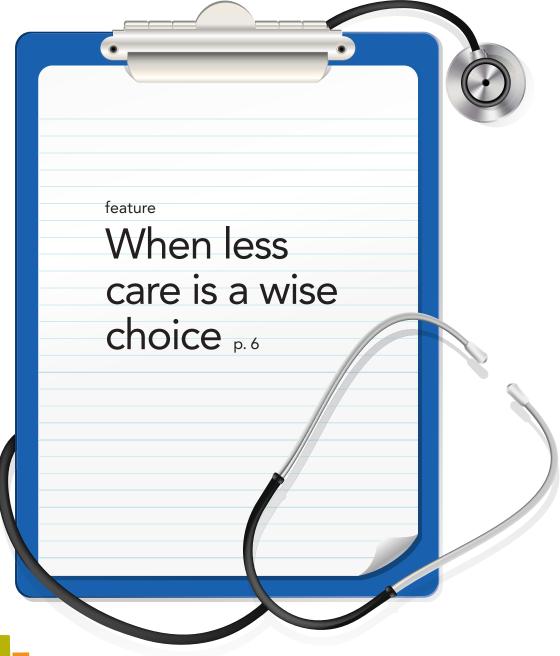
health AUTUMN 2012

communities



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Caregivers take note ...

"Old age is not for sissies," said tell-it-like-it is actress Bette Davis. Giving a twist to Bette's quote, I'd say: "Caregiving is not for sissies either."

Many of us are, or will become, caregivers during our lifetimes. In our country today, there are nearly 66 million unpaid caregivers (two-thirds are women), who typically spend 20 or more hours a week helping someone (often a spouse or parent) who is ill, disabled or aged.



Patrick Hughes, President and CEO, Fallon Community Health Plan

Many caregivers are "sandwiched" between caring for children and elderly parents—and are usually stressed out at work as they make adjustments to meet their caregiving responsibilities. No—this role is not for sissies.

At Fallon Community Health Plan, we understand the challenges and have been doing something about it. We've developed innovative senior care programs and services that deliver personalized care and attention for loved ones, while also supporting you, the caregiver. No other health plan is doing more.

We are thrilled to be expanding for 2013 our nationally recognized Fallon Senior Plan™ (Medicare Advantage) choices and our popular NaviCare® program to most counties throughout the state. NaviCare combines in one package all Medicare and MassHealth Standard benefits, services and items, with a Navigator to coordinate care. To learn more, call 1-866-491-7334.

We're also excited to be building, in Springfield, our sixth Summit ElderCare® site, expanding on our locations in Worcester, Charlton and Leominster. Summit ElderCare is a medical, insurance and social support program (including adult day health care) that helps individuals to remain living in their home. To learn more, call 1-866-610-4162.

For more details about these care solutions, including our home care joint venture with VNA Care Network & Hospice, please call the above numbers or go to fchp.org/caregiver.

And, we aren't done yet! FCHP is creating other care and support programs that will make the lives of our caregiving members a little easier. Stay tuned!

Share your thoughts with us at healthycommunities@fchp.org.

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P.S. Try to attend our Senior Spectacular in Worcester and Springfield for more information and caregiver tips. See page 11.



X-rays: Get the picture on protection

An X-ray is an important tool to help your doctor or dentist find out what might be causing your symptoms and decide on the best treatment.

Medical X-rays also have a drawback: they expose people to ionized radiation, which can damage DNA in our cells. Some of the radiation used to produce images is absorbed by our body even though the minimum amount of exposure is used. It's the cumulative effect of many X-rays that is of most concern.

X-rays may add slightly to the chance of getting cancer later in life. Also, if the sex organs are in or near the X-ray beam, it could lead to changes in reproductive cells. Women and children have a higher lifetime risk of cancer due to radiation exposure.

The two common forms of imaging that use ionized radiation are the standard X-ray (radiography) and the CT scan. MRI, or magnetic resonance imaging, uses a magnetic field with radio frequencies rather than radiation, so there is no risk of exposure. The three imaging techniques have preferred uses and are progressively more expensive.

The conventional X-ray gives a two-dimensional image. Radiation from the common chest X-ray equals the amount you get from natural surroundings in 10 days. (Exposure from a mammogram is much lower.)

A CT (computed tomography) scan combines X-rays with computer technology to produce a three-dimensional image. Radiation doses from CT are higher than other types of X-rays (for example, a chest CT scan exposes you to more than 100 times the radiation dose of a chest X-ray).

