

Fall/Winter 2018

# Healthy

communities • families • lifestyle

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## A message from Fallon's President and CEO

# Resources for better health



If you're like most people, you think of health insurance only if you have an illness or health crisis. And if you do, whether it's a major or minor situation, Fallon is here. We're always ready to guide you through the health care system and make sure you get the care you need, when and where you need it.

But we're also here when you're not thinking of us—ensuring you receive day-to-day preventive care to help you stay healthy.

### Remember to get your flu shot

A great example is your annual flu shot. Getting vaccinated is quick—relatively painless—and covered by Fallon. Best of all, vaccination protects you from more serious illness, which is especially important when you're trying to stay healthy through the winter months.

### Have your annual physical

An annual physical is another way you can get preventive care, also covered by Fallon. A regular checkup helps you establish a relationship with your primary care provider (PCP)—and it's key to maintaining your health. Your PCP may check your blood pressure, cholesterol and blood sugar levels. He or she may also update your necessary immunizations and address concerns about diet and exercise. This annual visit gives you a chance to get screenings for illnesses and conditions that could become more serious if left unnoticed.

### Get coaching for chronic conditions

If you have asthma, chronic obstructive pulmonary disease (COPD), diabetes or heart disease, managing your condition and feeling healthy on a daily basis can be a challenge. Fallon's disease management experts are dedicated to helping you feel the best you can. Their telephone coaching can teach you how to slow the progress of your condition, increase periods of health and focus on healthier living to improve your quality of life. (Find out if you're eligible by calling 1-800-333-2535, ext. 69898 (TRS 711), Monday–Friday, 8:30 a.m.–5:00 p.m.)

I encourage you to tap into these benefits. We designed them for you, and we want you to have the advantage of using them to stay as healthy as possible.

With warm wishes for a healthy, happy 2019,



Richard Burke, President and CEO



# Stay healthier and happier this winter



Some New Englanders love the transition from autumn to winter, especially if they participate in outdoor sports and activities. Others feel like hibernating and wish for the return of warm weather in place of the cold, snow and ice outside their doors.

Even if you're happy when the first frost greets you in the morning, stretches of severe weather can make you feel done with winter long before it's done with you.

Short of flying south for the season, there are ways to thrive in a New England winter. It can help if you fill your days with social activities, work projects and exercise. Staying inside and reducing your activity can take a toll on your mental and physical health. Experts at Fallon Health have some tips for keeping up your spirits—and your activity level—even in the cold winter weather.

## Take a walk

You don't have to ski or skate to enjoy winter. Walking, even when you're trudging through the snow or breathing in the chilly air, has impressive benefits. The sunshine helps your body produce vitamin D and can give your mood a natural boost. Walking regularly is also a good way to maintain a healthy weight. And it can help you manage—or possibly prevent—

chronic conditions like heart disease, high blood pressure or diabetes.

"Embrace the cold!" said Tyler Smith, one of Fallon's Health Promotions Specialists and a Certified Strength and Conditioning Specialist. "Getting outside can help make winter more fun—or at least more bearable. Just bundle up and go."

Walking can improve your strength, balance and coordination, which in turn can reduce your risk of falls.

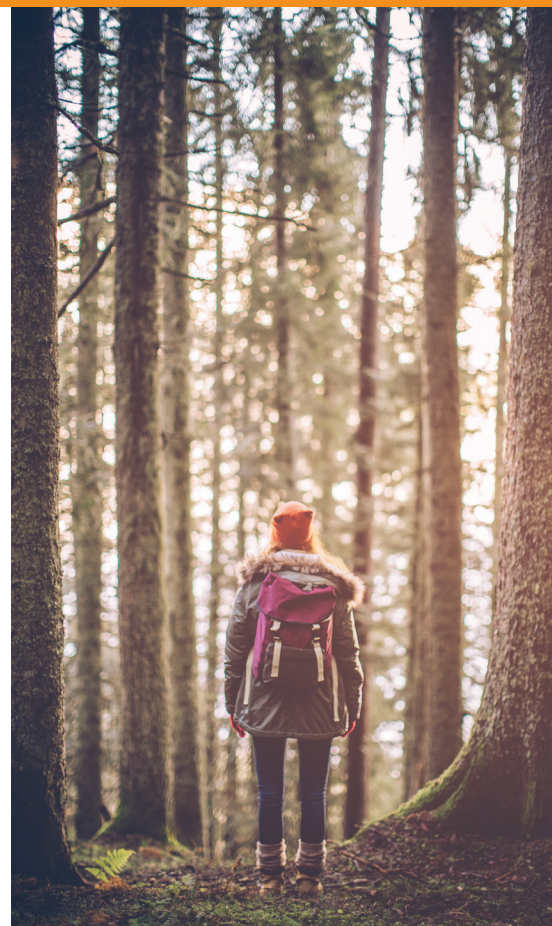
If snowbanks are high enough to block your view of oncoming cars, walking on a wooded trail or bike path can be a safer alternative, with the same health benefits. If conditions are right, snowshoeing can help you navigate deeper snow and let you add more intensity to your workout if you want to.

