

# healthy communities

FALLON COMMUNITY HEALTH PLAN'S QUARTERLY HEALTH GUIDE

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# ask our experts



**Q. I'm concerned about the safety of my medication. How does the FDA and the health plan oversee drug safety? What can I do?**

**A.** Prescription and over-the-counter drug safety continues to be a hot topic. In early June, a congressional oversight hearing examined the role of the U.S. Food and Drug Administration in evaluating the safety of the diabetes drug, Avandia®. Since the recalls on drugs like Vioxx® back in 2004, the news has been filled with warnings for drugs like Celebrex®, Aleve®, Strattera® and Paxil®.



Before new drugs go on the market, they are tested for safety and effectiveness by their manufacturers, and then reviewed and approved by the FDA. Drug approval is based on one premise: whether on not the benefits of the drug outweigh the risks.

But the FDA realizes that the current testing and approval process still falls short of identifying all of the risks that a drug may have. Clinical trials only test approximately 2,000 to 4,000 people in a short time frame. Unfavorable side effects are more likely to be spotted after hundreds of thousands of people have taken the drug over many years.

Also, when medications are approved for one condition but prescribed for another, we may discover additional side effects, along with potentially positive outcomes. The FDA is working with the pharmaceutical companies and an independent reviewer to find ways to improve the process and minimize the risks.

Meanwhile, Fallon Community Health Plan gives each new FDA-approved medication serious consideration before approving it for our list of covered medications. We do research and comparisons with other available drugs and even talk with physicians and scientists involved in the original drug trial. We also look at whether generic drugs that have track records in treating a diagnosis effectively are safer alternatives to medications that are new to the market.

Rest assured that FCHP, in partnership with the FDA and your doctor, is doing everything possible to ensure the safety of your medications.

—Leslie Fish, Pharm.D., Senior Director of Pharmacy Services, Fallon Community Health Plan ■

## the content of our character

By age 30, a person's character is well defined. It's the same for most organizations or businesses.

When Fallon Community Health Plan looked for a special way to celebrate its 30<sup>th</sup> anniversary, we turned to our employees. How hard they work and how much they care about our members and their communities reflect the character of our health plan after three decades.

So we dreamt up our Pay It Forward anniversary program—choosing 30 employees at random to donate \$1,000 each to a charitable cause they believe in. We knew the idea would be successful because our employees have big hearts. We see it every day in the respectful way they treat one another on the job and rally to support coworkers who are going through personal or family hardships.

This attitude carries over to our members. Going the extra mile to help someone is the rule, not the exception, whether it's answering a call, making a senior home visit, processing a claim, reaching out to people with a chronic illness, guiding individuals buying insurance for the first time or explaining health plan benefits and procedures. They deliver on our commitment to customers and community. It's part of the FCHP culture.

When it came to making their Pay It Forward donations, our employees put the same thought and feeling into it as they do in their work. They did us proud. The extensive list of our Pay It Forward recipients includes non-profits who provide support for children with cancer and their families, shelter for homeless women and families, AIDS victims, school and library programs, summer youth camps, and much more.

FCHP has a tradition of charitable giving. It's part of our mission, *making our communities healthy*. We were thrilled to give employees the first-hand experience to participate in this tradition. They once again showed their true character and made us confident in the future for our health plan.

I hope you'll read more about our Pay It Forward program in this issue's special feature.

Sincerely,

Eric H. Schultz  
President and CEO  
Fallon Community Health Plan



## you and drug safety

- Keep an up-to-date, written list of all of the medicines (prescription and over-the-counter) and dietary supplements you take—and share it with all of your health care providers. For yourself, include a description of each medication, including shape, color and any distinguishing features.
- Learn what the medicine is for, if it interacts with certain foods, any side effects it might have—and call your doctor if you notice any unexpected changes in your health. (Use FCHP's Drug Interaction Checker on Healthwise® Knowledgebase, found on [www.fchp.org](http://www.fchp.org).)
- Make sure you understand the directions for properly taking your medicine, such as when to take it (mornings?) and how (with meals?), how much to take and how long to take it, as well as what to do if you miss a dose. Write out your medication schedule with times and dosages.
- Keep the wrapper or package insert that comes with your medication to look up dosing instructions or information about side effects.
- Never combine different medicines in the same bottle.
- Never chew, crush, break or mix a medication without asking your doctor or pharmacist first.
- Throw away any medications that are beyond the expiration date.
- Use the same pharmacy for all of your medicine needs, whenever possible. The pharmacists there will be familiar with any other medicines you take and their potential interactions.

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Fallon Community Health Plan's quarterly 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, benefits described may vary by employer and plan.

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](mailto:contactcustomerservice@fchp.org).

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Visit our Web site at [www.fchp.org](http://www.fchp.org).



# paying it forward

In recognition of our 30<sup>th</sup> anniversary this year, Fallon Community Health Plan randomly chose 30 employees to be given \$1,000 that they, in turn, were to donate to a charitable cause of their choosing. We dubbed it our Pay It Forward program, based on an idea popularized in the novel and movie by the same name.

