

Healthy Communities

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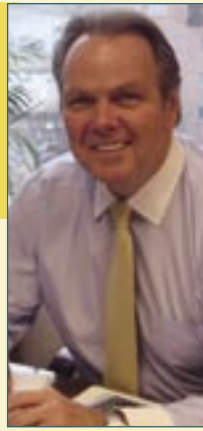
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W. Patrick Hughes, President and CEO,
Fallon Community Health Plan



Affording our expectations

In the 1950s, when credit cards, color TV and car seat belts were just introduced, Americans spent very little on health insurance. Insurance primarily covered acute hospital and emergency costs. Other medical expenses were paid out of pocket.

Over the years, more services were added, and came to be expected, under insurance, such as doctor visits, diagnostic tests, physical therapy and chronic care programs. At the same time, the cost of care kept climbing with inflation, with more medical and technological discoveries, new medicines and a multitude of other factors.

And so today, with health insurance, we find ourselves having high expectations and costs. Fallon Community Health Plan is working hard to balance both—seeking every day to exceed the expectations of our members as we face the challenges of the highest medical costs in the nation.

FCHP spends an average of 90 cents of each premium dollar on our members' medical expenses. To retain that high value, we continue to develop programs and approaches to keep health care costs in check.

For example, we promote cost-saving prevention and wellness with programs that encourage tobacco cessation, weight management and active lifestyles. When you are sick, we guide you in managing chronic illnesses, coordinating care when you have multiple conditions and providers, and being proactive to get you needed at-home services. Our experience has proven that this approach results in better, more cost-effective care.

We've been innovative in our product and plan designs, such as our introduction of FCHP Direct Care, our high-performance, limited-network product that has a significantly lower premium. We emphasize affiliations with community hospitals that provide excellent care at considerably less cost than teaching hospitals.

Making health care more affordable, while maintaining our quality expectations, will take a partnership of doctors, hospitals, insurers, legislators and individuals like yourself. We can do it. Won't you join us?

If you'd like to comment or send a suggestion, I encourage you to write to me at healthycommunities@fchp.org.

New focus on food allergy safety

When you eat out at a local restaurant this fall, you'll see something new on the menu:

Before placing your order, please inform your server if anyone in your party has a food allergy.

This statement now must appear on printed menus and menu boards of all Massachusetts restaurants under a first-of-its-kind law focused on increasing food allergy awareness in restaurants.

According to The Food Allergy & Anaphylaxis Network (foodallergy.org), more than 12 million Americans, including 3 million children, have food allergies, which can range from mild to life-threatening. The Food & Drug Administration identifies the most common food allergy triggers—"the big eight"—as peanuts and tree nuts, fish and shellfish, eggs, milk, wheat and soy.

The law also requires restaurant managers to view a food allergy training video, and eating establishments to post a food allergy awareness poster in employee areas.

"This is a groundbreaking law," notes Michael Pistiner, M.D., M.M.Sc., an FCHP network allergist who helped develop the regulations. Dr. Pistiner, with Northeast Allergy Asthma and Immunology (neaai.com), is on staff at Health Alliance Hospital, as well as Children's Hospital Boston.

"Restaurants now will be more informed and vigilant about their

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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.

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Visit our Web site at fchp.org.



Your child and vaccine safety

Our country's immunization program has been so successful that most young parents today have never seen a case of measles, mumps or rubella. These diseases and their dangerous consequences still are, however, a threat to children who aren't vaccinated, particularly in today's world of international travel.

The MMR vaccine, as it's known, is given to children in two doses—one at age 12 to 15 months and the other between ages 4 and 6 years. Some parents continue to be concerned

about the vaccine's safety. Is there cause for worry?

Q. Why do some parents still think there's a link between the MMR vaccine and autism spectrum disorders (ASD) when every reputable scientific study has found no link?

A. Signs of autism sometime appear around the same age that the first dose of MMR is given. Parents of children who received the vaccine and who then showed signs of autism might assume

a cause and effect when there is none. Also, a well-publicized 1998 study in the United Kingdom prematurely claimed that the vaccine could contribute to the development of autism. Since then, 10 of the 13 study authors have withdrawn their support, and numerous studies involving thousands of children have found no relationship. The cause(s) of ASD remain unknown.