## Exercise inside

"Winter is a great time to try a new outdoor activity or sport, like pond hockey, snow shoeing, skiing, or snowboarding," said Smith. "But there's plenty to do inside that can keep your mind and body active."

If conditions are too slippery, stormy or cold for you, you may want to walk at a mall or an indoor track, instead of braving the elements.

Taking classes at a gym or fitness center can be a great option. If you



prefer to exercise at home, search YouTube videos for yoga instruction, body weight routines, and other exercise programs.

## Choose healthy food

With weather making it more challenging to stick to an exercise routine—and with so many holidays and social gatherings revolving around food—weight gain is common during the winter months.

"You can enjoy the holidays without overindulging," said Smith. "As the saying goes, 'It's not about what you eat between Christmas and New Year's. It's about what you eat between New Year's and Christmas.'"

He suggests focusing on healthy foods that are widely available

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# Stay healthier and happier this winter, *continued from page 3*

throughout the winter:

- Vegetables—sweet potatoes, onions, carrots, turnips, beets, radishes, kale, collard greens, Swiss chard, cabbage and squashes such as butternut, spaghetti and acorn
- Fruits—apples, oranges, grapefruits, lemons, limes, dates and pomegranates

“Try to add some of these to your regular recipes, or look for new dishes that feature them,” Smith said. “Many of them work well for stews, soups and fruit salads.”

## Avoid illness

Fall and winter are prime seasons for illness. The basic rules for avoiding the spread of colds and flu:

- Wash your hands
- Get plenty of sleep
- Avoid others who are sick
- Don’t touch your eyes, nose and mouth
- Get a flu shot

A flu shot can help you avoid serious illness, even if you’re in good health. Having a chronic condition—like asthma, chronic obstructive pulmonary disease (COPD), diabetes or heart disease—can increase your risk of complications.

A flu shot will begin protecting you within two weeks and prevent you from spreading the flu to others. You can get one at your primary care provider’s office or a pharmacy

in your plan’s network—and Fallon covers the cost.

## Manage your health

Staying healthy isn’t only about eating well and exercising regularly. It’s important to have an annual wellness exam with your primary care provider (PCP). It’s covered by your Fallon plan.

Of course, you should also check in with your PCP if you’re sick. But if you have chronic conditions or other health issues that are affecting your everyday life, those are also reasons to visit your PCP.

Your PCP can provide treatment options and referrals for common issues such as:

- Depression
- Eczema
- Asthma
- COPD
- High blood pressure
- Bladder control
- Diabetes (see page X for new guideline)

## Stay happy

It’s easy to fall into a rut during the winter. Many people tend to stay inside and eat, drink and watch TV. Making the choice to be active can make a big difference in how you view the season.

“It can be a difficult time of year, and it can be normal to feel down,” said

Karen Gagliastre, Health Promotions Manager for Fallon. “That’s why it’s so important to look for positive activities.”

Here are some suggestions:

- Establish a new winter tradition
- Host a game night with friends or family (or both)
- Plan a home improvement project—then do it or get estimates from a professional
- Try a new hobby
- Volunteer for a cause that’s important to you
- Have a party
- Put on some music and dance
- Visit a museum
- Go to a show or concert

## Enjoy every moment

Being mindful means focusing fully on what you’re doing at a particular moment—that’s not easy to do at any time of year. But practicing mindfulness can help you reduce stress, increase your focus and improve your mood.

Gagliastre recommends getting started by being mindful when you’re outside.

“When you’re walking, notice the sounds you hear,” Gagliastre said. “Take yourself off autopilot, and consider every step. Listen to the rustle of the leaves, the wind in the distance, the snow underfoot. Take a

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# Program for older adults expands to Webster

Fallon's Summit ElderCare, a Program of All-Inclusive Care for the Elderly (PACE), provides medical care, adult day health, social supports and health insurance for adults ages 55 and over who qualify for nursing home care but want to live at home.

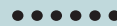
We recently opened a new PACE Center in Webster to replace a smaller location in Charlton.

Fallon is the largest PACE provider in New England and fifth largest

in the country. With nearly 1,200 participants, Summit ElderCare PACE Centers are located in Leominster, Lowell, Springfield and Worcester, in addition to Webster. We also operate Fallon Health Weinberg PACE in western New York.



For more information, visit [fallonhealth.org/summit](http://fallonhealth.org/summit).



## How we support and protect you

We have practices in place so you receive high-quality, safe clinical care and excellent service with Fallon.

Our Quality Services Program monitors member satisfaction and complaints, continuity and

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## Stay healthier,

*continued from page 4*

moment to look at the colors of the sunrise or sunset. Feel the cold air as you breathe in and out."

These seem like small things, but Gagliastre said they can make a big difference.

"Paying attention and being mindful will make these months more enjoyable as they go by. And you can keep practicing mindfulness long after the snow melts."



coordination of care, appropriate drug use, preventive health care and more. You can find more information at [fallonhealth.org/quality](http://fallonhealth.org/quality), or call 1-508-368-9103 and ask for a brochure.