In all, these employees distributed \$30,000 in their communities this spring. They took this special mission to heart. Some already volunteered at or donated to organizations, so they knew right away where to send their \$1,000 donation. Others weren't so sure. They did a little research. They asked around. They searched their hearts and their minds until they found the right match.

The money has been well spent. "As I review the long list of organizations our employees donated to," said FCHP President and CEO Eric Schultz, "I think it's the best \$30,000 investment FCHP has made in a long time."

We hope these stories will inspire you to help someone else ... who may be inspired to help someone else ... who may be inspired to help someone else ...

## UMass Memorial Children's Medical Center

University Campus, 55 Lake Ave. N., Worcester  
www.umassmemorial.org

## Saint Vincent Hospital Pediatric Unit

123 Summer St., Worcester  
www.stvincenthospital.com

**Donation:** TVs, PlayStation® game consoles and video games for hospitalized children

**Brian Guagnini**, Account Manager,  
Account Management Department

*I knew I wanted to do something different, specifically for kids. When my nephew was in the hospital this year, I brought him things to play with but he kept asking for video games. That's where I got the idea. If you can make one kid smile, it's totally worth it.*



UMass Memorial Children's Medical Center is a comprehensive "hospital within a hospital." Its 41-bed acute care inpatient unit has more than 100 medical and surgical specialists skilled in and devoted to the care of children.

Saint Vincent Hospital's Department of Pediatrics consists of an eight-bed inpatient unit that emphasizes psychosocial support for the child.



## Willis Center

119 Forest St., Worcester  
www.williscenter.org

**Donation:** Overnight toiletry bags for the homeless served through the Willis Center

**Deb Johnson, R.N.**,  
Nurse Care Specialist,  
Disease Care Services



*My sisters and I have been volunteering with the Henry Lee Willis Center for two years, making toiletry bags that the agency donates to its homeless shelters. We were all smiles when we thought of how many toiletries my \$1,000 would buy for these families!*

The Willis Center, which addresses the social and economic needs of minority populations, serves approximately 17,000 children, adults and families annually in association with other partners.

One of the Center's services is its Shepherd's Place programs that provide a temporary place to live and a continuum of care and support to families who are homeless.



## Why Me & Sherry's House

1152 Pleasant St., Worcester  
www.whyme.org

**Donation:** Support for volunteer services for families who are coping with childhood cancer

**Gerry Campbell**, Contracts Manager,  
Network Development & Contracting



*My wife and I already supported Why Me & Sherry's House, but this allowed us to do even more. My coworker has experienced the program's support firsthand. She told me, "They just wrap themselves around you." I knew I wanted to make this donation in honor of her daughter, Carlee. It meant so much to her—and to me.*

Since 1985, Why Me has provided hundreds of central New England children and families with the emotional and financial support they need to fight cancer.

With the addition of Sherry's House in 2005, the Why Me organization has been able to provide eight bedrooms for families who have a child receiving cancer treatment. All assistance and services are offered free of charge.



### Friendly House

36 Wall St., Worcester  
www.worcesterresources.org  
(click on "Community Organizations" and then on "Friendly House")

#### Donation: Summer scholarships for kids



**Giselle Couture**, Imaging Clerk, Distribution Services

*I relied on Friendly House when my children were younger. It was a great resource for me and my kids. Pay It Forward gave me the chance of a lifetime to give back to them. They really deserve it. They go the extra mile.*

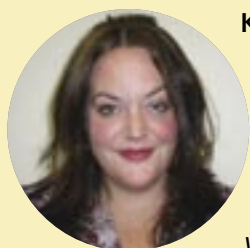
#### Donation: Youth basketball program

**Kathy Fournier**, Account Manager II,  
Account Management Department

*My family has participated in their basketball program for six years. My children have volunteered with them too, so I feel a personal connection to Friendly House. They not only teach the kids how to play, they also help them learn lifelong lessons and give them the opportunity to make friends outside of their own community.*



#### Donation: A new stove and kitchen fan for the family shelter



**Karli Kerswell**, Customer Service Trainer,  
Service Operations

*After being chosen for Pay It Forward, I was doing a lot of research to find just the right organization. Then I found out from a friend that the Friendly House shelter needed a new stove. I was sold. When you hear about kids in need, it really hits home.*

**Friendly House** is a community-based, human services organization offering a wide range of programs for thousands of Worcester residents, including social and housing services, and food programs like the summer and school-year meals for kids. It operates seven facilities in Worcester, including an emergency family shelter and a summer day camp.

Friendly House also offers popular recreational programs for city youth, such as an after-school drop-in program, its own basketball league and Hoop Dreams.