Dental X-rays use far less radiation than others, particularly the newer digital technique. However, a study this year suggested that regular dental imaging increases the risk of a common brain tumor. The American Dental Association says that adults who are not at high risk for cavities only need checkup X-rays every two to three years, and protective thyroid collars and aprons should be used whenever they are taken.

It's good common sense to avoid

X-rays that aren't medically needed, which will limit your health risks and save unnecessary costs. Discuss any use of X-rays with your doctor or dentist. Don't refuse an X-ray if there's a clear need for it—and also don't insist on one if the doctor explains there's no need for it. When having an X-ray, ask about using protective shields.

Consider keeping an X-ray record card in your wallet, and sharing the information with your doctors. You can download one from the U.S. Food and Drug Administration Web site at fda.gov; type "X-ray record card" in the search box. Keep a record card for everyone in your family.

Healthy tricks and treats

It's the season of witches, ghosts and goblins—and children stocking up on sweets. Is it possible to

have a "healthy" Halloween? Yes—mostly ... with a little planning and creativity! Try some of these ideas that other parents have shared.

- If you buy candy, do it only a day or two before Halloween or the holiday party. Avoid "stick-to-your-teeth" candy, like Skittles®, Starburst® and taffy. Consider getting sugar-free candy.
- How about candy alternatives? You might choose small bags of pretzels, sugar-free gum, trail mix, small boxes of raisins, or popcorn. Look up some of the many scary-but-healthy snack recipes online.
- Other options kids will like are stickers, glow sticks, creepy spider rings, Play-Doh®, temporary tattoos, false teeth, little bottles of bubbles and small games.
- Divide up any candy stash into mini bags to be eaten over several days. (Keep them out of reach.) Serve something healthy (fruit, milk) alongside the treats. If your children are younger, you might tell them that the Halloween Pumpkin or Candy Fairy will come overnight to leave a toy in place of a bag of candy.
- Don't stress out about it. If you're teaching your children healthy eating habits, let them splurge a little. After all, Halloween is only once a year! ●

Fall back to sleep

An autumn ritual, this November (the 4th) we turn the clocks back one hour for daylight savings (DST) time. It's easier to "fall back" than "spring forward," yet the one hour we gain can still disrupt our sleep patterns.

To stay on track, try your best during the week that follows DST to go to bed when you're sleepy and get up at the same time of day.

If you have trouble sleeping, try making small changes in habits that

can produce big sleep results. For example:

- Each evening, jot down your todo list for the next day to clear your mind.
- Keep your bedroom quiet, dark and cool.
- Stay away from caffeine, alcohol and large meals a few hours before bedtime.
- Develop relaxing bedtime rituals, like taking a bath, playing music or reading.

continued



Sleep continued

Many factors can affect how well you sleep, such as sleep apnea or restless leg syndrome, certain medical conditions or medications, or chronic pain. Be sure to talk with your doctor about any of these possibilities and other concerns you may have about troubled sleep.

Pleasant dreams!

Take charge of concussions

People are becoming more aware of the dangers of concussions in the world of sports, and of how often they occur. The Centers for Disease Control and Prevention (CDC) estimates that there are as many as 3.8 million sportrelated concussions in children and adults every year.

New rules are emerging for preventing and treating concussions on all levels of sport, including, for example, new policies issued last June by Pop Warner, the largest youth football organization in the country.

But when it comes to hometown football, soccer, baseball, hockey, basketball and other sports, do you know what to do and how to work with local coaches to keep your sons and daughters safe?

A concussion is a form of traumatic brain injury caused by a direct blow to the head or neck, or from a whiplash injury. It temporarily changes the way the brain normally works. The event is often referred to in athletics as a "ding" or "getting your bell rung,"

which does not convey the seriousness of the event.

You can have a concussion without being knocked out. Massachusetts law requires that any athlete suspected of having sustained a concussion be removed from the game, and a medical professional must give written permission before the athlete can return to practice or a game.

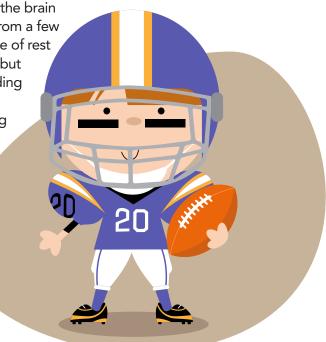
When there are major symptoms of a concussion—convulsion, loss of consciousness, confusion and/ or persistent vomiting—you should seek medical attention as soon as possible. Other symptoms that should be watched closely include memory loss, blurry vision, a headache, slurred speech, difficulty concentrating and trouble with coordination. It's wise to be evaluated by a doctor.

