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fallonhealth

A message from Fallon's President and CEO

Celebrating 40 years of service





Fallon's early leaders had a vision for bringing together the pieces of health care into one system that would offer high-quality, affordable care. It became reality when Fallon Community Health Plan was founded in 1977.

Today we carry forward that vision—with deep empathy for our members and a strong drive to develop effective ways to cover their care.

Now, as we celebrate our 40th anniversary, we continue to draw on

the experiences we've had through the years. Our commercial, Medicare and Medicaid plans serve people of all ages and income levels. And we're the only health plan in Massachusetts that is both an insurer and a provider of care. Fallon's Summit ElderCare® program provides medical care to adults (ages 55 and older) who qualify for nursing home care but want to live at home.

We remain dedicated to our mission of *making our communities healthy*. And we will, as always, let that mission guide every decision we make, regardless of changes happening at the federal level. Rest assured that we are working with local and national legislators, health care leaders and industry organizations to keep current with new developments and understand their implications.

"We have been extremely happy with Fallon throughout these four decades... We wish Fallon many more years of continued success."

-David and Roberta Schaefer, Fallon Health members since 1977

Forty years ago, our goal was to find better ways to serve our members. That remains our goal today—and it will continue to be our goal as we move forward together.

Best,

Richard Burke, President and CEO

Opioid addiction: It can happen to anyone

You've probably heard by now. Increased use of opioids—a type of drug that attaches to receptors in the brain to block pain, slow breathing and produce a calming, antidepressant effect—has led to record levels of addiction and overdose deaths.

"Addiction to this powerful class of drugs has afflicted urban, suburban and rural communities nationwide, including here in Massachusetts," said Thomas Ebert, M.D., Fallon's Chief Medical Officer. "If you're dealing with a dependence on opioids in your family or social circle, please know you are not alone."

If you think you or someone you love has a dependency, the time to act is now. Opioids—including codeine, fentanyl, hydrocodone, morphine and oxycodone—are prescribed for acute or chronic pain. They can become addictive very quickly. After legal prescriptions run out, some people resort to obtaining them illegally or switching to heroin. Often heroin contains fentanyl, a highly potent synthetic opioid responsible for many overdose deaths.

"There's a lot of shame around this, and that interferes with people getting help," said Paul Acford, LICSW, Program Director, Beacon

Assistance for addiction



For help with a substance use concern, whether for yourself or a loved one, call Beacon Health Options at 1-888-421-8861 (TRS 711), 24 hours a day, seven days a week. You can also find information specifically about opioid use on Beacon's website at beaconhealthoptions.com/members/opioid-treatment-resources.

"We can provide you with resources to encourage your loved one to seek treatment," said Paul Acford, LICSW, Beacon's Program Director. "And we may recommend counseling for you, too. Sometimes people are so concerned about the person with the addiction that they don't take care of themselves. It can be consuming."

Health Options, which provides support for Fallon members with mental health and substance use concerns.

"It's a common misperception that addiction indicates a lack of willpower, a moral failing or a character flaw. It's a physical issue. People get into trouble, and if they don't ask for help, they get deeper into trouble."

Tolerance, dependence or addiction?

People can have different responses to medications they take for a long time. Tolerance, for example, is an expected physical effect produced by opioids and a few other types of drugs. People with a drug tolerance may need to take higher doses to reach the same level of pain relief.

Dependence is another physical effect of long-term drug use. A person's system can become so used to the effect of the drug that decreasing or stopping it suddenly can cause an uncomfortable and potentially dangerous withdrawal syndrome.

Addiction, however, goes beyond physical dependence. Signs include compulsively seeking and using a drug—even when it causes job loss, debt, family issues or physical problems—and being unable to stop taking it. These abnormal psychological and behavioral symptoms can lead to obtaining drugs illegally and using them in dangerous patterns.

"Although tolerance, dependence and addiction are common consequences of opioid medication use, some people can take a small dose of an opioid for chronic, severe pain, and that will allow them to function well without side effects," said Gerald Gleich, M.D., a Medical Director at Fallon. While those patients need to be monitored closely, he added, they are not addicted.

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How to spot depression 😭

Everyone experiences sadness, grief and low energy now and then. But if you feel sad and without hope most of the time, you may have depression.

