

To Your Health

communities • families • lifestyle

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Taking action for a better tomorrow



The COVID-19 pandemic has brought inequities among Americans into sharp focus. Members of some racial and ethnic minority groups are being affected by the virus at much higher rates than the overall population. This is due, in part, to having less access to needed health care services, both before and during the pandemic.

The Centers for Disease Control and Prevention cites multiple factors for the lack of access—transportation and

child care issues; inability to take time out of work; communication and language barriers; cultural differences among patients and health care providers; and ongoing discrimination in health care systems.

As an organization, Fallon Health is committed to offering access to health care without discrimination. Our mission has always been *making our communities* healthy, and we've long worked toward that goal through our community involvement and approach to providing health care.

With the COVID-19 crisis making it clear that the issue of health equity needs to be addressed, we're taking an even closer, more active look into how we can reach more members of our community and help those who need greater access to care.

We've brought Fallon employees together to form a Health Equity Workgroup. By identifying and prioritizing disparities among our members and in our workplace, this group will help ensure we're doing everything we can to help all of our members achieve their health goals. Fallon is committed to providing inclusive services for all. We will continue to move forward together, with better understanding of each other.

Warm regards,

A handwritten signature in black ink that reads "Richard Burke". The signature is written in a cursive, flowing style.

Richard Burke
President and CEO

Your feedback is important

If you're a member of NaviCare or Fallon Medicare Plus Medicare Advantage, you may be chosen at random to take the 2020 Health Outcomes Survey this fall. You may have even received it in the mail already.

This Centers for Medicare & Medicaid Services (CMS) survey asks questions about your health and what you discuss with your doctor or other health care professionals. Your honest input will help ensure you receive quality care.

When you complete and return the survey, you help CMS gather information that can be used later to improve care for you and others. Fallon doesn't create the survey, see your answers or get specific information on any individual responses.

A family member or caregiver can help you take the survey. (If you're a NaviCare HMO SNP or SCO member, you can also ask your Navigator or a Geriatric Services Support Coordinator for help.) The information you provide is anonymous. Your care and services from Fallon will not change because of how you answer the survey.



Tips for better communication through a mask



“The eyes are the windows of the soul.” That’s how the old saying goes. But how much do the eyes have to say on their own?

Now that we need to wear face coverings to reduce the spread of COVID-19, we spend large parts of our days with all but our eyes hidden behind masks. And it’s clear that we need to use a lot more than our eyes to get our messages across to others.

How to avoid miscommunication

When you’re wearing a mask, try to remember that those around you don’t have the usual cues and may be unsure of—or misinterpret—your meaning.

Try to be a little more conscious of the rest of your body language.

- Are your shoulders tense and raised? As you relax them, you may find you release some tension, and even look more relaxed.
- Try not to cross your arms. It can be interpreted as a sign of defensiveness or discomfort.
- A quick nod or wave may be helpful replacements for a friendly smile.
- Eyebrows are part of your facial expression. Raised eyebrows can indicate happiness. A furrowed brow may be seen as anger or confusion.

Also, be aware of your tone of voice. Are you speaking quickly? Do you sound stressed or impatient? Your tone may be communicating something you don’t mean it to.

Speak clearly and loudly enough

Voices don’t carry as easily when there’s a double layer of fabric in front of your mouth. As you’re talking through your mask, remember that it’s muffling your speech. The person you’re talking with may miss much or all of what you’re saying, which can be awkward, isolating and upsetting for them. That can be a serious problem for someone with hearing loss, and may even be difficult for someone who has good hearing, especially if you’re at a physical distance or there’s a lot of background noise.

Making an extra effort to project your voice can help. The American Speech-Language-Hearing Association recommends these tips for communicating while wearing a mask—or even if you aren’t wearing a mask but are at a distance from the person you’re talking with:

- Make sure you have the other person’s attention.



- Face the person directly, and make sure nothing is blocking your view.
- Talk a little louder.
- Talk a little slower.
- Use your hands and your body language.
- Ask the person if they understood you. If not, say it a different way or write it down.
- Move to a quiet place if you can.
- If you’re talking with someone new, ask if there’s anything you can do to make communication easier for both of you.

While some of these practices may take some time to get used to, they can help you communicate more clearly and get more out of your personal interactions with others.



Don't put off necessary care

The ongoing COVID-19 pandemic has led some people to put off medical care that's necessary and sometimes even urgent. But it's important to keep focusing on your health—and to make sure you get any care you need in a timely, safe way.

