

Fall/Winter 2017

Healthy

communities • families • lifestyle

Inside:

Technology: Making connections for better health

Beware of addiction treatment scams

The ups and downs of managing diabetes

A message from Fallon's President and CEO

Supporting you as you move forward



So much of life revolves around taking care of the people you love—and making sure they have what they need to be healthy.

Choosing the right health plan is an essential part of achieving that goal, and you now have a better way to make that decision. Our website includes a tool that guides you, simply and quickly, through the process of finding a plan. Visit

fallonhealth.org/medicare-choices, and you'll see that we have options for all ages, incomes and levels of health. That means you'll be able to find a plan that works for you and your loved ones.

Another important part of taking care of those you love is taking care of yourself. If you have been, are or will be in the role of caregiver, I want to direct you to a Fallon resource designed to support caregivers. Our Caregiver Connection blog provides a place for you to find information and support, and hear from health care professionals, caregivers and others on a wide range of topics that may affect you or your loved ones.

Please check it out at fallonhealth.org/caregiver-blog and share the link with friends, family and colleagues who could benefit. You can also sign up for email updates by scrolling to the end of any post.

We look forward to continuing to serve you as we move forward into 2018 together!

With warm wishes for a happy, healthy new year,

Richard Burke, President and CEO

Technology: Making connections for better health

While some of us invite change into our lives with open arms, others would rather keep it out. Regardless of which camp you're in, you've no doubt noticed how much technology has changed the way we think about maintaining and improving health.

Maybe you're using a smartphone app to lose 10 pounds before your next high school reunion. Or perhaps you've got a pacemaker to monitor and control your heartbeat. Or maybe you use a secure website to see what your doctor has to say about the results of your lab tests.

Whether it's a completely new approach or an electronic replacement of a paper-based system, technology can open up the way you think about health. Here are some ways technology is being used to support health and well-being today.

Activity trackers and exercise apps

With wearable devices like Fitbits and Apple Watches available at a range of prices, more and more people are tracking their daily steps, activity levels, workouts, heart rates and even sleep patterns.

Some of these devices link directly to apps designed to help you lose or maintain weight. These apps can help you become more conscious of your food choices, change bad habits and reach your nutrition goals.

Support networks

Technology can be a great way to connect with others who are having a similar health experience or issue. Whether you're looking for camaraderie while you're on a diet, dealing with a rare disease or looking for connections to others with the same chronic condition, you can find a group on the internet. There are Facebook groups, blogs, websites and advocacy groups for all types of health issues and experiences.

Awareness of health conditions

The internet offers extensive information on health, as well as medical conditions and diseases. Yet it's not all accurate. We recommend checking with your doctor. If you're doing your own research, look for websites from established institutions and organizations. Find out if the author is associated with a reputable organization or is qualified to write on the topic.

Try Fallon's Healthwise® Knowledgebase as a trustworthy starting point. You'll find it under "Quick links" on fallonhealth.org.



Electronic medical records

Does your doctor type notes directly into a computer during your appointments? Maintaining an electronic medical record means that your health status and treatment plans are accessible if you see a different health care provider for a sick visit—or go to a specialist in the same physician or hospital network.

You may also be able to access your test results and other records through a secure online website. Some of these patient portals even allow messages between you and your doctor.

Telemedicine

Telemedicine programs enable you to speak with a medical

professional remotely, when your primary care provider (PCP) is unavailable—or when you're considering an emergency room visit for a non-emergency reason.

For example, as a Fallon member, if you can't reach your PCP, you can contact Teladoc® and then talk by phone or video chat with a U.S. board-certified doctor about non-emergency health issues any time of day or night. You can reach Teladoc at 1-800-835-2362 or teladoc.com/fallon.

Telemedicine doesn't replace the need for a PCP, but it can help you access non-emergency care quickly and conveniently.

•••••

Coaching for 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

Find out if you're eligible by calling 1-800-333-2535, ext. 69898, (TRS 711), Monday–Friday, 8:30 a.m.–5:00 p.m.



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 your rights and responsibilities, visit fallonhealth.org/members/resources/rights or look at your Evidence of Coverage. Or call your plan's phone number, listed on page 8, to request information by mail.



