

# Healthy Communities



Our feature:  
**Budgeting for health  
in a bad economy**

Page **6**

More inside:  
Chocolate milk—the new power drink  
Page 2  
Make [fchp.org](http://fchp.org) more you! Take our survey  
Page 5  
Our insider tip about FCHP Direct Care  
Page 9

# More You

Eric H. Schultz, President and CEO,  
Fallon Community Health Plan



## Supporting national health care reform

As I write this letter, the U.S. Congress is in recess and Americans are debating how to reform our health care system in town halls across the nation.

As an industry, health plans have been supporting comprehensive, bipartisan health care reform long before the debate began. In 2006, health plans developed reform proposals that would build on the strengths of the current system and fix what is broken. The goal was and is a system that enhances affordability, improves quality, covers all Americans and puts the health care system on a sustainable path. America's Health Insurance Plans, of which FCHP is a member, has long been advocating for reforms now on the table, such as a ban on denying coverage or charging higher premiums based on pre-existing medical conditions.

Massachusetts already has such a ban. In fact, the Commonwealth's own reform movement, now three years old, has in place many elements being considered on a national scale—such as a requirement that individuals have insurance, incentives and penalties prompting employers to offer insurance, a health insurance "exchange" (our Health Connector), low-income subsidies and new opportunities for individuals and small businesses to purchase affordable insurance.

Massachusetts has deliberately tackled health care reform in stages. Now that more than 97% of our residents have health insurance, it's time to find meaningful ways to deal with the escalating cost of care, also a national concern, so we can be truly successful.

Many health plans in our state, including FCHP, are among the top-rated in the country for quality and service. As not-for-profit organizations, approximately 99% of our premiums go to paying our member's medical expenses and our tightly managed administrative costs. Health plans have a considerable stake in making our system of care more equitable and affordable.

As all eyes focus on health care, FCHP continues to participate in the debate and advocate on your behalf.

If you'd like to comment or send a suggestion, please write to me at [healthycommunities@fchp.org](mailto:healthycommunities@fchp.org).

A handwritten signature in black ink that reads "Eric H. Schultz". The signature is written in a cursive style with a large, stylized "S" at the end.



## Chocolate milk—the new power drink?

Chocolate milk has scored a valuable spot on and off the court. Studies suggest that the unique mix of key nutrients in low-fat chocolate milk can help refuel and rehydrate your body after exercise, making it an ideal post-exercise choice.

Scientists have evaluated chocolate milk as a post-exercise drink\* and have identified several reasons why it may be an effective recovery aid: chocolate milk contains a combination of carbohydrates and protein to help replenish exhausted muscles after exercise, and it provides fluids and electrolytes such as potassium to assist with rehydration.

Additionally, chocolate milk has high-quality protein that helps build lean muscle when combined with exercise and also has the added bonus of providing additional nutrients not found in most traditional sports drinks. Milk contains nine essential nutrients, including calcium and vitamin D to maintain bone strength. Just three 8-ounce glasses of low-fat or fat-free milk provides about half of the protein teenagers of all fitness levels need each day.

Source: ARAcontent

\* For more information, visit [medicalnewstoday.com](http://medicalnewstoday.com) and [fitnessmagazine.com](http://fitnessmagazine.com), and type "chocolate milk" in their search tool.

Fallon Community Health Plan's health guide for members is produced by the health plan's Communications Department. The content of this magazine has been reviewed by our physicians and administrators. This publication does not advance any particular medical treatment, nor does it endorse the management of medical problems without the advice and care of health care professionals. We are not responsible for the content of Web sites referenced in this publication. Please note that some of the articles included in this magazine may describe services and/or procedures that are not covered benefits. Also, eligibility for programs and benefits may vary by employer, plan and product.

For clarification of your covered benefits, please contact Fallon Community Health Plan's Customer Service Department at 1-800-868-5200 (TDD/TTY: 1-877-608-7677), or [contactcustomerservice@fchp.org](mailto:contactcustomerservice@fchp.org).