If you have a non-emergency health



concern, your first step should be to call your primary care provider's (PCP) office. Your PCP may offer a telehealth or in-person visit for routine or urgent care needs, depending on their current office policies and government health safety guidelines.

For an in-person visit

If you go in person to an office or medical center for your care, your appointment will be different from what you experienced before the pandemic started.

While your provider's staff will let you know what to expect at that particular office or facility, here are

the types of changes often made to minimize exposure to COVID-19:

- Waiting rooms may be closed. If they're open, there may be physical partitions between seating areas.
- You may have to wait outside the building or in your car until the start of the visit.
- Be sure to bring your cell phone. Some offices ask you to call when you arrive. Others may call you at the time you're scheduled to arrive. (If you don't have a cell phone, let the scheduler know that when you make the appointment or call to confirm.)

Continued on page 5

More options for virtual care

If you can't reach your own doctor and you need immediate care for a non-urgent issue, there are other options.

Teladoc

The telehealth service Teladoc gives you 24/7 access to doctors on the phone, online or through a mobile device. Your copay (if you have one) for a Teladoc visit is the same as for a PCP visit. (NaviCare members have no copay).

To set up your Teladoc account by phone, call 1-800-835-2362 (TRS 711). Or go to teladoc.com/fallon and choose "Setup your account"—then download the app and click "Activate account." It's a good idea

to register for Teladoc in advance, so your account will be ready when you need it.

Nurse Connect

With Nurse Connect, you have 24/7 phone access to registered nurses who serve as health coaches.

There is no advance registration for Nurse Connect. You can speak to a registered nurse anytime by calling 1-800-609-6175 (TDD/TTY: 1-800-790-3069).

Beacon Online Counseling

Through Beacon Online Counseling, you can have secure video sessions with board-certified psychiatrists or licensed mental health counselors.

There are four ways for Fallon members to connect to Beacon behavioral health services:

- Visit Beacon's Find a Provider tool online at beaconhealthoptions.com/find-a-provider.
- Call Beacon at 1-888-421-8861. The phone is staffed 24/7.
- Download the MDLIVE iPhone or Android app from the App Store or Google Play. MDLIVE's personal health assistant "Sophie" will help you set up your account.
- Text the word "Fallon" to 635483 and connect to additional online prescribers and therapists in the Beacon network.



Get a flu shot, wash your hands, and wear a mask



The new habits we've developed to protect ourselves and others from COVID-19 may have a notable and positive side effect: the annual flu season could be less severe.

Wearing masks in public, washing hands frequently and maintaining more physical distance from others can help stem the spread of seasonal flu as well as COVID-19, according to Robert Redfield, M.D., Director of the Centers for Disease Control and Prevention.¹

But that doesn't mean you should skip your flu vaccine. It's more important than ever to get one. Fewer cases of flu mean less strain on our health care system, which

is already burdened as a result of COVID-19.

The flu can also cause serious illness, even if you're in good health. Your risk of complications increases if you have asthma, COPD (chronic obstructive pulmonary disease), diabetes, heart disease or another chronic illness.

Fallon covers the cost for you to get a flu shot at a pharmacy in your plan's network. If you get one at your doctor's office, the cost of the shot is covered, although you may have an office visit copay if you're there for other services, too.

¹Berger, Liza. "CDC Director Talks to McKnight's about Flu Season,



COVID-19 Mitigation and Nursing Home Data - Clinical Daily News.
McKnight's Long Term Care News,
17 July 2020, www.mcknights.com/news/clinical-news/cdc-director-talks-to-mcknights-about-flu-season-covid-19-mitigation-and-collecting-nursing-home-data.



Don't put off necessary care, cont'd from page 4

- A face covering will be required. If you don't have one, the staff may be able to provide you with a mask.
- Certain doors may be used exclusively for entering or exiting the building.
- Office staff may screen you for COVID-19. They may take your temperature. Expect questions about your travel and possible exposure to anyone with the virus. It's important to answer those questions honestly so staff can take appropriate precautions.
- You'll be asked to maintain social distancing. Acceptable distances may be marked with signs or with physical barriers.

For a telehealth visit

If your health care provider offers telehealth, you may have your appointment by phone or video chat. Many providers in the Fallon Health network offer telehealth to their patients.

Making a few simple preparations before your virtual visit can help you get more out of the experience:

- Write down all your symptoms, questions and concerns.
- Have a list of your current medications.
- Take your temperature. If you have a blood pressure monitor, take your blood pressure. Your doctor may ask for this information.