It's a common illness—one in four women and one in 10 men experience depression during their lives. It can result from a variety of situations and experiences, including:

- Medical conditions, especially if you have a disability or chronic pain
- Bereavement
- Isolation, such as living alone or leaving a home that you've lived in for many years



- Prescription medications depression can be a side effect
- Increased use of alcohol
- Reduced sense of purpose
- Fear of death or dying

Symptoms of depression

Call your primary care provider (PCP) if you are experiencing any of the following signs of depression:

- Sadness or fatigue
- Loss of interest in hobbies
- Social withdrawal and isolation
- Change in weight or appetite
- Irritability

- Change in sleep pattern
- Loss of function
- Feelings of guilt, worthlessness, helplessness
- Increased use of alcohol
- Thoughts of suicide—contact your PCP immediately

Steps to take for relief

Your PCP may prescribe antidepressants, counseling or a combination of the two. Increasing physical activity, staying in touch with family and friends, and keeping your brain active can also be a part of overcoming depression.

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Opioid addiction: It can happen to anyone, continued from page 3

Danger of addiction

The risks multiply when someone becomes addicted. In addition to the possibility of accidental overdose and death, opioids can cause side effects including constipation, nausea, hormonal dysfunction and opioid-induced hyperalgesia, which is when opioids cause pain instead of relieving it.

Legal problems can result from misusing a drug or giving it to someone who doesn't have a prescription. Because opioids are a target for addicts and thieves who then sell the stolen medications, Dr. Gleich cautions those with

prescriptions for addictive painkillers to keep them stored safely.

"Make sure that you can get to your prescriptions-and that no one else can," Dr. Gleich said. "And if other people are helping you with your medications, they need to act responsibly."

Alternatives to drugs

Dr. Gleich suggested that, for some people, alternatives to pain medication, such as exercise, heat, massage, relaxation and attention to emotional and psychological issues, can reduce or eliminate the need for prescription painkillers.

"Treatment of pain should be geared toward improved function," said Dr. Gleich

However, Lukey Nuthmann, LICSW, Fallon's Behavioral Health Director, doesn't want people to leave their acute or chronic pain untreated out of fear of this class of medication.

"Talk to your doctor about exactly how to take them and what to expect when you stop," Nuthmann said. "And be cautious and aware about the possibility of getting addicted while using them."

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See a doctor anytime, by phone or video

Have a cold you can't shake? A sinus infection? A rash? Conjunctivitis? A urinary tract infection? You now have access to a doctor's advice through Teladoc. And you don't have to leave home or work to get it.

Fallon members can talk with a U.S. board-certified doctor by phone or video chat any time of day or night, 365 days a year. Teladoc is for non-emergency health issues only.

Call Teladoc if you:

- Are considering going to the emergency room or urgent care for an issue that is not an emergency
- Feel sick while on vacation or away from home
- Can't reach your PCP (Teladoc doesn't replace your PCP)

It's easiest if you set up your Teladoc account in advance, so it will be ready for the first time you use it. There are two ways to get started:

- Going to teladoc.com/fallon and click "Set up account."
- Or calling 1-800-Teladoc (1-800-835-2362).

The cost of a Teladoc visit varies depending on your plan. If you'd like more information before signing up, you can call Fallon at the number on the back of your member ID card or visit fallonhealth.org/teladoc.



Eat better, move more to reduce risk of obesity

Is obesity a problem in Massachusetts? The answer is yes, according to the state Department of Public Health. More than half of adults—and a quarter of secondary school students—in Massachusetts are overweight or obese.

Eating better and moving more can help you and your children reduce the risk of becoming overweight or obese. Here are some tips:

- Eat more fruits and veggies - 9-11 servings a day
- Re-think your drink
 - Drink plain, flavored or carbonated water instead of sodas and fruit drinks
- Downsize your portions
- Use smaller plates, eat smaller bites, and take time to enjoy your meal so you don't overeat

- Choose to move more
 - Get 30 minutes of exercise each day to stay in shape, maintain your weight, and feel great
- Tame the tube
 - Trade TV, computer and phone time for physical activity and do crunches or situps, use weights or stretch while watching TV

If you're expecting a baby, remember that breastfeeding can protect your baby against disease, obesity, and common illnesses.

If you have concerns about your weight—or your child's—ask about it at your next checkup. Annual wellness checkups are covered with no copayment.

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Pregnancy and postpartum care helps mom and baby



Taking care of yourself while you're pregnant—and after your baby arrives—is important for your baby's health and for yours.