**Publisher:** Robert Nolan **Managing Editor and Writer:** Lorraine P. Bachand **Design & Production Director:** Craig Roscoe  
**Copy Editor:** Jeff DeAlmo **Production Coordination:** Krista Angney **Cover photo:** Patrick J. O'Connor. Copyright 2009

Visit our Web site at [fchp.org](http://fchp.org).



# More Health



## How your health plan works: What's covered?

Insurance—whether auto, home, life or health—is a gamble for both you and the insurance company. The company hopes that it will take in more in premiums than it pays out in claims so it can stay in business, and you (or your employer or the government on your behalf) pay a premium to be covered for major expenses in case something happens to you.

The agreement made with an insurance company is a contract, or policy. For health insurance, it spells out up front what medical expenses will be paid for, such as doctor visits or hospitalization, and which won't be paid for, such as cosmetic surgery or experimental procedures. The policy also states whether a service is covered in full, or if you have a copayment or deductible. This is known as your "coverage" and can vary greatly, depending on the plan and specific benefits or out-of-pocket expenses you or your employer choose to have.

No plan or policy covers everything. Like choosing a \$500 deductible for your auto insurance or excluding flood damage in your homeowner's policy in order to pay less, your health insurance might have a deductible for inpatient care or leave out preventive dental care.

Broadly, though, health insurance helps you pay all or some of the covered expenses for illness or injuries, prescription drugs and preventive care. For example, a doctor office visit may cost over \$100, a hospital stay \$10,000 and heart bypass surgery more than \$50,000. With health insurance, you usually pay only a fraction of these costs.

It's a good idea to review your *Member Handbook/Evidence of Coverage*, which summarizes your health care policy, so you know what to expect. A copy of your *Member Handbook* may be downloaded on [fchp.org](http://fchp.org) through the secure member portal, My FCHP. And, you can always request a copy by calling FCHP Customer Service at 1-800-868-5200 (TDD/TTY: 1-877-608-7677), Monday through Friday, from 8 a.m. to 6 p.m. (See "Hold on to your benefits booklet" on page 10.)

## Fall cleanup advice

For the homeowner or family helper, yard work doesn't end with summer. Autumn is the season to make the finishing touches on summer's handiwork and put the yard to bed for the winter season. Here are a few precautions to take as you tackle those tasks around the home.

- **Step up carefully.** More than half a million people are injured annually in falls from ladders. When cleaning gutters, checking the roof or washing windows, use ladders carefully. Inspect the ladder first and be sure all locks and safety braces are in place. Don't stretch or lean from the ladder, but instead get down and reposition it.
- **Lift lightly and use the right tools.** Back injuries are common this season. When moving heavy bags of leaves or mulch, use a wheelbarrow when possible and remember to bend at the knees, not the waist, when lifting to prevent back injury. Do not overfill bags, especially if the leaves are wet. Consider getting an ergonomic rake—that is, one good for your height and strength.
- **Don't overdo it!** Raking is an aerobic activity—start with a stretching warm-up, take frequent breaks or slow your pace if you are an infrequent exerciser. And, even though the temperatures are cooler, remember to drink plenty of fluids so you don't get dehydrated.

## Lessons from thin people

Do thin people or those who lose and keep off weight have a secret to success the rest of us don't know about? To find out, the *Consumer Reports* National Research Center asked more than 20,000 *Consumer Reports* subscribers about their weight history and eating and exercise habits. Instead of finding a secret solution to maintaining a healthy weight, the study reinforced six key behaviors we already know make a difference:

1. **Watch portions.** Learn what healthy food portions are and watch how much you eat at every meal.
2. **Limit fat.** Restrict fat to less than one-third of your calorie intake.
3. **Eat fruits and vegetables.** Five or more servings a day are recommended.
4. **Choose whole grains.** That means eating whole-wheat

bread, cereal and pasta over refined, or white, grains.

5. **Eat at home.** You're more likely to choose your foods and portion sizes wisely than when you go to a restaurant or get take-out.
6. **Exercise!** Regular aerobic exercise for at least 30 minutes daily was strongly linked to a lower (that is, healthy) body-mass index.