### our other pay it forward participants and their donations

**Giovanna Belen** - American Cancer Society, in honor of her friend's Mom, Joan Pickens

**Ann Bordeaux** - The Bryce Adams Trust Fund; Ashway Foundation; Oxford Public Library

**Fran Brisette** - Boylston Public Library; Tahanto Regional Athletics Booster Club; St. Mary's of the Hill Church choir/music program

**Patricia Connors** - Regis College Annual Fund; AIDS Action Committee; Susan G. Komen Breast Cancer Foundation; Voices Against Violence

**Kim Cutting** - American Cancer Society, in honor of her Mom, Joan Pickens, who is a cancer survivor

**Brianne Dauderis** - Central Mass. Search and Rescue Team- to purchase training equipment and a search dog.

**Lori Engstrand** - Auburn Youth and Family Services, to be used for summer camp scholarships

**Michelle Fontaine** - Abby Kelley Foster Charter School, to purchase new equipment for the school nurse

**Tammy Franciose** - YWCA of Westborough, for their playground refurbishing project; Armstrong Elementary School, for a word study program for third-graders; Relay for Life "Hearts & Soles" team, in honor of friends and co-workers who are fighting cancer

**Mary Goguen** - Battered Women's Resources - to establish an "empowerment" program.

**Betsy Gonzalez** - South High Community School (to subsidize caps and gowns and yearbooks for graduating seniors)

**Pat Haglund** - Patrick McGovern Scholarship Fund

**Chris Huffman** - First Friends Early Care and Educational Center, to be used for field trip scholarships and an emergency fund

**Nicole Lian** - The Julie Fund, for patient/family support

**Donna Mancini** - Abby's House, which provides shelter and services for homeless and battered women

**Deb Parker** - Assabet Valley Regional Vocational High School, for the football program

**Sue Keller** - Worcester Arts Magnet School, for science supplies; EcoTarium, to sponsor the polar bear and the bearded dragon

**Heidi Mundell** - Friends of the Lewis Field, to support ongoing projects; Brookfield baseball and softball leagues, for equipment and uniforms

**Jennifer Neuman** - Woodstock Elementary School, for the library and music program

**Chris Shore** - Abby's House; American Cancer Society's Look Good ... Feel Better program

**Joe Yelinek** - Huntington's Disease Society of America

### Shriners Hospital for Children

516 Carew St., Springfield  
www.shrinershq.org/Hospitals/Springfield

#### Donation: Supporting the hospital's work in specialized pediatric orthopedic care



**Karen Mushrow**, Medicare Products Regulatory Consultant, Medicare/Medicaid Programs

*My 15-year-old niece was operated on by Dr. Peter Masso at Shriners Hospital in Springfield to correct scoliosis curvature and torsion. Our family was thrilled with the care she received. I loved the idea of donating toward their unique services that will help another child like Deanna.*

#### Donation: Supporting the hospital's work in specialized pediatric orthopedic care

*I was very pleased to support Shriners Hospital for Children. Having heard of all the positive changes they've made in children's lives through their specialized services, I'm confident that my contribution went to "a deed of goodness." I'm grateful to have been a part of the Pay it Forward program.*



The Shriners of North America support 22 Shriners Hospitals for Children, which provide medical care totally free of charge to thousands of children every year.

**Shriners Hospital for Children in Springfield** provides care for pediatric orthopedic conditions and disorders such as clubfoot, scoliosis, juvenile rheumatoid arthritis and problems related to spina bifida, cerebral palsy, dwarfism and muscular dystrophy. ■





### zero in on zits

The teenage years are full of change and insecurity, so even mild acne on the face may feel like a disaster! But, don't despair—zits can be controlled.

Zits, pimples and acne are common conditions that begin in adolescence and subside by the later 20s. Basically, acne happens when the hair follicles become plugged with oil and dead skin cells. Many factors may contribute to development and flare-ups of zits, including hereditary predisposition, hormones, skin bacteria, cosmetics, headbands, sport masks and emotional stress.

The best choice of treatment will vary, depending on the cause of the acne, skin type and the kind of acne lesions present. It's a good idea to see a doctor for a thorough check-up to determine the extent and cause of the acne problem, and decide on the right course of treatment.

A doctor may suggest using an over-the-counter product or prescription medicine to control the acne. The effectiveness of these medications are in the product's active ingredient(s). They don't all work the same way, and what's good for one person may not be good for another. Give the treatment a chance. It may take up to eight weeks to see any improvement.

Follow these general rules for zit control:

- Wash your face with soap and warm water at least twice a day. Wash thoroughly to clean the skin yet gently to avoid irritating the skin. Don't repeatedly use scrub pads or abrasive soaps to wash your face—you'll irritate your skin and make acne worse.
- Hands off! Don't pick or squeeze pimples.



- Don't expose skin to sun, sunlamps, wind or excessive cold.
- Don't use headbands, straps or hats to cover acne.

Taking good care of your skin every day is the best way to be zit-free and put a smile on your face. ■

### poisoned? act quickly!

Accidental poisoning is one of the most common emergencies affecting young children. Most young children are poisoned by ingesting things found in the home that are not meant to be eaten—such as medications, cleaning products, pesticides, paints, cosmetics or plants.

Many poisonings can be treated safely at home. Stay calm and act quickly. Always call for medical advice before treating your child for poisoning.