- Find a quiet, private space to have your visit.
- If it's a video chat, make sure your space is well-lit. Adjust the camera so the doctor can see you clearly. If your doctor uses a certain app, download and test it in advance. If you're unsure, call the office to ask for help.
- Make sure your device is fully charged or plugged in.
- Be ready to describe your symptoms clearly and answer your doctor's questions.
- Have a pen and paper available so you can take notes if necessary.



Stay active right at home



Regular exercise promotes greater physical and mental health, but going to a gym might not be your style—or it may not be possible for you.

Fortunately, with Fallon Health's NaviCare and Fallon Medicare Plus plans, you have an exercise option you can use at home—your SilverSneakers®* fitness benefit. It's

free for NaviCare members and included with most Fallon Medicare Plus plans*.

SilverSneakers has plenty of ways you can stay fit without leaving home:

- Order an at-home kit that includes tools to help you exercise on your schedule by calling SilverSneakers at 1-888-423-4632 (TRS 711), Monday–Friday, 8 a.m.–8 p.m.
- Download the free SilverSneakers GO app from Apple's App Store or Google Play Apps and get exercise programs tailored to your fitness level.
- Visit [SilverSneakers.com](https://www.silversneakers.com) for access to the SilverSneakers

On-Demand library of classes, workouts and instructional videos.

If you're new to exercising, these tools are an easy and convenient way to start. They're also good options for more experienced exercisers.

You can register for SilverSneakers at [silversneakers.com](https://www.silversneakers.com). You have nothing to lose (or pay), and better physical and mental health to gain.

** If you're a member of Fallon Medicare Plus Orange or Fallon Medicare Plus Central Orange, SilverSneakers isn't included in your plan, but you can use your Benefit Bank card to join a participating SilverSneakers location or program.*



Prevent fraud, waste and abuse

At Fallon, we're always working to prevent, detect and report health care fraud, waste and abuse. And you can help. If, for example, you find out that health services are being performed by an unlicensed provider or billed under a different provider's name, please let us know.

Here are some other ways you can help to prevent fraud, waste and abuse:

- Review bills from your provider and Explanation of Benefits

statements from Fallon to make sure the information is accurate. Report bills for services, tests, visits, equipment, supplies or prescriptions you never received, used or needed.

- Ask your provider to explain the reason for services if you are unsure.
- Beware of offers for "free" services or supplies from unknown or out-of-state pharmacies. Dishonest entities use this tactic to get your personal information.

- Don't give out your Fallon Health, Medicare, Medicaid or Social Security numbers or cards. And don't allow someone else to use your ID card.
- Report medical providers or suppliers who waive or pay for your copayments or deductibles. This is illegal and violates the federal Anti-Kickback Statute.

If you suspect or know of health care fraud, report it by calling your plan's phone number (see page 12) or our toll-free anonymous hotline at 1-888-203-5295 (24/7).



Privacy

Fallon Health protects your privacy. In keeping with applicable state and federal law, we use your information for treatment, payment and health care operations. A Notice of Privacy practices, which is in your *Evidence of Coverage*, gives more detail and explains your rights and our obligations. To learn more, 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 access 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 if 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 benefits, email compliance@fallonhealth.org or call our toll-free anonymous hotline at 1-888-203-5295 (24/7).



Colorectal Cancer Screening: InSure ONE Kit

Health experts recommend colorectal cancer screening for healthy people ages 50–75. Members of NaviCare and Fallon Medicare Plus Medicare Advantage may be eligible for a free colorectal cancer home-screening program, if your PCP orders it.

The InSure® ONE™ kit uses only one stool sample, which doesn't need to be handled. You can eat and drink what you want and take all of your medications on the day of the test. Results are interpreted by Quest Diagnostics™ and sent to your PCP. Then you can discuss the results with your PCP, who will recommend any additional screening or follow-up care that may be necessary.

(Not available for members of Fallon Medicare Plus Supplement.)



Clinical practice guidelines and preventive care guidelines

Our guidelines for clinical practice and preventive care are designed to support the decision-making processes in patient care. You can find guidelines on our website at fallonhealth.org/CG. If you'd like a paper copy, call your plan's phone number, listed on page 12. We recommend you review the guidelines and discuss them with your doctor.