Our Utilization Review Team looks at members' treatment histories to determine if care was medically necessary, efficient and clinically appropriate. The team then looks for ways to improve in similar future cases. Our decisions are based first and foremost on the

benefits of receiving medically necessary care for prevention or treatment of illness. We don't offer any compensation or reward to our Utilization Review Team or affiliated providers for denying or restricting appropriate care or services.

For all your rights and responsibilities, visit our website, look at your *Evidence of Coverage* (EOC), or call your plan's phone number, listed on page 8, to request an EOC by mail.



## Guidelines for care decisions

Our guidelines for clinical practice and preventive care are designed to support the decision-making processes in patient care. You can find pediatric and adult guidelines on our website. If you'd like a paper copy, call your plan's phone number, listed on page 8. We recommend you review the guidelines and discuss them with your doctor.



## Prevent fraud, waste and abuse

Fallon Health is committed to preventing, detecting and reporting health care fraud, waste and abuse. You can help by knowing how to spot it. This is what it can look like:

- Bills for services, tests, visits, equipment, supplies or prescriptions you never received, used or need
- Services performed by an unlicensed provider or billed under a different provider's name
- ID card used by another person

- Inaccurate information given to health providers to get treatment or drugs

Follow these recommendations to prevent fraud, waste and abuse:

- Review bills from your provider and Explanation of Benefits statements from Fallon.
- Ask your provider to explain the reason for services.
- Beware of "free" services or supplies from unknown or out-of-state pharmacies. Dishonest entities use this tactic to get your personal information.

- Don't give your Fallon Health, Medicare, Medicaid or Social Security numbers or cards to marketers or solicitors.

- Report medical providers or suppliers who waive copayments or deductibles, an unlawful practice used to make false claims, violate anti-kickback law and more.

If you suspect or know of health care fraud, call your plan's phone number, listed on page 8—or our toll-free anonymous hotline at 1-888-203-5295 (24/7).

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## New guideline for diabetes care

People who have diabetes are two to four times more likely to die from heart disease than those without diabetes. Because of those rates, the American Diabetes Association now recommends statins, which are medications to reduce cholesterol levels, to all 40 to 75 year olds with diabetes, regardless of their cholesterol levels.

Ask your PCP about this new care guideline at your next visit. If your PCP prescribes a statin, ask for a three-month supply. If you get it by mail, Fallon may cover it for the cost of your two-month copay, effective Jan. 1, 2019.

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## Help with complex care

If you have a serious injury, cancer or other major health decline or diagnosis, you may be eligible for our Complex Case Management program. The program's nurse case managers and social workers collaborate with your caregivers and physicians, so you get the services and resources you need.

To find out if you're eligible, call 1-800-333-2535, ext. 78002 (TRS 711), Monday–Friday, 8:30 a.m.–5:00 p.m.

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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](mailto:cs@fallonhealth.org).

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# Protect your personal information

Fallon Health protects your privacy by using your information only for treatment, payment and health care operations, in keeping with applicable state and federal law.

A Notice of Privacy Practices, which is in your *Evidence of Coverage* (EOC), gives more detail and explains your rights and obligations. To request a copy or learn more on this topic, call your plan's phone number, listed on page 8, or visit [fallonhealth.org](http://fallonhealth.org).

Protecting your confidential information can prevent identity theft. Having your name, Social

Security number, birth date or medical identification number can enable thieves to illegally obtain medical services.

These steps can help protect you from identity theft:

- Only share your Social Security number if absolutely necessary. Don't carry the number with you.
- Don't respond to unsolicited mail, email, calls, text messages or social media requests.
- Inspect your medical bills and Explanation of Benefits statements for suspicious activity.

- Create complex passwords and don't share them with anyone. Fallon will never ask for your password.

- Don't use public WiFi.

- Install security updates on all electronic devices.

If you notice suspicious activity, call your plan's phone number, listed on page 8, email [compliance@fallonhealth.org](mailto:compliance@fallonhealth.org) or call our toll-free anonymous hotline at 1-888-203-5295 (24/7).

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## Access your Health Benefits Statements

It's easier and faster to get your Health Benefits Statements online, since we went paperless in July. No more waiting for the mail to get these important documents, which explain your health care claims. You can even view your past statements.

If you haven't had a chance to view your statements online, go to [myFallon.org](http://myFallon.org) and log into the Document Center. Then you can view your Health Benefits Statements any time.

### Choose notification preferences

Visit [myFallon.org](http://myFallon.org) and log into

the Preference Portal to choose how you want to be notified when new statements are ready. You can choose to get an email, a text message or both.

If you want to keep getting your Health Benefits Statements in the mail, you can set that up in the Preference Portal, too.

Questions? If you need any help or have any questions about setting your communication preferences or accessing your electronic documents, please call Customer Service at the phone number on the back of your member ID card.

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## Stay covered!

Please remember: Massachusetts adults must have health care coverage that meets state standards, even though the federal Affordable Care Act's individual mandate penalty will end on Jan. 1, 2019. Visit [mahealthconnector.org/stay-covered](http://mahealthconnector.org/stay-covered) for more information.

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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 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.