What to do if you know or suspect your child's been poisoned:

- **Call the Poison Control Center at 1-800-222-1222** for emergency treatment advice 24 hours a day, 7 days a week.
- Check for breathing if your child is unconscious. Start artificial respiration immediately if your child isn't breathing.

- If your child inhaled poisonous fumes, immediately move him/her to fresh air and avoid breathing the fumes.
- Don't give your child anything by mouth (not even water or milk) until you call the Poison Control Center (PCC).
- Never give your child ipecac syrup or make your child vomit unless the PCC tells you to do so.

The Poison Control Center also answers questions about poison prevention and how to poison-proof your home, and will send you telephone stickers or magnets with the emergency phone number. Call today! ■

### the abc's of healthy snacks

Preparing for school often means preparing lunches to take to school. A healthy lunch can make an important contribution to a child's daily nutritional needs. Follow the ABCs of nutritious, delicious lunches.

- **A** is for assortment. Choose a variety of foods to be sure your child is getting adequate nutrition and to prevent lunches from becoming boring.
- **B** is for balance. A balanced lunch includes one or more selections from each of the four food groups: dairy products, meat and proteins, fruits and vegetables, cereals and grains.
- **C** is for creativity. Make lunches appetizing by combining different colors, textures and tastes.

For more tips, go to [www.kidshealth.org](http://www.kidshealth.org) and type "school lunches" in the search engine. ■

### taking care of you every day

With our **Every Day Health** program, we've put the tools and resources you need at your fingertips, whether you want to reinforce your healthy lifestyle or just need extra support. Read below about some of our Every Day Health programs. For more information, visit [www.fchp.org](http://www.fchp.org) or call 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.

- **Nurse Connect** gives FCHP members free, around-the-clock access to health coaches by phone and online. Call Nurse Connect at 1-800-609-6175 to talk with a registered nurse or other health care professional who can respond to medical questions, provide education and support, guide you with questions to ask your doctor, and more. And for additional resources, you can log



in to Nurse Connect's Dialog Center<sup>SM</sup> through the "My FCHP" section of our Web site.

- **It Fits!** reimburses families up to \$300 for membership at a fitness center or in Weight Watchers<sup>®</sup>, or for aerobics, Pilates and yoga classes taught by certified instructors. Don't forget—sports programs and lessons for all ages are reimbursable, too! In addition, FCHP members get a range of discounts at participating fitness centers.

Review the list of participating sites on our Web site under "Member discounts and bonus features."

- If you're having a baby, check out **Oh Baby!**, which gives participants prenatal vitamins, a child care book, a convertible car seat and more—all at no additional cost.

- When you're ready to stop smoking, help is available through FCHP's **Quit to Win** program, which offers

free stop-smoking sessions in Auburn, Leominster, Spencer and Worcester. To get started in Quit to Win, call 1-508-368-9540 or toll-free at 1-888-807-2908 to schedule an orientation session. For FCHP members, the program includes nicotine replacement therapy. If group sessions are not convenient for you, phone counseling is available.

*Benefits and features may vary by employer and plan. Weight Watchers<sup>®</sup> is a registered trademark of Weight Watchers International, Inc. ■*

### new fchp masshealth benefits in effect

We'd like to make you aware of three new FCHP MassHealth member benefits that went into effect July 1, 2007: (1) **medical nutritional therapy**, (2) **diabetes self-management training** and (3) **non-emergent transportation** (to an in-state location or location within 50 miles of the Massachusetts border). These benefits have been added to the MassHealth Standard, Family Assistance and Basic plans.

The first two benefits, medical nutritional therapy and diabetes self-management training, are FCHP-covered benefits. The non-emergent transportation benefit is not an FCHP-covered service, but rather is a newly added benefit covered by MassHealth for MassHealth Basic and MassHealth Family Assistance coverage types. MassHealth is already covering the non-emergent transportation benefit for MassHealth Standard members.

If you need additional information about these benefits, please call FCHP Customer Service at 1-800-868-5200 (TDD/TTY: 1-877-608-7677), Monday through Friday from 8 a.m. to 6 p.m. ■

### read us online!

Want to read more expert advice and health tips or look back on Fallon Community Health Plan programs and community activities? It's easy! We now have the current issue, as well as many past issues (from 2003 to 2007), of *Healthy Communities* on our Web site. If you'd like to refer to a previously published article or share this publication with a friend, you may go to [www.fchp.org/members](http://www.fchp.org/members) and under "My Health Tools" click on "Healthy Communities". Enjoy!

## create your wellness profile on fchp.org

Do you want to know how healthy you are and what your health risks are? The Personal Wellness Profile™ can give you some great information about your health. The tool is a questionnaire that evaluates your overall health picture by considering your family history, fitness and eating habits, emotional health and other health factors.

To complete your profile, log on to [www.fchp.org](http://www.fchp.org), go to the “Members” section and, if you haven’t already done so, register to enter our member portal, My FCHP. Once there, you simply click on “Personal wellness profile.” It takes only about 20 minutes to do.

