

Fall/Winter 2019

Healthy

communities • families • lifestyle

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New name, same commitment



Back in 1980, Fallon became the first HMO in the country to have a special contract to offer Medicare coverage. That's when we launched Fallon Senior Plan™. Since then, we've proudly provided Medicare coverage to hundreds of thousands of Medicare beneficiaries across the state. And as we enter our 40th year in Medicare, we're making a few improvements.

Effective Jan. 1, 2020, we'll retire the name Fallon Senior Plan. Moving forward, our Medicare plans will be known as Fallon Medicare Plus™. This change reflects both Fallon's commitment to our members and our dedication to continuing to offer affordable Medicare plans with valuable benefits and coverage.

If you're getting close to 65—or have a loved one who needs a Medicare plan—I encourage you to check out the benefits and services available through Fallon

Medicare Plus (fallonhealth.org/medicare). With Fallon, a local, independent health care services organization with nearly 40 years of Medicare experience, you'll have the options you need to meet your health goals.

Sincerely,

A handwritten signature in black ink that reads "Richard Burke". The signature is fluid and cursive.

Richard Burke, President and CEO

Vaccination reminders



No one wants to get the flu. It can cause serious illness, even if you're in good health. And your risk of complications increases if you have asthma, COPD, diabetes, heart disease or another chronic illness.

The best protection is a flu shot. The vaccine will begin protecting you within two weeks—and prevent you from spreading the flu to others. Fallon covers the cost for you to get one at a pharmacy in your plan's network—or at your primary care provider's office.

Shingrix, a vaccine to prevent shingles, is recommended for adults over age 50 in a two-shot series, received two- to six-months apart. The Centers for Disease Control and Prevention reports that it's more than 90% effective at preventing shingles, a painful condition caused by the same virus that causes chicken pox. The vaccine can be given at the same time as your flu shot, and Fallon covers the cost.



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.



Adult cancer screenings

It’s very important to keep up with cancer screenings. The table below, from Massachusetts Health Quality Partners*, outlines recommended adult cancer screenings by age. Bring it with you to your next appointment with your provider. Discuss any questions you may have.

BREAST cancer
18–39 years <ul style="list-style-type: none">• Not routine unless you’re high risk. Discuss with your provider.
40–49 years <ul style="list-style-type: none">• Discuss with your provider the benefits of having a mammogram every two years.
50–74 years <ul style="list-style-type: none">• Have a mammogram every two years, or more frequently based on risk factors and discussion with your provider. Screening should continue as long as a woman is in good health.
CERVICAL cancer
18–21 years <ul style="list-style-type: none">• No screening is recommended.
21–29 years <ul style="list-style-type: none">• Screen every three years.
30–65 years <ul style="list-style-type: none">• Screen every three to five years. Discuss timeframes with your provider.
COLORECTAL cancer
18–49 years <ul style="list-style-type: none">• Screenings aren’t routine unless you’re high risk. Discuss with your provider.
45–75 years <ul style="list-style-type: none">• Starting at age 45 for African American adults without risk factors and at age 50 for non-African American adults without risk factors.• Ask your provider which of the following screening methods and intervals is recommended for you:<ul style="list-style-type: none">• Colonoscopy every 10 years• Annual fecal immunochemical testing (FIT)• If you can’t follow either of those screening regimens, ask your provider about:<ul style="list-style-type: none">• FIT DNA test (Cologuard) every three years• Flexible sigmoidoscopy every five years• Computed tomographic colonography every five years• If you can’t follow any of these recommendations, discuss capsule colonoscopy with your provider.

Adult cancer screenings, cont'd from page 3

PROSTATE cancer

18–54 years

- If you're high-risk, discuss with your provider whether to have a prostate specific antigen (PSA) screening. High-risk men should be provided with the same screening education and options as men ages 55–69, but starting at age 40 for African American men and 45 for all other men.

55–69 years

- Screening with a prostate specific antigen (PSA) test shouldn't be performed or offered routinely. Discuss the test with your provider, and make sure you have a clear explanation and understanding of the potential benefits and harms.
- If you choose to have the PSA test, it's done every two years.
- PSA screening isn't recommended for men with life expectancy of less than 10 years.

SKIN cancer

18 years and older

- Inspect your skin for abnormalities and check moles for any changes.
- Limit your exposure to the sun (especially between 10 a.m. and 4 p.m.), fully cover your skin with clothing and hats, and use sun block (SPF 15 or greater), especially if you're over age 24 and have fair skin.
- Don't use indoor tanning facilities.
- If you notice new rashes, skin discoloration, a change in skin texture, itching, pain or tenderness, contact your provider.

* Fallon Health is a member of Massachusetts Health Quality Partners. For more information, visit mhqp.org.

Prevent fraud, waste and abuse

At Fallon Health, we work hard to prevent, detect and report health care fraud, waste and abuse. You can help by looking for:

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

Take these steps to prevent fraud, waste and abuse:

- Review bills from your provider and Explanation of Benefits statements from Fallon to make sure the information is correct.
- 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 or pay for your copayments or deductibles. This is illegal and violates the federal Anti-Kickback Statute.

Do you suspect or know of health care fraud? If so, call Customer Service (see page 8 for number) or call our toll-free anonymous hotline at 1-888-203-5295 (24/7).



Protect your personal information

Fallon Health protects your privacy. We use your information for treatment, payment and health care operations, and 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. Call us to request a copy. To learn more on this topic, visit fallonhealth.org/about/privacy.