Q. Is there any harm in delaying the first vaccine dose until a child is age two or older?

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Your autumn checklist

Autumn is here. Leaves are falling, evenings are cooler and we're snuggling in our sweaters. With this shift in season, here are a few tips to follow for good health and safety.

- Before the snow falls, get outside and enjoy the beauty and fresh air of autumn by walking, bicycling, hiking, jogging, playing tag football, etc.
- Plan your meals around seasonal foods full of vitamins and fiber, such as beets, squashes, sweet potatoes, parsnips, Brussels sprouts, pears and cranberries.
- When tackling yard work, remember the basics: Warm up and stretch first. Use a rake that's comfortable for your height and strength, and wear gloves. When picking up leaves, bend at the knees, not the waist.
- Beware of fall allergens, like outdoor molds and ragweed. Avoid being outside between 5 a.m. and 10 a.m. when pollen is strongest, and keep the windows and doors of your home and car closed. Shower and wash hair immediately after outside activities.



- It's time to plan for your annual flu shot, particularly if you have a chronic health condition.
- After turning the clocks back (November 7), take extra precautions as a driver and pedestrian to adjust to the earlier darkness at peak commute time.
- With the time change, do a check and replacement of batteries in your smoke and carbon monoxide alarms and make sure your fire extinguishers are still good. Also, check and discard expired medications—old medication is not only ineffective, but can cause harm, too.
- If you celebrate Halloween, remember that chocolate may be a special treat for humans, but it's toxic to dogs, cats and birds.

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customers' allergy concerns, which will put people more at ease. Still, diners with food allergies must continue to effectively communicate about their allergies, remain vigilant, and make wise restaurant and food choices."

Sesame allergies on the rise

Vandana Krishna, M.D., M.S., an FCHP network allergist with Winchester Hospital, would agree with Dr. Pistiner. Earlier this year, Dr. Krishna presented a paper on "The Need for Education About Sesame Allergy" at the annual meeting of the American Academy of Allergy, Asthma & Immunology, in which she is a Fellow. She is board certified by the American Board of Allergy & Immunology.

Although sesame is not one of the FDA's "big eight" food allergens (see page 2), sesame seed allergies are rapidly rising in the United States. Sesame is becoming more common in our diet, in such forms as sesame crackers and bagels, cookies and hummus. Dr. Krishna, of Asthma & Allergy Specialists, PC, in Winchester (asthma-allergy.us), advocates for more education on the topic and stricter labeling guidelines for the food industry.

vaccine safety

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A. Doing so needlessly exposes a child for a longer period of time to getting measles, mumps or rubella. Younger children often are the most vulnerable. Parents should discuss any concerns with their child's pediatrician.

Q. Is there thimerosal or mercury in MMR vaccine? Does thimerosal contribute to ASD?

A. No. The MMR vaccine never has contained thimerosal, a mercury-based preservative, or any other form of mercury. Experts widely agree that science does not support a link between thimerosal and autism.

The American Academy of Pediatrics concludes that serious consequences happen far more often from diseases than the vaccines that prevent them. Getting the vaccine is a much safer alternative.

Resource: Centers for Disease Control and Prevention. See cdc.gov/vaccines/vpd-vac/mumps/default.htm.

How your health plan works: Knowing your benefits

You and a friend may think you have the same plan or network, such as FCHP Direct Care, but wonder why you have different copayments or benefits. *In fact, your coverage can vary greatly by employer, plan or product.*

You can have different benefits than your friend, even though you are both members of the same HMO. That would depend on whether you are a "commercial" plan member, and on the specific FCHP health insurance plan your employer offers and you choose. Also, there are different plans you may have as a Fallon Senior Plan,[™] MassHealth or Commonwealth Care member.

It's a good idea to review your *Member Handbook/Evidence of Coverage* periodically to remind yourself what tests and types of medical care are covered. Also, if you are a commercial plan member, look for other details specific to your plan, such as any out-of-pocket expenses you may have, in the *Schedule of Benefits* given to subscribers.