Need extra support? Remember, FCHP's It Fits! program\* reimburses you for a large variety of fitness activities—up to \$400 for families and up to \$200 for individuals. Also, members may receive a set of coupons for a 12-consecutive-week Weight Watchers® program, which reduces the It Fits! balance by \$100. Go to [fchp.org](http://fchp.org) or call Customer Service at 1-800-868-5200 (TDD/TTY: 1-877-608-7677), Monday through Friday, 8 a.m. to 6 p.m.

\* Program eligibility and benefits may vary by employer, plan and product. Weight Watchers® is a registered trademark of Weight Watchers International, Inc.

## Snort. Sniffle. Sneeze. No antibiotics, please!

Are you aware that viruses cause colds, flu, most sore throats and most bronchitis? And, did you know that antibiotics do not help fight viruses? It's true. In fact, taking antibiotics when you have a virus may do more harm than good by increasing your future risk of getting a bacterial infection that resists antibiotic treatment.

Antibiotic resistance has been called one of the world's most pressing public health problems. It can cause complications for people who have common infections that once were easily treatable with antibiotics. When antibiotics fail to work, the results are longer-lasting illnesses, more doctor visits or extended hospital stays, and the need for more expensive medications with more side effects. Some resistant infections can even lead to death.

The Centers for Disease Control and Prevention reports that tens of millions of antibiotics prescribed in doctors' offices each year are for viral infections, which can't be effectively treated with antibiotics. Doctors often cite patient demand as a primary reason why antibiotics are over-prescribed.

Remember, taking antibiotics for viral infections such as cold, cough, the flu or most bronchitis will not cure your infection, keep your family members from catching it or help you to feel better. The best way to limit the spread of viral infections is by frequent hand-washing and by avoiding close contact with others.

When you use antibiotics appropriately, you do the best for your health, your family's health and the health of those around you.



# More Online

## Senior Care Services at FCHP

FCHP has a strong reputation in the senior market. We are committed to responding in an innovative way to the needs of the growing senior population. That's why FCHP has created a specialized Senior Care Services division that oversees all of our products and services for seniors.

These include our Fallon Senior Plan Medicare Advantage offerings; Summit ElderCare®, a Program of All-Inclusive Care for the Elderly (PACE); Home Staff, LLC, our joint venture with VNA Care Network & Hospice; and more.

For details, go to [fchp.org/SeniorCareServices.htm](http://fchp.org/SeniorCareServices.htm). You also may call our customer service team at 1-800-868-5200 (TDD/TTY: 1-877-608-7677), Monday through Friday, 8 a.m. to 6 p.m.



## More online tools at [fchp.org](http://fchp.org)

Our Web site makes it easy for you to find tools, resources and information—everything you need to stay healthy! Here are just some of the resources available to you at [fchp.org/Members](http://fchp.org/Members):

- **Find a doctor tool:** Find a doctor, specialist or dentist in your network—you can search by location, doctor's name or by specialty.
- **Healthwise® Knowledgebase:** This comprehensive online resource helps you understand various illnesses and conditions, get suggestions for home treatment, and find out when to call a health professional.
- **Online drug formulary:** This is FCHP's list of covered medications that includes both generic and brand names. Use it to better understand the availability and costs of your prescription drug choices.

To learn more, call FCHP Customer Service at 1-800-868-5200 (TDD/TTY: 1-877-608-7677), Monday through Friday, 8 a.m. to 6 p.m.

## Link to information about your care

What should you do in an emergency? What should you know about preventive care? How do you find an interpreter? For answers to these questions and additional information related to your care, please go to our Web site at: [fchp.org/Members/HealthTools/ImportantInfo.htm](http://fchp.org/Members/HealthTools/ImportantInfo.htm).

You may request this information by calling our Customer Service Department at 1-800-868-5200 (TDD/TTY: 1-877-608-7677), Monday through Friday, 8 a.m. to 6 p.m.

## What do you want to see on [fchp.org](http://fchp.org)?

We're planning some exciting changes for our member's section of [fchp.org](http://fchp.org), but we first want to know what you'd like to see on our site.

Take our quick online survey and tell us! The survey should only take about 15 minutes to complete. You can find the survey at:

<http://9mp.com/member-survey>.

Thanks for your help!