Protecting your private information can prevent identity theft. If thieves get your name, Social Security number, birth date or medical identification number, they can illegally get 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.
- Create complex passwords and don't share them with anyone. Be careful when you use public WiFi.
- Install security updates on all electronic devices.
- Don't throw away paperwork that has your personal information and account information on it—shred it first, if you no longer need it.

If you notice suspicious activity related to your Fallon Health benefits, email compliance@fallonhealth.org or call our toll-free anonymous hotline at 1-888-203-5295 (24/7).

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Do you have other insurance in addition to Fallon?

When we know in advance that you have additional insurance coverage, we can work with the other insurance company to more effectively coordinate your benefits.

Please call us at the number below if you:

- Are covered by another insurance company
- Have been in a motor vehicle accident
- Have been hurt at work and have made a workers' compensation claim

Coordination of Benefits Department, 1-800-333-2535, ext. 69940 (TRS 711), Monday–Friday, 8:30 a.m.–5:00 p.m.

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Visiting the doctor? Make the most of your appointment

Your visit to your health care provider is a chance to start a conversation, bring up any new health concerns you have, and ask for a review of your medications.

Tell your provider if you've had any issues related to:

- Loss of loved one
- Walking/maintaining balance
- Falls
- Pain

- Remembering things
- Hearing, vision or speech
- Bowel or bladder function
- Problems sleeping
- Trips to the emergency room or hospital

Make a note—whether on paper or on your phone—of other topics you want to discuss, so you'll remember them during your appointment.

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 at fallonhealth.org/CG. If you'd like a paper copy, call Customer Service (see page 8 for number). We recommend you review the guidelines and discuss them with your doctor.

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Register for online electronic medical record system

You've probably noticed that your health care providers put a lot of information into their laptop computers during your appointments. That becomes part of your electronic medical record, and you may be able to access it through a type of password-protected website known as a Patient Portal.

Ask your health care providers how you can sign up for their Patient Portal, where you should be able to see your:

- Test results
- Upcoming appointments
- Medical history

You may also be able to schedule appointments, pay bills online and send messages to your providers. Having your health information stored in one location can make it easier to coordinate your care, especially if you have multiple health care providers.

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Is your medication covered?

You can easily find out if your Fallon plan covers the medication your health care provider has prescribed. Check out the online formulary for your plan at fallonhealth.org/members/pharmacy/online-drug-formulary.

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Follow Fallon

Follow Fallon Health on Facebook (facebook.com/fallonhealth) and Twitter (twitter.com/fallon_health) for health tips, community events and advice on how to best use your insurance.

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 coordination of care, appropriate drug use, preventive health care and more. You can find more information at 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 of your rights and responsibilities, visit fallonhealth.org/members/resources/rights, look at your Evidence of Coverage (EOC), or call us to request an EOC by mail.

Fallon Health's health guide for members is produced by the health plan's Corporate Relations 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 websites 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 Health's Customer Service Department at 1-800-868-5200 (TRS 711), or email cs@fallonhealth.org.

Publisher: Heather Porter; *Managing Editor and Writer:* Marguerite Paolino; *Design and Visual Brand Manager:* Pam Spielberg; *Graphic Designer:* Carol Daly; *Production Manager:* Ron Parker

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5 tips for avoiding social media stress



Social media has its advantages. It can help you to build relationships, share knowledge, discover new opportunities and stay connected to your community.

But whether you're on Facebook, Instagram, Twitter, Snapchat or other social media platforms, there are negative aspects as well. Cyber bullying, information overload and privacy are all concerns. Social media can also make us feel unhappy and less satisfied with our own lives.

The negatives don't have to outweigh the benefits of being active on social media. You can still enjoy it, especially with these tips for avoiding social media stress:

- **Shut it off.** Simply disconnecting from social media—for a few hours, days or even weeks—can give your mind a break and help you relax.
- **Go outside.** Leave your phone at home. Then take your dog for a walk, take your kids to the park or go for a jog around the neighborhood. Exercise boosts your energy. And the vitamin D in sunlight can elevate your mood.
- **Avoid the negativity.** Follow positive or motivational social media pages. If someone you follow is being negative, unfollow or block them. If someone cyber bullies you, report it to the company.
- **Delete some apps.** If you feel like you're on too many social media platforms, delete the apps for the ones that you use less, enjoy less or feel pressure to keep up with.
- **Keep it in perspective.** From the pictures you see on social media, it may seem like your friends are always having a wonderful time. Does your life seem boring in comparison? Remember that those pictures

are just one moment in time. People want to share the good times, not the bad times. No one's life is as perfect as it may appear on social media.

Stress reduction is a benefit of curbing your social media use, but it's not the only one. By spending less time on social media, you may have more time to spend doing other things. Investing it in exercising, working on a hobby or spending time with friends—whatever is important to you—can also help your sense of well-being and health.



Multiple daily medications? Get them prepackaged

If you take multiple medications, you can have a 30-day supply individually packaged and labeled by dose, date and time. Each pack is clearly labeled morning, midday, evening and/or bedtime. Most prescriptions can be delivered to your home.

All Fallon Health members are eligible for this free service through CVS. If you're a caregiver for a Fallon member, you can sign up on their behalf.

To enroll, visit cvs.com/content/multidose or call 1-800-753-0596.



Learn how to manage your chronic illnesses

Do you have asthma, chronic obstructive pulmonary disease (COPD), diabetes or heart disease? Free health coaching from Fallon's disease management experts can help you:

- Learn how to slow the progress of your condition
- Increase periods of health
- Focus on healthier living to improve your quality of life

And you don't need to have a referral from your health care provider. You can call us directly to find out if you're eligible. 1-800-333-2535, ext. 69898 (TRS 711), Monday–Friday, 8:30 a.m.–5:00 p.m.

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.