If you would like a copy of your *Evidence of Coverage*, please 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. (Fallon Senior Plan members may call this number from 8 a.m. to 8 p.m. and from November 15 - March 1, we're available 7 days a week.)

This information also is available online to download for many of our members:

- **Commercial plan:** fchp.org/Members (log in to My FCHP)
- **Fallon Senior Plan:** fchp.org/Seniors/2010/helpful_documents.htm
- **MassHealth:** fchp.org/Plans/Masshealth.htm

FCHP is a health plan with a Medicare contract.

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More Online

Updates to our Web site

This fall, we'll be launching an updated version of fchp.org. The "new" site will have a fresh design with improved navigation and page layouts—while keeping your favorite tools and content. Check us out! Recently, we also enhanced My FCHP, which provides our commercial plan members with secure access to personal information and exclusive health tools. Be sure to register for My FCHP if you haven't already done so.

Visit our new Summit ElderCare Web site

We've launched a new Web site for Summit ElderCare®, our Program of All-Inclusive Care for the Elderly that helps individuals who are nursing home eligible to remain living at home. The new site offers visitors up-to-date information on the program's medical, insurance and social support services, while providing caregivers and referral sources detailed information about costs and eligibility requirements. Visit today at summiteldercare.org.

Make your wishes known

A health care proxy, or advance directive, is a simple legal document that allows you to name someone to make health care decisions for you if you become unable to make or communicate those decisions. That person could talk to your doctors about your health, and would have the authority to accept or refuse treatment for you. More information and an easy-to-complete health care proxy form is available at fchp.org/Members/Resources.htm—click on "Advance care planning."

Are you the picture of health?

Find out today by taking the Personal Wellness Profile™ on fchp.org.

The Personal Wellness Profile™ is a health and lifestyle questionnaire that evaluates your family history, fitness and eating habits, emotional health and other health factors to give you an overall picture of your current health and wellness. This assessment is geared to people 18 to 64 years of age.

The profile generates a report that includes an overall wellness score as well as scores in the areas of coronary risk, cancer risk, nutrition and fitness, stress and safety. Learn what health problems you may be at risk for, and receive suggestions and information for improving your health and lifestyle. Your profile answers are always secure and protected.

To complete your profile, go to fchp.org and click on "My FCHP" under "For members." If you haven't already registered, you'll need to do this step. Once logged in, click on "My Health Tools," then "Personal Wellness Profile" on the left and sign in to take the profile. It will take only about 20 minutes, and you can print your report immediately.

If you can't do the profile online, call us at 1-888-807-2908, press 4, to request a written version you can complete and return to us. We'll scan it and mail you your report.



Cost of care 101

Meet Tom and Carol, our fictional FCHP members, who are both in their 40s and live down the block from each other. For the first time, they have a health plan with a \$1,000 annual deductible, the amount they must first pay out of pocket for certain services before the plan will pay for those services.

Tom and Carol are usually fairly healthy, but recently have experienced typical cold symptoms—sore throat, sneezing, cough—even mild fever and chills. They took care of themselves, thinking the virus would run its course in a few days. But, into the second week, their coughs were getting worse, their muscles ached and they felt tired all the time. Maybe something else was wrong? Could it be pneumonia? It was time to seek help.

Tom decided to go to the emergency room. Carol made an appointment to see her primary care doctor. They both were diagnosed with pneumonia, treated appropriately and soon felt better.

That's where the similarities end. When it came to the cost of their care, it was a different story. (See box below.)

When the bills came, Carol and Tom were surprised at the cost of services they received and would pay towards their deductible—particularly Tom.

Shopping for health care?

Like many Americans, Tom and Carol are savvy consumers and pay attention to the cost of products and services that are part of their daily lives. Ask them the price tag for a new car, a 42" plasma TV, a good restaurant meal, cell phone plans, a pair of designer shoes or concert tickets, and they can give you a ballpark estimate. They usually weigh the features vs. costs of what they purchase and shop around for the best price.

But, ask Tom and Carol the real cost of a doctor's visit, a chest X-ray, a hospital room or their cholesterol medication, and they probably won't have a clue. This information is not so easy to find and, under our system of health care, these services have been historically paid for by someone else.