# Budgeting for health in a bad economy



*Expert advice from Elizabeth C. Malko, M.D., M.Eng., FAAFP, Senior Vice President and Chief Medical Officer, FCHP. A family practitioner, Dr. Malko oversees the quality and cost-effectiveness of the health care services received by FCHP members.*

Faced with tight budgets, many people are looking to save money in every aspect of their lives, even health care. As a Fallon Community Health Plan member, you are already in a better position than others without health insurance as you are covered for a wide array of benefits and value-added features.

Still, you may be thinking about ways to trim your medical bills. In surveys during the past year by the American Heart Association, AARP, the Kaiser Family Foundation and others, people responded in significant numbers that they delayed seeing a doctor, cut back on preventive care, stopped taking or altered prescription medication, switched to generic or OTC

medications, cancelled gym memberships and more. Are these smart ideas—or will they put your health at risk?

## Delay seeing your doctor?

Most of the time, this is not wise. The face-to-face encounter, whether as an annual checkup or acute care visit, builds an ongoing relationship with your doctor, nurse practitioner or other provider. Your PCP can diagnose problems earlier, when they're easier to treat. This approach may reduce the intensity and length of an illness—which keeps your medical costs down in the long run. Also, many medical conditions have few or no symptoms but can lead to serious disease or death if they go undiagnosed.

Your PCP is a great resource for advice about managing lifestyle risks.

✓ **FCHP tip:** Remember, FCHP commercial plan members have no copayments for annual wellness visits and gynecological exams or for well-child care visits. Wellness is free! (See article, page 8.)

Does this mean you should dash to the doctor's office for every minor ache or pain? No. These often take care of themselves with over-the-counter medication and time. When in doubt, call and discuss it with your provider.

✓ **FCHP tip:** As an FCHP member, Nurse Connect gives you direct phone access (1-800-609-6175, or TDD/TTY: 1-800-848-0160) to registered nurses and other health care professionals—24/7, 365 days a year—who will answer your medical questions, provide support and more.

## Cut back on preventive care?

Again, not a wise move. An estimated 80% of the illnesses and diseases in North America are considered preventable. Keeping current on your vaccinations and health screenings (such as Pap smears, mammograms and colonoscopies) can be the key to preventing an illness, or identifying and treating a disease in its early stages. That not only can save you money over time, but also maintains your quality of life. These screenings are usually covered by FCHP in full once any deductible, if applicable, is met.

✓ **FCHP tip:** For information about which health screenings you need, check out Healthwise® Knowledgebase, the comprehensive online health information resource available free to our members through [fchp.org](http://fchp.org). You'll find it by clicking on the Healthwise link on our home page.

## Ditch your gym membership or exercise class?

This could be counterproductive. We all know that staying physically active is important to our overall health. Getting regular exercise has numerous benefits, from reducing the risk of heart disease to reducing stress and its ill effects.

✓ **FCHP tip:** We help you cover gym costs and much more with It Fits!, our program that reimburses families up to \$400 (individuals up to \$200) for many fitness activities. See the article on page 9 for details. Many participating fitness centers also offer a range of discounts to FCHP members. For a list of centers, see [fchp.org/Members/DiscountsAndFeatures/Fitness.htm](http://fchp.org/Members/DiscountsAndFeatures/Fitness.htm).

## The bottom line?

Being on a tight budget doesn't mean you can't follow a healthy lifestyle. Don't skimp on your health, but rather make it a priority. And, remember, many of the basics for good health are free—or covered by FCHP.

*Program eligibility and benefits may vary by employer, plan and product.*

### Resources:

#### American Heart Association,

"Americans skimp on healthy activities in bad economy," survey conducted March 2009. See [americanheart.mediaroom.com/index.php?s=43&item=737](http://americanheart.mediaroom.com/index.php?s=43&item=737).

AARP, "Impact of the Economy on Health Behaviors," November 2008. See [aarp.org/research/health/carefinancing/healthcosts\\_08.html](http://aarp.org/research/health/carefinancing/healthcosts_08.html)

Kaiser Family Foundation, "Growing Number of Americans Report Problems Paying Medical Bills and Delaying and Skipping Care Due to Costs," October 2008. See: [kff.org/kaiserpolls/h08\\_posr102108pkg.cfm](http://kff.org/kaiserpolls/h08_posr102108pkg.cfm).