Once done, you can print a report that includes your overall wellness score, and separate scores in the areas of emotional health, nutrition and fitness. You’ll receive suggestions and information you need to improve your health and lifestyle in consultation with your doctor. After you have this baseline score, you can retake the Personal Wellness Profile next year to track your wellness score progress!

If you can’t do the profile online, call us at 1-888-807-2908, press 4, for a written version you can complete and send back to us. We’ll generate your report and mail it to you.

It’s an easy and positive way to get involved in your health. Try it and see! ■

## link to information about your care

What should you do in an emergency? What should you know about preventive care? How do you find an interpreter? For answers to these questions and additional information related to your care, please go to our Web site at: [www.fchp.org/Extranet/Members/HealthTools/ImportantInfo.htm](http://www.fchp.org/Extranet/Members/HealthTools/ImportantInfo.htm).

You also can request this information 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.

You also can get an overview of our **Quality Services Program** on our Web site at: [www.fchp.org/Extranet/\\_about/Qualitystandards.htm](http://www.fchp.org/Extranet/_about/Qualitystandards.htm). This program is a comprehensive approach that Fallon Community Health Plan takes to ensure the quality and safety of clinical care and the quality of service provided to our members. You also may call our Quality and Health Services Department at 1-508-368-9101 for this information. ■

## summit eldercare—“top health care organization”

Summit ElderCare<sup>SM</sup> was honored in June for corporate achievement in the *Worcester Business Journal’s* second annual Health Care Heroes Awards program. Summit ElderCare, sponsored by Fallon Community Health Plan, is a coordinated medical, insurance and social support program that enables older adults to continue living in the community as an alternative to nursing home placement.

A team of community-based judges chose Summit ElderCare for its unique and comprehensive Program of All-Inclusive Care for the Elderly and its commitment to elders, their families and their caregivers.

For information about Summit ElderCare and its locations, please log on to their Web site at [www.summiteldercare.org](http://www.summiteldercare.org), or call 1-800-698-7566 (TDD/TTY: 1-800-889-4106). ■

## it’s the law—and good common sense

*You need to have health insurance.*

That’s the message the Commonwealth of Massachusetts is sending its residents as the requirements of the health care reform law kick in. As a Fallon Community Health Plan member, you have the insurance you need under the law and will retain your personal exemption for 2007 state income taxes.

Needing health insurance, however, is more than a legal requirement—it’s a matter of good common sense for your health and your pocketbook. That’s the spirit behind the law and the message you can share with family or friends who still don’t have coverage.

In one way, health insurance is like auto insurance—it’s there when you have an accident. Should you break a leg, get a dog bite, badly cut yourself or be injured in a car accident, you won’t have to foot the whole bill. “Free” care in emergency rooms may be more limited under proposed reform rules likely to go into effect his fall.

Then, of course, there’s the care and cost we worry about for catastrophic illnesses, such as some cancers, a major stroke or a newborn’s genetic disorder. In such cases, it’s a relief to know you’ll receive the hospital or rehab care and outpatient tests and treatments you might need—and pay only a small portion of the hundreds of thousands of dollars that might cost.

But there’s another, everyday reason you need health insurance: to help prevent illness. According to experts, preventable illness makes up approximately 80% of the burden of illness and accounts for eight of the nine leading categories of death.

With health insurance, you’re covered for annual checkups, tests like mammograms, and regular doctor visits that can help your doctor identify silent disease risk factors, like high blood pressure or cholesterol, or treat minor conditions before they become major problems. Likewise, you can work with your doctor to address lifestyle changes that can help you feel better now and prevent chronic diseases in your future.

Fallon Community Health Plan encourages this approach with its \$0 copayment benefit for routine physical exams and well-child care that helps make it easier, and more affordable, for you and your family to get the right care at the right time. And, because regular preventive care is the key to maintaining good health, it also will help you save on other health care costs.

FCHP is happy to be your partner in health. If you know someone who needs insurance, please pass on this information and ask them to contact us about our affordable health insurance options. They may visit us online at [www.fchp.org](http://www.fchp.org) or call FCHP at 1-888-PWR-FCHP (that’s 1-888-797-3247) (TDD/TTY: 1-877-608-7677), Monday through Thursday from 8 a.m. to 9 p.m. and Friday from 8 a.m. to 6 p.m.