In the United States, a majority of residents are covered by health insurance provided by an employer or government-run program like Medicare and Medicaid. As a result, we rarely see the true cost of our health care benefits and services. In 2009, employers paid two-thirds (approximately \$10,000) of the average premium for family health coverage.

As for the care itself, hospitalizations, surgeries, tests, medications and professional services today can easily and quickly add up to \$50,000, \$100,000 or more for an accident or acute illness. Fallon

Tom		Carol	
ER visit	\$ 285	Doctor visit copay	\$ 25 (actual cost \$158)
Chest X-ray (in hospital)	\$ 119	Chest X-ray (outpatient)	\$ 53
Blood tests (in hospital)	\$ 81	Blood tests (outpatient)	\$ 54
Total:			
		\$ 485	\$132
Difference: \$353*			

** This information is an estimate of the costs that may be incurred for these services. Individual experience or costs incurred may vary.*

Community Health Plan spends approximately 90 cents of each premium dollar on our members' medical expenses, such as doctor visits and hospital stays; our administrative costs (e.g., employee salaries, building leases and member programs) are less than both the national and state averages.

The cost of care continues to go up for many reasons, and, unfortunately, Massachusetts has the highest costs in the nation as we face high costs of living, many expensive state coverage mandates, and an abundance of academic teaching hospitals and physician specialists.

As a result, many of us are being asked to pay more for our health care through increasing deductibles, copayments or coinsurance. Like Tom and Carol, many FCHP members who value their health insurance also are becoming more conscious of what services they are getting and at what cost.

What can you do?

Become a better health care consumer. Learn what services are paid for under your specific plan—your benefits and coverage will vary by your employer (or government sponsor) and/or plan. See “How Your Health Plan Works,” in this issue, p. 4.)

Be clear about your financial responsibilities. Do you have a copayment, and how much, for a doctor's office visit? Emergency room visit? Hospital stay? Prescriptions? If you have a deductible, you'll pay for some services until you've reached your deductible limit. Learn more by reading our Q&A guide, *Deductibles 101*, on our Web site at fchp.org/Members/health-insurance-101.htm, or available through FCHP Customer Service.

Pay attention to the real cost of your care—look closely at your Health Benefit Statements [Explanation of Benefits] and prescription receipts. Do some research online. One resource for cost and quality information is the Massachusetts Web site, MyHealthCareOptions, at <http://hcqcc.hcf.state.ma.us>.

Also, at fchp.org, compare hospital quality and cost for over 150 procedures with the Compare Hospitals Tool in the “My health tools” section of the member portal, My FCHP. Another resource is the independent Healthcarebluebook.com, which gives prices for health care services by region.

Don't be afraid to tell your doctor or other providers about any budget concerns you have related to your care

so that you can jointly consider the best options. Ask whether there are alternative tests or effective treatment options that would give the same outcome but cost less. Can recent test results be shared with other providers rather than repeating the same tests?

Become more engaged in your own health. For example, learn what your health risks are—see how to take the Personal Wellness Profile on p. 5.) Take advantage of employer wellness programs or FCHP's It Fits! or the SilverSneakers® Fitness Program for seniors. For information about these programs, go to fchp.org or 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.

How much does it cost?

What would you expect to pay for these common health care services?* This information is from our *Guide to Understanding Health Care Costs*, available at fchp.org/Members/health-insurance-101.htm or 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.

Care options – costs	Low	Average	High
Doctor's office visits – <i>Existing patient, no tests or procedures</i>	\$60	\$158	\$249
Urgent care center visit	\$61	\$160	\$275
Emergency room visit, minor injury	\$57	\$285	\$708
Diagnostic tests and labs – costs			
Blood tests (<i>Costs vary based on test requested.</i>) – <i>non-hospital setting</i>	\$6-\$27	\$11-\$54	\$25-\$143
Blood tests (<i>Costs vary based on test requested.</i>) – <i>in hospital</i>	\$6-\$30	\$17-\$81	\$31-\$307
X-ray/Chest – <i>non-hospital setting</i>	\$44	\$53	\$59
X-ray/Chest – <i>in hospital</i>	\$57	\$119	\$221
CT scan/Chest – <i>In doctor's office</i>	\$444	\$735	\$1,578
CT scan/Chest – <i>In hospital</i>	\$492	\$897	\$1,632
Screening mammogram – <i>non-hospital setting</i>	\$180	\$226	\$263
Screening mammogram – <i>in hospital</i>	\$138	\$299	\$489

* These examples are based on average costs charged by FCHP providers for the indicated services.