Ignoring symptoms can make them worse. Rest is very important after a concussion because it helps the brain to heal—and that can take from a few days up to a month. The type of rest needed is not only physical, but also cognitive—that is, avoiding "thinking" activities such as reading, watching TV, playing board games, playing video or computer games, and text messaging.

Returning to normal activities should be done in stages. It's impossible to predict how long any individual's recovery will take. Many factors come into play, such as the number of, length and severity of symptoms, the number of previous concussions, as well as history of migraines or depression.

Concussions also can happen while biking, rollerblading, skateboarding, snowboarding or skiing. It's important to wear properly fitting headgear and safety equipment when participating in any sport or athletic activity.

To bring yourself up to speed, check out all the information on the CDC Web site. You may be interested in their free training course, Heads Up: Concussion in Youth Sports. It features interviews with leading experts, interactive exercises and compelling storytelling to help you recognize a concussion and know how to respond to it. Go to cdc.gov/concussion/ HeadsUp/online training.html.





Review your benefits booklet

As a member of Fallon Community Health Plan, the benefits you have are described in a booklet called *Member Handbook*. It's a good idea to review your booklet now and again to remind yourself what tests and type of medical care you're covered for, as well as any out-of-pocket expenses you may have.

In many cases, the subscriber (person who pays the insurance bill) receives this booklet. If you get insurance through an employer, the booklet is mailed to the employer.

Either way, a copy of the *Member Handbook* is available online to download:

- Commercial plan (for example, FCHP Select Care, FCHP Direct Care): fchp.org/members.aspx (log in to My FCHP)
- MassHealth: fchp.org/members/ masshealth-members.aspx

Also, any member may request a copy by calling FCHP Customer Service at 1-800-868-5200, Monday through Friday, 8 a.m. to 6 p.m. If you are an FCHP MassHealth member, call 1-800-341-4848. (TTY users, please call TRS Relay 711.) ●

Questions—and answers

Do you have questions about your FCHP plan and benefits and how to use them? Maybe we've already answered them! On our Web site, we've compiled and answered some of

our members' most frequently asked questions. For example:

- What is the difference between a referral and a prior authorization request?
- How do I choose or change my PCP?
- What is Children's Behavioral Health Initiative (CBHI), a program for eligible MassHealth members under age 21?
- How do I know which formulary (drug list) I use?
- What if I lose my membership card?

At fchp.org/ members/faq.aspx, there are many more questions answered under benefits and plans; doctor visits and provider networks; prescription drugs; and manage your health.

Of course, for answers you can always call FCHP Customer Service at 1-800-868-5200, Monday through Friday, 8 a.m. to 6 p.m. If you are a FCHP MassHealth member, call 1-800-341-4848. (TTY users, please call TRS Relay 711.)



- facebook.com/MoreFCHP
- Twitter:
 - General health and wellness tips: twitter.com/fchp_tips
 - Managing asthma: twitter.com/ fchp_asthma
 - Managing diabetes: twitter. com/fchp_diabetes
 - General FCHP news: twitter. com/fchp_news
 - Jobs at FCHP: twitter.com/ fchp_careers

Top choices for healthy apps

Check out winners of the U.S. Surgeon General's Healthy Apps Challenge. For more information and free downloads, go to sphealthyapps.challenge.gov.

- Lose It!—Achieve your nutrition and physical activity goals
- GoodGuide—Choose wiser with information about your food, personal care and household products.
- Fooducate—Scan grocery bar codes for nutritional values, nutrients and additives.
- Healthy Habits—Track your success with quitting smoking, wearing sunscreen and reducing stress.

For more healthy apps, visit apps.usa.gov.



Doctor groups identify when not doing something may be better for your health.

any of us have become what some doctors call "the modern patient." We enter our doctor's office quoting TV commercials, citing our latest Internet research and explaining how cousin Sarah just had such-andsuch a test for the same problem we think we have. We want a test, prescription or treatment that will ease our anxiety and give us a guick cure.

And, in the world of modern medicine, our doctor may give us what we want, whether or not we really need it, because it can be easier, be faster and protects him/her against lawsuits.

Is this good medicine? Doctor groups are speaking up and saying no! Their message is that more care isn't always better care. Overuse and

misuse of tests and treatments may in some cases even cause more harm than good—while also bankrupting the health care system.