## Managing your medication costs

*Expert advice from Leslie Fish, Pharm.D., Senior Director of Pharmacy Services, FCHP. Dr. Fish has more than 25 years of experience in the health care field as a practicing pharmacist.*



For many of us, even if healthy, prescription medications take a big bite out of our health care budget. Recent surveys reveal that Americans are using many strategies to manage the cost of their medications. But, are these strategies safe?

- **Using generic drugs.** They are 30% to 80% less expensive than brand-name drugs and thus have significantly lower copayments. The U.S. Food & Drug Administration requires that generics be as fast, safe and effective as their brand counterparts. Under state law, a pharmacist must fill your prescription with a generic unless your doctor specifically requests the brand-name drug. If that happens, ask your provider if a generic may be substituted.
- **Using an OTC drug alternative.** Often, over-the-counter medications, such as aspirin, ibuprofen and acetaminophen, work well for more minor aches and pains. Also, an increasing number of formerly prescription-only drugs (such as Prilosec OTC® and the antihistamine, Claritin®) are now available without a prescription—and are reasonably priced at retail pharmacies and Sam's/BJ's clubs. Ask your doctor or pharmacist what's best for your condition.
- **Cutting pills in half.** If you are paying out-of-pocket, it may be cheaper to purchase a higher dose of a medication and cut it in half for the prescribed dose you need. (If not, you may end up paying more in copayments.) Ask your doctor about this option because not all medications can be split safely. Use a pill splitter to get an even dose.
- **Skipping doses/taking half doses/not filling prescriptions.** These options do more harm than good. Without the prescribed medication, your condition may worsen and trigger more medical costs. Also, medications are prescribed in the exact dose and frequency required to treat a specific problem, so you must take it as directed or you get none of the benefit and waste your money. Talk to your doctor or pharmacist about any financial concerns and discuss medication options. Check out assistance programs from pharmaceutical companies, found at [rxassist.org](http://rxassist.org).

✓ **FCHP tip:** Take advantage of a prescription mail-order discount to receive a three-month supply of prescription drugs for the cost of two monthly copayments. For more information, visit [fchp.org/Members/mailorderpharmacy.htm](http://fchp.org/Members/mailorderpharmacy.htm).

My best advice is to talk with your doctor and ask questions. Being engaged in your own health and making appropriate lifestyle changes is the most cost-effective approach you can take!

# More Benefits

## With FCHP, wellness is free!

Here's a Fallon Community Health Plan benefit you want to remember: wellness visits are covered in full!\* That means no copayment and no deductible, if your plan has one. So there's no reason to put off that yearly physical!

### What is a wellness visit?

FCHP follows the Massachusetts Health Quality Partners (MHQP) recommended guidelines for pediatric and adult wellness visits. You can see them on [fchp.org](http://fchp.org) by clicking on "Members", then "Resources" and then "Preventive Health Care Guidelines".

For adults, a wellness visit generally refers to your annual physical exam with your primary care physician. Routine gynecological exams are covered, too. For your dependent children (up to the age of 19), visits covered under this benefit are regular (non-diagnostic or emergency) PCP office visits that may include a history and physical exam; developmental, nutritional or dental assessments; or the assessment and administration of needed immunizations.

### What does a wellness visit actually cost?

Without health care coverage, your wellness visit to your primary care provider would cost you an average of \$79. But when you're covered by FCHP, you pay nothing for your routine physical exam.

If you have any questions, please call Customer Service at 1-800-868-5200 (TDD/TTY: 1-877-608-7677), Monday through Friday, 8 a.m. to 6 p.m.

\* Program eligibility and benefits may vary by employer, plan and product. This is a new benefit for Fallon Senior Plan™ HMO members in 2010.



## FCHP support for high-risk pregnancies

The practical and emotional costs of premature delivery are immense. In an average week in the United States, 10,056 babies are born preterm—and are at risk for expensive, lifelong health problems.

That's why Fallon Community Health Plan offers a focused obstetrical program, called Special Deliveries, that supports pregnant women at risk for complications—including premature delivery. We provide this program at no additional cost to our members.