More Benefits

FCHP insider tip: Take advantage of us!*

Robert Nolan, Senior Director, Communications

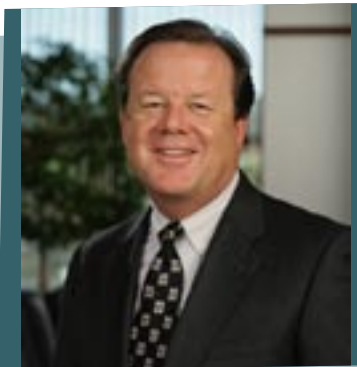
In my position at FCHP, I often have the opportunity to tell members like you about the features that really add extra value to your health plan membership.**

For example, our It Fits! reimbursement program gives FCHP families up to \$400 toward gym memberships, fitness classes, Weight Watchers®, hiking club memberships and many other healthy activities. Also, members receive reduced rates on memberships to more than 70 health club facilities in Massachusetts.

Of course, many members are enjoying health savings with the CVS health card and FCHP's Family Fun 2010 program (including our Fallon Senior Plan™ members***). You can save in other ways, too, like with our discounts on eyewear and prescription mail-order.

For those of you who are new or expecting parents, you'll want to learn more about FCHP's Oh Baby! program, which gives you a free car seat or breast pump, a free home safety kit, prenatal vitamins and more. And, if you have a medical question or concern, you have access through Nurse Connect to registered nurses and other health care professionals who can answer your questions 24 hours a day, seven days a week.

Then there's also FCHP's Quit to Win program, the Healthwise® Knowledgebase health encyclopedia ... and more!



I encourage you to find out more and take advantage of any of these great programs for which you are eligible. Go to our Web site at fchp.org or 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.

** Information in this article does not apply to members enrolled in Fallon Senior Plan™ (unless noted above) or NaviCare HMO. For details about these plans, please call FCHP Customer Service.*

*** All of these extras are not available to all of our members. Your coverage may vary by product, plan design or employer. For specific details, please check with your employer or call FCHP Customer Service.*

**** The products and services described above are neither offered nor guaranteed under our contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to the FCHP grievance process.*

Weight Watchers® is a registered trademark of Weight Watchers International, Inc.

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National reform extends dependent coverage

One of the provisions of national health care reform that went into effect September 23 is the extension of coverage to dependents up to age 26. Similar, but more limited, coverage existed under Massachusetts law for dependents who met eligibility guidelines as students or under IRS rules.

Now that the federal law is in effect, FCHP subscribers no longer have to verify the status of their dependents in order to keep them on their family plan. Dependents covered by their parents' family plan can remain on that plan until they reach the age of 26.

Dependents under age 26 who are not already covered by their parents' family plan may be added to receive coverage during the subscriber's group/employer open enrollment period.

Fallon Senior Plan connects members to savings programs

Fallon Senior Plan™, through a partnership with Social Service Coordinators® (SSC), is showing its lower-income and disabled members how they might reduce out-of-pocket expenses by qualifying for one of the Medicare Savings Programs.

Since 2003, SSC has helped many eligible Fallon Senior Plan members save on their Medicare premiums, coinsurance and deductibles. Just in the last year, SSC has assisted more than 1,000 Fallon Senior Plan members to save a total of \$1.3 million in Part B premiums alone.

How do you find out if you qualify for assistance?

It's a very simple process. Through a brief phone screening, SSC will determine your eligibility for state Medicare Savings Programs that can help pay your Medicare

Part A (hospital insurance) and Part B (medical insurance) premiums, coinsurance and deductibles. The program may pay some of your health plan copayments, too. Also, SSC will determine if you qualify to apply for Medicare's "Extra Help" (or Low Income Subsidy), a program that pays for, reduces or eliminates your Medicare Part D prescription drug premium, copayments and deductibles.