1 shot to avoid the flu



The flu can cause serious illness, even if you're in good health. Having a chronic condition—like asthma, COPD, diabetes or heart disease—can increase your risk of complications.

A flu shot will begin protecting you within two weeks and prevent you from spreading it to others. You can get one at your primary care provider's office or a pharmacy in your plan's network—and Fallon covers the cost.

2 vaccines to prevent serious illness

You can protect yourself against pneumonia, meningitis and certain bloodstream infections by getting two pneumococcal vaccines at least a year apart. If you have a chronic condition or take medication that weakens your immune system, both vaccines are recommended for you. Smokers age 19 or older should also get one (pneumococcal polysaccharide vaccine). Each vaccine can be given at the same time as your flu shot. 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.



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 at fallonhealth.org/cg. If you'd like a paper copy, call your plan's phone number, listed on page 8. We recommend you review the guidelines and discuss them with your doctor.



Health checks for diabetics

Establishing good diet and exercise habits—and getting all necessary testing—are key to managing diabetes and avoiding the complications it can cause.

"There are simple steps you can take to maintain and improve your health," says Deborah Simmons, RN, M.P.H., Fallon's Director of Care Management. "Keep up with your blood work, get your eyes checked, get your feet checked and make sure your kidneys are functioning well."

Contact your primary care provider to make sure you're up to date with those checks—and schedule your next appointment.



Protect yourself from health care fraud

Fallon takes multiple approaches to detecting and preventing fraud, waste and abuse. Here's how you can help—and avoid becoming a victim of health care fraud yourself:

- Always review billing statements from your provider and Health Benefit statements from Fallon. Watch for charges for something you didn't receive, billing for the same thing twice, or services that weren't ordered by your provider. Report discrepancies to Fallon or your provider.
- Ask your provider to explain the reason for services, if it's not clear.
- Beware of "free" medical services such as prescriptions or supplies from unknown or out-of-state pharmacies. Dishonest entities

may use this tactic to obtain your information.

- Safeguard your Fallon member ID card, and don't give your Fallon Health, Medicare, Medicaid or Social Security numbers to marketers or solicitors.
- Report copayments or deductibles that are waived by medical providers or suppliers. This unlawful practice can result in false claims, anti-kickback law violations and more.

If you suspect, experience or witness health care fraud, report it immediately by calling your plan's phone number, listed on page 8—or our toll-free anonymous hotline at 1-888-203-5295 (24 hours per day/seven days per week).



Important screenings for women



Please remember to make appointments for cervical and breast cancer screenings. The following guidelines are from the American Cancer Society, but you should talk with your medical provider for specific recommendations, based on your risk factors.

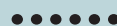
Cervical cancer screening

- Beginning at age 21—Have a Pap test and pelvic exam every three years.
- Beginning at age 30—Pap and HPV tests every five years may be recommended.

Breast cancer screening

Screening should continue as long as a woman is in good health.

- Ages 40–44—Begin annual mammograms.
- Ages 45–54—Annual mammograms.
- Ages 55 and older—Mammograms annually or every two years.



Beware of addiction treatment scams



As the need for opioid addiction treatment increases, there's another epidemic on the rise—addiction treatment scams. Some individuals have been using texts and social media to convince Massachusetts residents with substance use disorders to travel to Arizona, California, Florida and Texas for treatment.

These recruiters may offer to pay for airfare, health insurance and out-of-state treatment. However, the out-of-state treatment centers may provide little or no care for patients.

To protect yourself or a loved one, keep in mind the following things:

- Be wary of unsolicited referrals to out-of-state treatment facilities. Anyone who offers out-of-state

addiction treatment may be getting paid by the treatment center.

- Be wary of anyone offering to pay your health insurance costs. If they stop paying your premiums, you or loved one could be removed from the treatment facility and left without health care coverage.
- If you do accept an offer that includes paid travel to an out-of-state clinic, have a plan—and the money—to get back home.
- Don't give personal information—like your Social Security or insurance numbers—to a recruiter, unless you can confirm the person is employed by a

medical provider or insurance company.

- If someone offers to arrange travel or pay insurance costs for treatment, call the facility to confirm the person's identity.