Our goal is to help these mothers and their babies have the healthiest pregnancy possible and to help mothers deliver closer to full term. We encourage our providers to refer appropriate FCHP members to the program, especially women who are carrying multiple babies, or who have hyperemesis, vaginal bleeding, certain chronic conditions, pregnancy-induced hypertension or other conditions.

Special Deliveries gives a woman who has pregnancy-related risks the extra case management support she needs throughout the pregnancy. We also offer education, home health services when necessary and identification of community resources to support or supplement care.

If you are interested in the Special Deliveries program, talk with your doctor, or for more information call FCHP Customer Service at 1-800-868-5200 (TDD/TTY: 1-877-608-7677), Monday through Friday, 8 a.m. to 6 p.m.

## Ski free—and more!

Snow season will be here soon, and that's great news for FCHP members who love to ski. Fallon Community Health Plan's It Fits! program reimburses for ski lift tickets, season passes and ski lessons at mountains and resorts, like Central Mass.' Wachusett Mountain. Get the details on our Web site, [fchp.org](http://fchp.org), or by calling Customer Service at 1-800-868-5200 (TDD/TTY: 1-877-608-7677), Monday through Friday, 8 a.m. to 6 p.m.

Be sure to take advantage of your It Fits! benefit for 2009! FCHP reimburses families up to \$400 (individuals up to \$200) each calendar year for membership at a fitness center or in Weight Watchers®, or for aerobics, Pilates and yoga classes taught by certified instructors. Don't forget—sports programs and lessons for all ages are reimbursable, too!

*Program eligibility and benefits may vary by employer, plan and product. Weight Watchers® is a registered trademark of Weight Watchers International, Inc.*

## FCHP insider tip: Direct Care

*Melissa (LaFleur) Hadley  
Client Service Coordinator*



When I talk with Fallon Community Health Plan members and others who are choosing health plans during open enrollment where they work, I find people asking, "How can I get the most value for what I can afford?"

For many, the answer may be FCHP Direct Care, a plan built around a specific provider network and that more employers and individuals are choosing with today's economy.

FCHP expanded its Direct Care network to more than 12,000 providers in the last two years. Because this is a concentrated and efficient network of doctors and community-based hospitals, we're able to offer their excellent care and services at a lower premium. Best of all, members get the same great value-added benefits as FCHP Select Care, like our It Fits! reimbursement program and paying a \$0 copay for annual wellness visits.

Many people I talk to are unaware of the broad choice of providers available in this network. (See participating providers in box.) If FCHP Direct Care is an option for them, I encourage individuals to see if their doctors, other providers and preferred hospital are in the Direct Care network before making a decision. If the answer is yes, they have nothing to lose and everything to save! If the answer is no, they might think about whether or not they are willing to switch doctors for the amount of money they could save. It's a personal decision.

So, when its time to renew your health insurance, evaluate what's most important to you or your family. Then be sure to compare plan networks and benefits, out-of-pocket costs and premium costs. Ask questions of your health plan or HR representative. At FCHP, we're committed to giving you the best health care value for your budget.

To see if your doctor is part of the Direct Care network, visit [fchp.org](http://fchp.org) and click "Find a doctor." You also may call Customer Service for a copy of the provider list at 1-800-868-5200 (TDD/TTY: 1-877-608-7677), Monday through Friday, from 8 a.m. to 6 p.m.

*Program eligibility and benefits may vary by employer, plan and product.*

### FCHP Direct Care provider groups:

- Acton Medical Associates
- Cape Ann Medical Center
- Charles River Medical Associates
- Fallon Clinic
- Highland Healthcare Associates IPA
- Greater Lawrence Family Health Center
- Lahey Clinic
- Lawrence General IPA
- Lowell General PHO
- Mount Auburn Cambridge IPA
- Northeast PHO
- Signature Healthcare Bridgewater Goddard Park Medical Associates
- Signature Healthcare Brockton Hospital and affiliated providers
- Southboro Medical Group
- Woburn Pediatrics
- Plus—more than two dozen top-notch hospitals

# More News

## Hold on to your benefits booklet

As a member of Fallon Community Health Plan, you probably have tucked away a booklet from us, called *Member Handbook/Evidence of Coverage*, which describes what benefits you have under your specific health insurance plan. You should review your booklet periodically to remind yourself what tests and type of medical care you're covered for, as well as any out-of-pocket expenses you may have.