Once it's been determined that you are eligible for a program, SSC's advocates will work on your behalf. Step by step, SSC will identify the requirements and assist you through the entire application process.

You can get started today!

To learn more about what programs you may qualify for, please call Social Service Coordinators at their designated toll-free number for Fallon Senior Plan members at 1-866-317-0498 (TDD/TTY:

1-877-644-3244), Monday through Friday from 9 a.m. to 6 p.m., or visit their Web site at sscincorporated.com.

FCHP is a health plan with a Medicare contract.

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Attention MassHealth members

Family Partners offers helpful support to families

"Family Partners" are parents or caregivers of children and youth with special health care needs who provide a new MassHealth behavioral health service, called Family Support and Training. Family Partners have "been there" and understand what it is like caring for a child with similar needs.

Family Partners supports and empowers parents and caregivers so they can help their child reach his or her treatment goals. They are trained to work with parents to help them get the care and services their child needs. Family Partners also work closely with a child's outpatient therapist, in-home therapist, and/or care coordinator to achieve goals created as part of the child's plan.

Family Partners have strong ties to the community and are knowledgeable about services and resources for families.

They also help families to partner with the providers, schools and agencies in their child's life. Their job is to make sure the family's voice is heard and the child's needs are being met.

One parent said, "My Family Partner is my advocate and my best friend. She has helped me get through some of the darkest days of my life. She has given me support and hope to get through each day."

If you would like to learn more about Family Partners and other new behavioral health services for MassHealth members, call our Customer Service Department at 1-800-341-4848 (TDD/TTY: 1-877-608-7677), Monday through Friday, 8 a.m. to 6 p.m.

To our Fallon Senior Plan™ members

The value of membership continues in 2011

We'd like to thank you for choosing us for your health care coverage throughout 2010. We hope you've been taking advantage of the extra value you get with Fallon Senior Plan. For example, benefits in our HMO plans include:

- \$0 copayment for a routine annual physical exam.
- Vision care benefits.
- Worldwide emergency coverage.
- Coverage for primary care and podiatry office visits and routine diagnostic tests when traveling in the U.S. outside of the northeastern states.
- Nurse Connect, which gives you 24/7 access to registered nurses and other health care professionals who can respond to your medical questions.
- Membership in the SilverSneakers® Fitness Program at no additional cost. You get a free basic membership at participating fitness centers across the nation.
- A 12-consecutive-week membership in Weight Watchers®.

With Fallon Senior Plan, you also have access to some other extras because you are a member of Fallon Community Health Plan—extras* like:

- The CVS Caremark ExtraCare Health Card, which gives you a 20% discount on more than 1,500

CVS/pharmacy brand health-related products at CVS stores or cvs.com.

- The FCHP Family Fun program, our partnership with fun and engaging family spots throughout the region that offers you discounted admissions and other savings.

We're happy to answer any questions you may have about Fallon Senior Plan. Customer Service Representatives are available Monday through Friday from 8 a.m. to 8 p.m. (from November 15 - March 1, we're available 7 days a week.) Call 1-800-868-5200 (TDD/TTY: 1-877-608-7677).

** The products and services described above are neither offered nor guaranteed under our contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to the Fallon Community Health Plan grievance process.*

FCHP is a health plan with a Medicare contract. The benefit information provided herein is a brief summary, not a comprehensive description of benefits. For more information, contact the plan.

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Clarification of coverage for OTC heartburn medications

An article titled, "Kapidex drug has new name," on page 10 of our last issue of *Healthy Communities*, stated that "FCHP covers prescriptions for over-the-counter proton pump inhibitors (heartburn medications)—specifically Prilosec OTC, Prevacid 24HR and generic omeprazole OTC—for just a \$5 copayment for 42 tablets."

Please note that the above-mentioned coverage is for our commercial plan members, not our Medicare Advantage members. Contact FCHP about our Medicare Advantage plan coverage. We apologize for any confusion the above statement may have caused.