If you suspect a scam, call the Massachusetts Attorney General's Health Care Helpline at 1-888-830-6277—or Fallon's toll-free anonymous hotline at 1-888-203-5295 (24 hours per day/seven days per week).

And remember that as a Fallon member, you can call Beacon Health Options 24/7 at 1-888-421-8861 (TRS 711) for help with a substance use concern for yourself or a loved one.



Protecting your privacy



Fallon safeguards all protected health information (PHI), whether printed, electronic or oral, in keeping with the Health Insurance Portability and Accountability Act of 1996 (HIPAA). The law's strict guidelines are designed to keep your PHI—such as your name and medical information—private and confidential.

We comply with the law by using your PHI only for treatment, payment and health plan operations. We also make sure:

- You have a Notice of Privacy Practices. To request a copy or learn more on this topic, call your plan's phone number, listed on page 8, or visit fallonhealth.org.

- All Fallon employees—and the people and companies we work with—protect your PHI.
- You can express your concerns about privacy. Email compliance@fallonhealth.org. Or call our toll-free anonymous hotline at 1-888-203-5295 (24 hours per day/seven days per week).



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: Robert Nolan, Managing Editor and Writer: Marguerite Paolino, Senior Art Director: Pam Spielberg, Graphic Designer: Carol Daly, Production Manager: Ron Parker

Visit our website at fallonhealth.org.
Copyright 2017



Managing asthma with action!

Dealing with asthma is hard. Being aware of and prepared for what triggers your asthma attacks can help. So can having a plan! Consider working with your doctor on an asthma action plan that includes:

- Treatment goals
- A list of medicines to control your asthma and when to take them
- An asthma diary to track your symptoms and triggers

- How to treat an asthma attack early, before it becomes severe
- How to tell when an attack has become an emergency, and where to get medical treatment

An action plan tells you what to do based on your symptoms, your peak air flow or both. Once you have an asthma action plan in place, monitoring and tracking your symptoms and episodes to

identify triggers should be your next step.

Fallon's asthma educators provide free, voluntary and private telephone coaching to help you manage your asthma. To learn more, or to access the program, call 1-800-333-2535, ext. 69898 (TRS 711), Monday–Friday, 8:30 a.m.–5:00 p.m.

•••••

The ups and downs of managing diabetes

When Vanessa Munoz-Chesler found out she had diabetes, she was upset.

"I was busy eating my feelings, taking care of others and putting myself last in line," says Vanessa, a Fallon member.

She knew she'd have to make changes to her lifestyle. She had little physical activity in her life, didn't follow a diabetic diet and didn't take her medications. Still, when she got a call from Fallon's Diabetes Management Program* last year, she was reluctant to participate.

"When I first contacted Vanessa, she wasn't following her doctor's advice," says Maria Santiago, a Health Educator in the program who has been working with Vanessa for over a year. "She overcame many obstacles. I'm so proud of

her. Her blood sugar is much more under control now, and she's continuing to work hard to manage her diabetes."

Today, Vanessa is grateful for the information and support Maria provides during their regular health coaching sessions.

"Maria is always so encouraging," Vanessa says. "She keeps telling me how important it is to do something—count calories, get to the gym, check my blood sugar. She asks me what goal I set for the week, what I'm planning to tackle next. With her help, I went from being a couch potato to going to the gym five or six times a week. I even ran a 5K."

Vanessa's successes haven't been easy—or permanent. Maintaining the diet and exercise program that led to her winning a fitness



Vanessa Munoz-Chesler

challenge at her gym has been challenging.

She says it's been especially hard for her to stick to her strict diet, specifically designed to control her blood sugar.

"I'm in a fight every time I sit down to eat," Vanessa says. "But I keep going, and I keep challenging myself. The results will come. My health matters."

* Incorporates recommendations of the American Diabetes Association's "Standards of Medical Care in Diabetes—2017"

•••••

For more information

Contact Customer Service by calling the number on the back of your member ID card. Or use the appropriate 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.

Customer Service for Fallon MassHealth members

1-800-341-4848 (TRS 711)

Monday–Friday, 8 a.m.–6 p.m.