*Benefits and features may vary by employer and plan. ■*

## our community outreach

*At Fallon Community Health Plan, our mission is making our communities healthy. That’s why we promote a variety of activities and programs, like those below, for caring, sharing and helping one another.*

- On September 24, FCHP will host its second annual **Golf FORE a Goal** tournament at Worcester Country Club. The event will benefit food pantries and hunger relief programs in the state. For information, call Cheryl Schmaltz at 1-508-368-9834.
- FCHP awarded \$5,000 to Worcester **Latino Dollars for Scholars**, a non-profit organization that provides education assistance for post-secondary study to Latino students from Worcester public schools.
- FCHP has been a corporate sponsor this summer of the **Worcester Tornadoes**, a minor league team that plays in the Cam-Am League. The team, which plays at the Holy Cross “Hanover Insurance Park” at Fitton Field, promotes family fun and a sense of community. FCHP’s big, bold banner can be seen in the outfield.
- The health plan recently introduced a new philanthropic initiative, the **FCHP Mini-Grants Program**. We are awarding two mini-grants of up to \$1,000 every month. For information about applying for a mini-grant, organizations can go to our Web site at [www.fchp.org](http://www.fchp.org) and type “mini-grants” in the search engine. ■

## a word to the wise

Fallon Community Health Plan offers a wide choice of plan designs today, some of which may include copayments and deductibles that you pay towards your care. Please keep your *FCHP Member Handbook/Evidence of Coverage* handy to check what costs you’re responsible for when you have medical services.

Some hospitals or medical facilities may ask you to pay your inpatient copayment, same day surgery copayment or deductible *immediately before, or on the day of, your medical procedure*. (This is not an FCHP requirement.) If you’re planning an elective procedure, it would be wise to call the facility in advance to determine what, if any, financial responsibility you might have up front.

If you have any questions about your health plan and responsibilities, please call FCHP Customer Service at 1-800-868-5200 (TDD/TTY: 1-877-608-7677), Monday through Friday from 8 a.m. to 6 p.m. ■

# health, fitness and you!



## preventing sports and exercise injuries

In recent years, physical fitness has become a mantra for health care providers. We're urged to *begin* exercising, *maintain* our exercising and *increase* our exercising. We're told that a sedentary lifestyle puts us at risk for many preventable chronic diseases like heart disease and diabetes.

Many of us are heeding the advice to get active and reap the benefits of exercise. If we're not careful, however, these benefits can come at the price of injuries to muscles, bones and joints. You don't have to be a professional athlete to get hurt. Anyone who exercises is at risk for an injury.

Here are some tips people of all ages can follow to prevent injury.

- If you've been inactive, check with your doctor before beginning an exercise program.



- Increase your exercise level gradually. Don't be a "weekend warrior," packing a week's worth of activity into a couple of days.
- Make warm-ups part of your routine even when participating in less-vigorous activities like golf. Keep your feet as flat as possible during stretches to avoid twisting your knees.

- Wear properly fitting shoes that provide shock absorption and stability.
- Wear appropriate protective gear and know how to use the equipment.
- Learn to use proper form for your activity to reduce the risk of "overuse" injuries.
- When jumping, land with your knees bent.
- Cool down after vigorous sports so that your pulse comes down gradually.
- Don't play when you are tired or in pain. It's never a good idea to "work through" the pain. ■

## cancer cautions

The good news is that the risk of getting cancer and the risk of dying of cancer have decreased slightly since the early 1990s. Fewer than half the people diagnosed with cancer today will die of the disease.

In reality, cancer is not one disease, but more than a 100 different diseases with different causes. Scientists have identified many risk factors that increase the chance of getting many types of cancer. They estimate that about 80% of all cancers are related to lifestyle choices, such as the use of tobacco products and what we eat and drink. Take stock of your lifestyle and those habits that may increase your risk of developing cancer.

As with many diseases, early detection of cancer can open the door to more treatment options and improve your chance for a better outcome. You should pay attention to what your body tells you. If you experience any of the following, see your doctor promptly.

- Change in bowel or bladder habits.
- A sore that doesn't heal.
- Unusual bleeding or discharge.
- Thickening or lump in the breast or elsewhere.
- Persistent indigestion or difficulty swallowing.
- Obvious change in a wart or mole.
- Nagging cough or hoarseness.

Any of these warnings also could be the symptoms of conditions other than cancer—but you'll always benefit from a timely diagnosis. Don't ignore persistent symptoms. The sooner you see your doctor, the sooner he/she can diagnose the problem and decide on a treatment plan. Take charge of your health! ■

## help for halitosis

Garlic. Onions. Coffee. Mornings. No matter what brings it on, halitosis—or bad breath—can be unpleasant and embarrassing. However, there are steps you can take to help defend against bad breath.

- **Brush and floss your teeth**—including dentures—every day to remove the bacteria that cause bad breath. Brush your tongue, too!
- **Stay hydrated!** Drink lots of water to keep your mouth moist. Also, chewing sugarless gum or sucking on candy increases saliva production, which helps keep your mouth clean.
- **Use antiseptic**—not non-antiseptic—mouthwash to kill the germs that cause bad breath.
- **Visit your dentist regularly.** By seeing your dentist twice a year for an oral exam and teeth cleaning, you'll be on your way to healthy teeth and great breath. Plus, if halitosis seems to be a chronic problem for you, your dentist can check for periodontal and other sources of bad breath to provide you with treatment options. ■

## eating the right stuff

Do you eat what you should? Take our quiz to test your nutritional savvy! (Find the answers below. Don't cheat!)