More help for NaviCare members

When being discharged from the hospital, many patients look forward to continuing their recovery from the comfort of home. Fallon wants to make the transition as smooth as possible for eligible NaviCare members. The members of your Care Team—including your Nurse Case Manager and Navigator—work closely with you to provide necessary support at this time. We've continued to enhance how we assist when you come home from the hospital. Read on to learn how we do this successfully.

Follow up behavioral health services

If you are hospitalized for a

behavioral health reason, a Behavioral Health Case Manager from Fallon or an Aftercare Coordinator from Beacon Health Strategies (our behavioral health partner) may call to check on you when you get home. They will help you make in-person or telehealth follow-up appointments, as necessary. Your Care Team can help you with ongoing social or emotional concerns and make sure you get the right care to stay safe and well.

Navigators may help at hospitals

You may also have the help of a NaviCare Navigator who is right there at the hospital, if you're

being discharged from UMass Memorial Health Care locations, or Harrington, Heywood or St. Vincent hospitals. In addition to communicating with both the hospital staff and your Care Team, this Navigator—called an Embedded Navigator—arranges your follow-up appointments, including one with a Fallon Safe Transitions Pharmacist to check your medication list. This review can help you avoid side effects, drug interactions or other problems that could interfere with your ongoing recovery.

(This is available only for eligible NaviCare members.)



Fallon Medicare Plus: New for 2021

The new year will bring some new benefits for Fallon Medicare Plus™ Medicare Advantage members. Here's what you can expect for 2021:

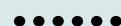
- \$0 copay for telehealth services from your PCP, outpatient mental health provider, outpatient substance use provider or Teladoc (see article on page 4).
- Tier-1 prescriptions will have a \$0 copay for up to a 90-day supply at preferred pharmacy retail locations and through Caremark mail order.
- In addition to dental care,

eyewear and fitness memberships, your Benefit Bank* card can now be used for hearing aids—when you go to a hearing aid sales and service provider whose primary business category is hearing aids and who is not excluded from Medicare. And you can still take advantage of your Amplifon hearing aid benefit (see article on page 10).

We offer a number of Fallon Medicare Plus plans. If you'd like more information about the benefits and extras available

with the plan you have—or would like to consider other plan options—call the Fallon Medicare Plus Medicare Advantage Customer Service number on the page 12.

** Benefit Bank amounts vary between \$125 and \$1,000 by plan. The Benefit Bank is not available for members of NaviCare, Fallon Medicare Plus (FMP) Super Saver HMO, FMP Saver No Rx and FMP Supplement plans.*



NaviCare: Getting ready for 2021

For NaviCare members, the new year will bring some good news with it. Here are some updates on what you'll get as a member of NaviCare as of Jan. 1, 2021:

- While you can still opt to use your fitness reimbursement of up to \$400 per year for a gym membership or fitness classes, you'll also be able to use it for a new fitness tracker—for example, a Fitbit, Garmin or Apple Watch. Your gym membership will still be free at locations that are part of the SilverSneakers® fitness program. See page 6 to learn more about what SilverSneakers offers.
- You'll be able to use your Save Now card for home delivery, as well as in-person shopping, for certain over-the-counter, health-related items like probiotics, aspirin, toothbrushes, cold and allergy medications, and fish oil.
- Your friends and family members will be allowed to provide you with rides for approved trips. They can be reimbursed for mileage—up to 30 miles per ride whether it's for a medical appointment or another approved trip. You can also

continue to get rides through CTS, Fallon's transportation vendor, by calling 1-833-824-9440 (TRS 711), 8 a.m.–8 p.m., Monday–Friday (Oct. 1–March 31, seven days a week.)

Rides to and from medical appointments remain unlimited. Plus, you'll get 140 one-way trips per year to locations like the grocery store, church, pharmacy and more.

For more details about your 2021 NaviCare benefits and extras, check your *Annual Notice of*



Changes or your 2021 *Evidence of Coverage*. You can find them at fallonhealth.org/find-insurance/navicare/benefits.aspx, or call Enrollee Services at 1-877-700-6996 (TRS 711) to get a printed version.



Cancer screenings for women

Are you up-to-date with your screenings for breast and cervical cancer? Discuss the following guidelines from Massachusetts Health Quality Partners with your health care provider to determine the screening interval that's best for you. Recommendations may be different based on your individual health situation and level of risk.

Breast cancer—Women should have a mammogram every two years up to age 74, unless your provider recommends having them more frequently because of your risk factors. If you're 75 or older, talk with your provider about whether you need to continue screening.