If you've misplaced your copy of the *Member Handbook*, you may download a copy from our Web site, [fchp.org](http://fchp.org).<sup>\*</sup> You must first register to use the secure member portal, "My FCHP." You may also request a copy by calling FCHP Customer Service at 1-800-868-5200 (TDD/TTY: 1-877-608-7677), Monday through Friday, 8 a.m. to 6 p.m.

*\* This approach doesn't apply to our Fallon Senior Plan,<sup>™</sup> MassHealth and Commonwealth Care members, for which there are different regulatory requirements. For handbook copies, these members should call FCHP Customer Service at the above number.*

## Correct address needed for tax mailing

FCHP will mail its commercial plan subscribers who are Massachusetts residents a 1099-HC form (proof of health insurance coverage) in January 2010. This is used to complete Schedule HC when filing 2009 state income taxes.

To receive this important information, be sure we have your most current address. If you recently moved, or do so before the end of this year, please notify us by logging on to the secure member portal, "My FCHP," at [fchp.org](http://fchp.org) or call Customer Service at 1-800-868-5200 (TDD/TTY: 1-877-608-7677), Monday through Friday from 8 a.m. to 6 p.m. Thank you!

## Being covered is good common sense

Having health insurance is more than a legal requirement—it's a matter of good common sense for your health and your pocketbook.

Individuals who don't have health insurance with minimum creditable coverage may pay a maximum penalty on their state income tax of \$1,068 for 2009. All of FCHP's standard portfolio options meet minimum creditable coverage.

Health insurance is a necessity for peace of mind on several levels—for prevention of illness and for medical care and financial coverage should you have an accident or face a catastrophic illness.

If you know people who need insurance, please have them contact FCHP about our affordable health insurance options. They may visit us online at [fchp.org](http://fchp.org) or call us at 1-888-PWR-FCHP (that's 1-888-797-3247) (TDD/TTY: 1-877-608-7677), Monday through Thursday from 8 a.m. to 9 p.m. and Friday from 8 a.m. to 6 p.m.

*Program eligibility and benefits may vary by employer, plan and product.*

## Save the date!

**Senior Spectacular  
October 22, 2009  
DCU Center, Worcester**

Fallon Senior Plan<sup>™</sup> is the  
presenting sponsor.  
**Come one and all!**

## Hillis appointed Chair of FCHP board

Fallon Community Health Plan has named David W. Hillis to be Chair of its board of directors, after having served as a member since 2003.

Hillis has been President and CEO of AdCare Hospital of Worcester since 1974. Under his leadership, the hospital has become the most comprehensive provider of substance abuse services in Massachusetts. He has received numerous honors for his work.



## The Medicare Advantage difference

Fallon Community Health Plan is continuing its 30-year commitment to the Medicare Advantage program by offering several Fallon Senior Plan™ options for 2010.

It has been a challenging year for Medicare Advantage as lawmakers have targeted the program for cuts to achieve budget savings and offset national health care reform. FCHP has aggressively advocated for the program with congressional leaders and industry groups. Our argument is simple: Medicare Advantage enrollees have more comprehensive coverage that improves their benefits, lowers their out-of-pocket costs and provides better-quality care than traditional Medicare fee-for-service.

As a not-for-profit Medicare Advantage plan, Fallon Senior Plan will continue to offer the same level of services with more limited resources while helping to minimize the financial impact on our members. FCHP has been proud to consistently rank among the top Medicare Advantage health plans in the country by the National Committee for Quality Assurance for clinical quality and customer satisfaction.<sup>1</sup>

We know our members count on the extra benefits of Medicare Advantage. In 2007, Leslie V. Norwalk, acting administrator, Centers for Medicare & Medicaid Services noted, "We are seeing increased enrollment in Medicare Advantage, the program through which beneficiaries can access integrated health and prescription drug benefits, often with lower premiums and cost-sharing than under traditional fee-for-service Medicare. Medicare Advantage is particularly important for lower-income beneficiaries, who may

have difficulty paying Medicare's cost-sharing or private supplemental insurance premiums."<sup>2</sup>

Current Fallon Senior Plan members will soon receive in the mail information about their benefits and premiums for 2010. The annual election period for next year begins on November 15, 2009. We urge our members to read this package carefully, attend member meetings and call us if you have questions. (1-888-340-5504/TDD/TTY: 1-877-608-7677, seven days a week from 8 a.m. to 8 p.m.)

