Influenza (Flu) | CDC

Recipe: Pumpkin Pie Overnight Oats

Prep Time: 5 minutes
Cook Time: 4 hours
Servings: 1

Ingredients:
¼ cup plain nonfat Greek yogurt
½ cup unsweetened vanilla almond milk (or milk of choice)
¼ cup pumpkin puree
1 tablespoon maple syrup
½ teaspoon vanilla extract
½ cup rolled oats
1 teaspoon chia seeds
½ teaspoon pumpkin pie spice

Instructions:

1. In a medium bowl, mix together Greek yogurt, almond milk, pumpkin puree, vanilla and maple syrup until well combined.

2. Stir in oats, chia seeds and pumpkin pie spice. Pour into a covered container and place in the fridge for 4 hours or overnight.

Calories: 303, Total Fat: 7g, Saturated Fat: 1g, Protein: 13g

Recipe from: *https://www.ambitiouskitchen.com/pumpkin-pie-overnight-oats/*