- How many calories do you have to burn to lose one pound of fat?**  
A. 2,500  
B. 3,500  
C. 4,500
- Women usually lack enough of which two minerals in their systems?**  
A. iron and calcium  
B. potassium and iron  
C. calcium and potassium
- Oils that have been hydrogenated become**  
A. lower in saturated fat  
B. higher in saturated fat  
C. higher in calories
- Green leafy vegetables contain more vitamin C than any other class of vegetables.**  
True or false?
- Cholesterol can be found in certain vegetables.**  
True or false?
- Which has more calories?**  
A. one teaspoon of margarine  
B. one teaspoon of honey  
C. one teaspoon of jam
- What is the name given to the measure of the energy content of food?**  
A. glucose  
B. glyceride  
C. calorie
- Saturated fats remain solid at room temperature.**  
True or false? ■

## waist watching

Your waist girth (circumference) is one way to evaluate if you carry excess weight. Fat in the abdomen is closely linked to the development of diabetes, high blood pressure, heart disease and breast cancer.

Measure your waist at the level of your belly button while you are standing relaxed. (Don't "suck it in"!) If you don't fall within the "desirable" range (see below), talk to your doctor about ways to improve your diet and exercise routine.

### waist girth norms in inches

	Desirable	Overweight	Obese
<b>Men</b>	Less than 35	35 to 39.9	40 or more
<b>Women</b>	Less than 33	33 to 36.9	37 or more ■

- Answers:**  
1. B - 3,500  
2. A - iron and calcium. (Consider eating more yogurt, canned salmon, dark turkey meat, spinach, cooked dried beans.)  
3. B - higher in saturated fat. Hydrogenation is used to extend the shelf life of foods, but in the process produces trans fatty acids that are linked to the development of diabetes, cancer and cardiovascular disease.  
4. TRUE. (Try asparagus, Brussels sprouts, broccoli, bell peppers, collard greens, cabbage, kale, spinach and turnip greens)  
5. FALSE. Cholesterol is found only in foods of animal origin.  
6. A - one teaspoon of margarine  
7. C - calorie. (The average calorie goal per day for adults is 2,000.)  
8. TRUE. Saturated fat (animal fats, processed and fast foods) is a big contributor to high cholesterol levels.



## medicare basics: part two

Welcome to part two of our three-part series that answers some of your more common questions about Medicare. If you missed part one, see Vol. 2, 2007, of *Healthy Communities* under "My Health Tools" in the "Members" section of our Web site, [www.fchp.org](http://www.fchp.org).

### how is medicare connected to social security?

Medicare was created in 1965 as an amendment to the Social Security Act.

At age 65, you're eligible for Medicare Part A and Part B, regardless of what age you are eligible for full Social Security benefits. Part A is premium-free if you or your spouse have worked and paid Social Security taxes for at least 10 years, and Part B has a monthly plan premium that changes annually.

For most people with Medicare, the Medicare Part B premium is taken out of their monthly Social Security payment; otherwise, Medicare sends a bill every three months.

### when can you first sign up for medicare?

If, before you reach age 65, you're getting Social Security retirement or disability benefits or Railroad Retirement benefits, you won't have to do anything. The Social Security Administration automatically enrolls you in Medicare.

If you aren't getting Social Security benefits before turning 65, you must



contact the Social Security Administration. The Initial Enrollment Period (IEP) for Medicare *begins three months before the month you turn 65 and lasts until three months after the month you turn 65.*

### what if you delay?

*If you don't sign up for Medicare Part B during your IEP, you only can sign up during the General Enrollment Period, which is January 1 through March 31 of each year. Your Medicare Part B coverage then will begin on July 1. For each year that you're eligible for Part B and don't enroll, your Part B monthly premium will be increased permanently by 10% when you do enroll—unless you've been receiving coverage through your or your spouse's current or former employer.*

*If you don't sign up for Medicare Part D during your IEP either through a Medicare Advantage Prescription Drug Plan (like Fallon Senior Plan™) or a Medicare Prescription Drug Plan (and you don't currently have prescription drug coverage that*

## ask about our value plan option

Did you know that Fallon Community Health Plan offers a plan for people who are enrolled in Medicare and Medicaid (or a Medicare Savings Program)?

Fallon Senior Plan Value has no monthly premium and includes Medicare prescription drug coverage. Members of Fallon Senior Plan Value receive the same comprehensive benefits as our other Fallon Senior Plan™ choices, but most of the copayments are lower. And, depending on your Medicaid benefits, you may not pay a copayment at all for certain services.

If you think you or a friend you know might qualify for Fallon Senior Plan Value, or if you want to learn more about this plan or our other plan choices, give us a call at 1-800-868-5200 (TDD/TTY: 1-877-608-7677), seven days a week between 8 a.m. and 8 p.m. We look forward to hearing from you! ■

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covers at least as much as Medicare prescription drug coverage), your premium cost will go up by up to 1% per month for every month that you wait to enroll. You'll have to pay this penalty as long as you have Medicare prescription drug coverage.