Cervical cancer—Up to age 65, screenings for cervical cancer should be done every three to five years. After age 65, if you've had at least 10 years of regular testing with normal results, your provider may recommend discontinuing this screening.

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



Don't miss a sound—get help for hearing loss



- Find yourself raising the volume of the TV to higher than normal levels
- Regularly miss parts of conversations
- Hear noise or ringing inside your ear (tinnitus)
- Are often told that you are speaking loudly

program, which includes one year of follow-up care, a two-year supply of batteries and a three-year warranty.

You can get started by calling Amplifon at 1-888-265-8523 (TRS 711), 8 a.m.–8 p.m., Monday–Friday or visit amplifonusa.com/fallon.

NaviCare

NaviCare members also have coverage for hearing exams and hearing aids. For more information or help making an appointment, call Enrollee Services at 1-877-700-6996 (TRS 711).



Hearing loss can start so gradually that you might not notice it at first. As it progresses, however, it can cause you to miss parts of conversations and other sounds around you. That can lead to feelings of isolation. Hearing loss can also be an indicator of other health issues.

You should talk with your doctor about having regular hearing checks, even if you haven't noticed a change. The World Health Organization recommends getting your hearing tested if you:

- Often have to ask people to repeat themselves

Fallon Medicare Plus

If you do have hearing loss and you're a Fallon Medicare Plus Medicare Advantage member, you have a valuable benefit: hearing aid coverage through Amplifon.

With Amplifon, you can purchase hearing aids from leading national brands at a copayment of \$695, \$795 or \$995. If your plan includes a Benefit Bank, you can use money from that card toward this expense. With your purchase, Amplifon also provides a 60-day risk-free trial with a 100% money-back guarantee and aftercare

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.



Fallon Health's health guide for members of Fallon Medicare Plus and NaviCare is produced by the health plan's Corporate Relations Department. The content of this magazine has been reviewed by Fallon 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 non-affiliated websites referenced in this publication. Some of the articles in this magazine may describe services and/or procedures that are not covered benefits. Eligibility for programs and benefits may vary by your plan and product.

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Visit our website at fallonhealth.org/medicare-choices.

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More vaccines to keep you well

If you go to your PCP's office to get the flu shot, ask about getting additional vaccinations to help guard you against pneumococcal infection and shingles.

You can protect yourself against pneumonia, meningitis and certain bloodstream infections by getting two pneumococcal vaccines at least a year apart. They're recommended for everyone who is 65 or older. The type of vaccine and the timing can be influenced by previous pneumonia vaccination and certain medical conditions, so be sure to have a discussion with your PCP.

Shingrix is a vaccine to prevent

shingles, a painful condition caused by the same virus that causes chicken pox. It's recommended for adults over age 50 to get Shingrix 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. You should get Shingrix even if in the past you had shingles, received the



Zostavax vaccine for shingles (Shingrix is now preferred by the CDC), or aren't sure you had chickenpox. Each vaccine can be given at the same time as your flu shot. Fallon covers the cost.



Working behind the scenes to 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/about/quality, or call 1-508-368-9103 and ask for a Quality Services 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 responsibilities and rights, visit fallonhealth.org/members/resources/rights, look at your *Evidence of Coverage* (EOC), or call us to request an EOC by mail.



For more information

Fallon Medicare Plus™ (Medicare Advantage)



Customer Service

1-800-325-5669 (TRS 711) 8 a.m.–8 p.m.,
Monday–Friday (Oct. 1–March 31, seven
days a week) fallonhealth.org/medicare

Fallon Medicare Plus Supplement (Medicare Supplement)

Customer Service

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

NaviCare® HMO SNP and NaviCare® SCO Enrollee Services

1-877-700-6996 (TRS 711) 8 a.m.–8 p.m.,
Monday–Friday (Oct. 1–March 31, seven
days a week) fallonhealth.org/navicare



NaviCare is a voluntary program in association with MassHealth/EOHHS and CMS. Fallon Health is an HMO plan with a Medicare contract and a contract with the Massachusetts Medicaid program. Enrollment in Fallon Health depends on contract renewal.

Benefit Bank—a card that can be used to pay for fitness memberships, dental services, eyewear and/or hearing aids. You can use the card for one item or service, or a combination—it's your choice.

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\$120 is added to the Save Now card on a quarterly basis—January, April, July, and October. Any money left over at the end of the quarter will be removed. The 140 one-way rides are to plan-approved locations.