We look forward to offering you again in 2010 the type of care and services that are making a difference in your life.

<sup>1</sup> Fallon Community Health Plan's Medicare Advantage plan has achieved

high rankings in the annual "America's Best Health Plans" by U.S. News & World Report® and the National Committee for Quality Assurance. Out of all plans ranked nationally, FCHP was #11 in 2008; #1 in 2007; #7 in 2006; and #3 in 2005. NCOA is an independent, not-for-profit organization dedicated to measuring the quality of America's health care.

<sup>2</sup> Testimony on "Medicare Efficiency and Integrity," before the House Energy and Commerce Subcommittee on Health, April 18, 2007.

FCHP is a health plan with a Medicare Advantage contract.

H9001\_H2411\_2010\_730\_18  
(08/02/2009)

## Healthy pursuits support community outreach

It was a busy late-summer season for Fallon Community Health Plan in pursuit of our mission, *making our communities healthy*.

On September 13, FCHP was the presenting sponsor of the annual Canal Diggers 5Km Road Race in Worcester's historic canal district. This was a family-fun event that welcomed more than 1,500 participants and spectators from across the state.

FCHP's annual Golf FORE a Goal

Tournament on September 21 hosted more than 140 golfers at the Worcester Country Club, raising more than \$100,000 to benefit food pantries and hunger relief programs throughout our service area in Massachusetts.

Once again, FCHP employees participated in the annual United Way Day of Caring on September 15, the opening event of the Central Mass. United Way Campaign. Employees took part in projects that help improve local,

non-profit and human services organizations. The health plan will be working on another successful campaign throughout this fall season.

FCHP employees volunteer annually for Day of Caring. Pictured here is our 2008 group.



Fallon Community Health Plan 10 Chestnut St., Worcester, MA 01608

Si usted desea que se traduzca al español alguna información en esta publicación, favor de llamar a Departamento de Servicio al Cliente de FCHP al 1-800-868-5200 (si tiene problemas de audición llame al 1-877-608-7677) de lunes a viernes de 8 a.m. a 6 p.m.

NON-PROFIT  
U.S. POSTAGE  
PAID  
WORCESTER, MA  
PERMIT NO. 49

More News continued 

## FCHP Family Fun 2009 continues



Thousands of Fallon Community Health Plan members have been taking advantage of the FCHP Family Fun 2009 program. We hope you'll continue to use the Family Fun coupons as long as these attractions are open in 2009.

This fall, take time to de-stress by taking a healthy family outing on a weekend or vacation day at a regional attraction focused on nature, history or culture. You have many choices to be active—and interactive!—as you enjoy member savings on admissions and other discounts.

The health plan partnered with many family attractions throughout its service area, such as museums, zoos and science centers, who graciously donated these discounts to our members.

Simply present an FCHP Family Fun 2009 discount coupon and your FCHP member ID card at the time of purchase. Discount coupons are available on [fchp.org](http://fchp.org), by clicking on the FCHP Family Fun 2009 link, or by calling Customer Service at 1-800-868-5200 to receive the coupons by mail.

**More healthy activities. More savings. More you!**

## Attend an FCHP Senior Wellness program

Fallon Community Health Plan's Senior Wellness Series is in full swing through late November in towns around Massachusetts. The series features presentations on a variety of health-related topics, such as pain management, everyday relaxation techniques, and alternative and complimentary medicines. The hour-long programs are free and open to the public, so be sure to tell your family and friends about it!

To obtain a program schedule and pre-register (required), call our Community Relations Department at 1-508-368-9591 (TDD/TTY: 1-877-608-7677) Monday through Friday, 9 a.m. to 5 p.m. We hope to see you there!