*If you are covered by a group health plan based on your own or your spouse's current or former employment, you may want to enroll in premium-free Medicare Part A, but might not need Medicare Part B yet. To find out the best time for you to enroll in Medicare Part B, call the Social Security Administration or your benefits administrator.*

### where can i get more information?

For information about Fallon Senior Plan or Medicare resources, call us at 1-800-868-5200 (TDD/TTY: 1-877-608-7677), seven days a week from 8 a.m. to 8 p.m., or go to our Web site at [www.fchp.org/Extranet/Seniors/Resources.htm](http://www.fchp.org/Extranet/Seniors/Resources.htm). ■

## maximizing the benefits of medicare

According to several studies, 40% of an estimated 15 million Medicare beneficiaries have an income that leaves them living near or below the poverty level.\* These beneficiaries can get help to pay Medicare costs through programs that can save them up to \$1,122 each year.

The state Medicaid authority determines eligibility for these programs, known as Medicare Savings Programs. The programs will pay some or all of the Medicare Part B premium (\$93.50 a month or \$1,122 a year in 2007) and also may pay certain plan copayments for some people who have more limited income and resources. Many people use the

extra money to help pay for living expenses or prescription drugs.

Unfortunately, more than half of the people who qualify for this money never even apply. Are you one of them?

Fallon Community Health Plan has contracted with a company called Social Service Coordinators, Inc., to help our members who may qualify for one of the Medicare Savings Programs to complete the state's application process.

Are you interested in learning more about Medicare Savings Programs for beneficiaries of modest means or would you like an outreach coordinator to walk you through the application process? You may call Social Service Coordinators' Outreach

save the date!  
**Senior Spectacular**  
October 23, 2007

DCU Center, Worcester  
Fallon Senior Plan is  
presenting sponsor.

Be there!

Center directly at 1-866-317-0498, Monday through Friday from 8:00 a.m. to 5:00 p.m.

\*Source: Urban Institute estimates based on 2000 Population Survey ■

## silversneakers combines fitness and fun

"At the urging of my husband and daughter, I joined the Tri-Community YMCA in Southbridge in January 2006 when they introduced the SilverSneakers® Fitness Program, offered through Fallon Senior Plan™.

"I found a sociable, caring group of seniors who are always looking out for each other. We all have become good friends both at the Y and outside.

"The big difference is in my health. Since I began SilverSneakers, my blood pressure dropped from 170/80 to 120/60. I've lost weight, feel much better, have more energy and have a much happier outlook on life. I'm thrilled that Fallon Senior Plan offers this great feature. As they say, SilverSneakers really does let us 'get fit, have fun and make friends.'"

Gloria M. Szydlik  
Fallon Senior Plan member

SilverSneakers® is a registered trademark of Healthways. ■



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## fchp achieves quality plus distinction

Fallon Community Health Plan has achieved Quality Plus Distinction for Physician and Hospital Quality from the National Committee for Quality Assurance—an independent, not-for-profit organization dedicated to measuring the quality of America's health care.

NCOA-accredited health plans can opt to achieve distinction in "Quality Plus" content areas in addition to their accreditation. FCHP maintains an "Excellent" accreditation status from NCOA for its HMO/POS, Medicaid and Medicare Advantage products.

"By adopting these Quality Plus standards," said NCOA President Margaret E. O'Kane, "FCHP is providing members with important information about physicians and hospitals within their network, allowing them to make better health care decisions for themselves and their families."

One way that FCHP provides quality information is the Compare Hospitals Tool we've added to our Web site. This tool allows you to do a side-by-side comparison of hospital quality and cost for more than 150 procedures at 100+ hospitals.

In addition, we provide links to several other public sites that offer hospital quality data, and provide quality information about physicians as a participant in the Massachusetts Health Quality Partners project.

We encourage you to go to our Web site, [www.fchp.org/members](http://www.fchp.org/members), to check out these tools and links in order to make informed choices about your health care. ■



A youngster enjoys his ride at ForgeWorks Farm in Rutland with owners Christine and Ted Mahan. One of the recipients of FCHP's 30<sup>th</sup> anniversary Pay It Forward program, ForgeWorks provides safe and enjoyable therapeutic horseback riding programs for special needs children and adults with wide ranges of ability. Participants (up to 100 a week) learn basic riding skills and acquire more independence and self-confidence.

Last March, Christine Mahan was selected by The Massachusetts Commission on the Status of Women as the Rutland community's Unsung Heroine of 2007.

FCHP Nurse Care Specialist Suzanne Brown (seen in photo with Ted



Mahan) was chosen as one of 30 employees to participate in Pay It Forward. "I learned about ForgeWorks Farm from a coworker," she explains. "Once I discovered more about their program,

I found it very inspiring and knew it would be the perfect place for me to donate my \$1,000."

See our feature article for more highlights of this program in which FCHP employees donated a total of \$30,000 within their communities. ■

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 at 1-877-608-7677) de lunes a viernes de 8 a.m. a 6 p.m.

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