More support for living well with a chronic condition

Fallon Community Health Plan is dedicated to working with you to maintain and improve your health. That's one reason we've revitalized our Disease Management program, designing it to better support our members in managing chronic conditions such as asthma, diabetes and certain types of heart disease.

If you have one of these conditions and meet certain criteria, you already may be enrolled in our Disease Management program—or could hear from us soon. By participating, you'll receive quarterly educational materials focusing on:

- Important screenings (We'll send you a reminder if you've missed one.)
- Relevant information about the disease
- The latest information on living well with your disease

Some of you may even receive periodic telephone calls from nurses or health educators in our Disease Management department. Our purpose for these calls will be to evaluate your health status and discuss with you the best ways to take care of yourself.

Participating in the program is almost like having your own health coach who guides and motivates you to take the steps for wellness that help you avoid emergency room visits and stay out of the hospital.

Of course, your participation in this program is always voluntary, and will in no way affect your FCHP benefits. Please be aware that we follow the FCHP privacy policy, so your health information is treated in a confidential manner. Interpreter services are available if you need them.

Our member toolkit

It's important to understand how you and your health plan can work together in overseeing your care. Here are a few of the items in Fallon Community Health Plan's member toolkit. You'll find this information on our Web site, fchp.org, or you can have information mailed to you by calling our Customer Service Department at 1-800-868-5200 (TDD/TTY: 1-877-608-7677), Monday through Friday from 8 a.m. to 6 p.m.

- Our **Quality Services Program** is our comprehensive approach to ensure that you receive high-quality and safe clinical care and top-notch service with FCHP. To download a copy of our Quality Services brochure, visit our Web site at fchp.org/_about/Qualitystandards.htm. You also may request a copy by calling our Quality and Health Services Department at 1-508-368-9641.
- Do you know your rights and responsibilities as an FCHP member? **For a full list of your rights and responsibilities**, please go to fchp.org/Plans, or call our Customer Service Department.
- At FCHP, a team of health care professionals reviews member treatment histories to determine if the care given was medically necessary, efficient and clinically appropriate—and then looks for ways to improve all three areas in similar future cases. This process is called **utilization review**. We focus on encouraging the best possible care. Therefore, FCHP does not offer any compensation or reward to its utilization review team or affiliated providers for denying or restricting appropriate care or services. Our decisions are based first and foremost on the benefits of receiving medically necessary care for prevention or treatment of illness.

A race for fitness

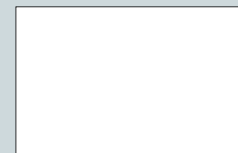
On September 11, we were proud to sponsor the 4th annual Fallon Community Health Plan Canal Diggers 5km Road Race and one-mile fitness walk—one of the premier fitness events in the region. The race helped to launch Worcester's Blackstone Canalfest, a daylong celebration of the city's revitalized Canal District.

Thank you to all of our members from across the Commonwealth who participated in the event, either running, walking or cheerleading. Keep up your enthusiasm!



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.



FCHP Family Fun 2010 continues

Thousands of Fallon Community Health Plan members have been taking advantage of the FCHP Family Fun 2010 program.

The health plan partnered with local family-fun spots throughout its service area to offer FCHP members savings on admissions and other discounts at local attractions, such as museums, zoos and other family-oriented places.

Our partners graciously donated these discounts to our members as a way of encouraging visits to their attractions. You may continue to use the Family Fun coupons as long as these attractions are open in 2010. Save on your visit to the Plimoth Plantation, Higgins Armory Museum, Old

Sturbridge Village, Southwick's Zoo, Roll on America, Fruitlands Museum and many more.

Simply present an FCHP Family Fun 2010 discount coupon and your FCHP member ID card at the time of purchase. Discount coupons are available on fchp.org, by clicking on the FCHP Family Fun 2010 link, or by calling Customer Service at 1-800-868-5200 to receive the coupons by mail.



Save the date!

Senior Spectacular

October 21, 2010

DCU Center, Worcester

Fallon Senior Plan™ is the presenting sponsor.

Come one and all!