Benefits of the Oh Baby! program

If you're pregnant or planning to adopt a baby, Fallon has a health and wellness program—called Oh Baby!—designed just for you. It's available at no extra cost and provides:

- Prenatal vitamins
- Breast pump
- Discounts on childbirth classes and birth announcements
- Home safety kit
- Temporal artery thermometer
- Convertible toddler car seat
- Plus a few little extras

You can find out more about Oh Baby! at fallonhealth.org/ohbaby.

Pregnancy complications?

If you run into complications during your pregnancy, Special Deliveries—Fallon's high-risk maternity program—provides support, education and home health services to help you have the healthiest pregnancy possible.

For more information about Special Deliveries, call 1-800-333-2535, ext. 78002 (TRS 711)—or ask your primary care provider.

Checkup for mom

After your baby arrives, don't forget to keep taking care of yourself. Schedule a four- to six-week postpartum checkup with your nurse or midwife. Your provider will assess your physical and emotional needs and you can ask for information on nutrition, exercise and family planning.

Baby blues

More than half of all new mothers feel sad, worried, or shorttempered after having their baby. These "baby blues" are a mild form of depression that tends to last less than a week. It usually goes away on its own.

Postpartum depression

Sometimes the "baby blues" don't go away. If they last longer than two weeks, you may have postpartum depression. You are at greater risk if you have depression or mood problems, have had postpartum depression before or have a history of depression in your family.

Signs of postpartum depression include:

- Feeling very tired
- Crying (even for no reason)
- Forgetting things
- Difficulty sleeping
- Feeling sad or nervous
- Feeling angry, guilty or worthless
- Losing interest in your newborn
- Thoughts of dying, hurting yourself or hurting your child

If you notice any of these signs, contact your doctor or a mental health counselor right away, or call Beacon Health Options at 1-888-421-8861 (TRS 711).



For clarification of your covered benefits, please contact Fallon Health's Customer Service Department at 1-800-868-5200 (TRS 711), or email cs@fallonhealth.org.

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Win by quitting: Give up tobacco for good

Seven out of 10 adults who use tobacco say they want to stop, according to the Centers for Disease Control and Prevention. They know why they should quit, but it's easier said than done. That's where Fallon's free Quit to Win program comes in.

Our experienced Quit Coaches understand the challenges involved in quitting and help you develop your own "quit plan." Your Quit Coach will provide support, counseling and quitting tips through up to 10 individual telephone coaching sessions or by text message.

For more information, call 1-508-368-9540 or 1-888-807-2908, option 1, (TRS 711), Monday–Friday, 8:30 a.m.–5:00 p.m.

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Learn about post-mastectomy coverage

If you elect breast reconstruction after a mastectomy, Fallon provides coverage for services as determined in consultation with you and your attending physician, in accordance with the Women's Health and Cancer Rights Act (WHCRA) of 1998.

Covered services include:

- All stages of reconstruction of the breast on which the mastectomy was performed
- Surgery and reconstruction of the other breast to produce a symmetrical appearance
- Prostheses
- Treatment of physical complications from the mastectomy, including lymphedema

Your plan's usual deductibles, copays and coinsurance apply to medical and surgical benefits you receive after mastectomy. For more information, call the number on the back of your member ID card.

Fallon Health complies with all applicable Federal civil rights laws and does not discrimin ate on the basis of race, color, national origin, age, disability or sex.

Si usted, o alguien a quien usted está ayudando, tiene preguntas

acerca de Fallon Health, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-800-868-5200.

Se você, ou alguém a quem você está ajudando, tem perguntas sobre o Fallon Health, você tem o direito de obter ajuda e informação em seu idioma e sem custos. Para falar com um intérprete, ligue para 1-800-868-5200.

Need reusable medical supplies?

Get the most for your money

Long-lasting, reusable medical supplies like hospital beds and wheelchairs—called durable medical equipment—can be expensive. Choosing from Fallon's network of durable medical equipment suppliers means you'll get quality equipment, and it may be at a lower cost.

Other examples of durable medical equipment include oxygen supplies, insulin pumps, walkers and power mobility devices. To learn more, call the Customer Service number on the back of your member ID card, or visit our website at fallonhealth.org/dme.

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For more information

Contact Customer Service by calling the number on the back of your member ID card. Or use the appropriate number below.

Fallon Customer Service



1-800-868-5200 (TRS 711) Monday, Tuesday, Thursday, Friday, 8 a.m.–6 p.m. Wednesday, 10 a.m.–6 p.m.

Customer Service for Fallon MassHealth members 1-800-341-4848 (TRS 711)

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