The Congressional Budget Office and many other experts estimate that up to 30% of care delivered in the United States goes toward unnecessary tests, procedures, doctor visits, hospital stays and other services. That amounts to at least \$600 billion wasted annually.

Take 5

A new, multi-year campaign against overuse in health care, called Choosing Wisely®, was launched last April by The American Board of Internal Medicine (ABIM) Foundation in partnership with several physician groups. The campaign suggests that physicians and patients must work together to make

wise treatment decisions.

Putting actions behind their words, nine physician organizations (representing 375,000 members), joined by eight other groups this fall, each unveiled a list of five tests or procedures that are overused and often not helpful.

Each group's own list of "Five Things Physicians and Patients Should Question" provides specific recommendations doctors and patients should discuss to make better decisions about what care is most appropriate for them, based on their individual situation.

The doctor groups are partnering with Consumer Reports, AARP and 10 other consumer groups to get out their message.

Follow the evidence

"Fallon Community Health Plan's message has always been that highquality, cost-effective care means delivering the right care at the right time and place. Now, the Choose Wisely campaign seconds our opinion," says Elizabeth Malko, M.D., Executive Vice President and Chief Medical Officer.

"Like good detectives, all of us should follow the evidence. Solid clinical research and experience can guide us in what tests and procedures work best in a given situation—and when it's best to make an exception. Doctors who are experts in their field are calling out

the tools and treatments that have red flags for misuse. Hopefully, next time we want something or our doctor recommends it, we'll discuss if we really need it and why."

Americans are inclined to think that more of anything is a good thing. However, when it comes to health care, we're spending almost twice as much per capita as other developed countries—but aren't any healthier and don't live any longer.

Being a "modern" patient does have its benefits, too. It means we are more likely to interact with our doctors, be more open about our issues and concerns, and better understand and follow directions for care. As consumers of care, we pay the costs (in premiums, deductibles and copayments) and feel the harmful effects of the overuse of health care. Instead of being part of the problem, it's time we become part of the solution.

Care you should question

According to Choosing Wisely, each specialty physician group developed its own list of "Five Things Physicians and Patients Should Question" after months of careful consideration and review, using the most current evidence about management and treatment options. The lists include recommendations that can have a big impact on patient care, safety and quality. Patient advocates are calling the move a significant step toward improving the quality and safety of health care.

Consumer Reports and the medical societies have written several easy-to-understand summaries of many topics on the lists and will continue to develop more. You'll find them at consumerhealthchoices.org/campaigns/choosing-wisely.

Among the physician groups who released lists in the first phase of the campaign were: American Academy of Allergy, Asthma & Immunology; American Academy of Family Physicians; American College of Cardiology; American College of Radiology; American College of Radiology; American Gastroenterological Association and American Society of Clinical Oncology.

Several other physician organizations are releasing their lists this fall, among them the American Academy of Hospice and Palliative Medicine; American College of Rheumatology and American Geriatrics Society.

For a complete list of physician groups and more information, go to choosingwisely.org.

Here's a sample of "Five Things" doctors listed:

- Antibiotics or a CT scan for acute sinusitis. Sinus infections are usually viral infections—and antibiotics don't work against viruses. The infection generally clears up within two weeks with no treatment. Total cost of unnecessary antibiotic use is estimated at \$31 million annually.* (American Academy of Allergy, Asthma & Immunology)
- Imaging (X-rays, CT scans) for low back pain within the first six weeks, unless red flags for possible serious disease are present earlier. Imaging doesn't improve outcomes, but does increase costs. Average cost is \$200-300 for X-ray; \$1100-1500 for CT scan. (American Academy of Family Physicians)
- Stress imaging tests for annual checkups when someone is healthy without cardiac symptoms. These heart screenings rarely change patient management and don't make sense. Average cost is \$50 for EKG; \$200-300 for exercise stress test. (American College of Cardiology)
- Brain imaging scans (CTs or MRIs) after fainting. With no evidence of seizure or other neurologic symptoms, patient outcomes are not improved with brain imaging studies for simple syncope. Average cost is \$340 for standard brain CT scan. (American College of Physicians)
- A colorectal cancer screening doesn't need to be repeated until 10 years after a high-quality colonoscopy is negative in average-risk individuals, beginning at age 50 years. Average cost is \$1,300 for physician and facility services, with no biopsy.
 (American Gastroenterological Association)
- * Costs noted in this section are from Choosing Wisely campaign, based on HealthCareBlueBook.com estimates.



FCHP offering cancer support program

We've partnered with Alere™, a well-respected company, to help our members* who are diagnosed with cancer to better manage their illness at all stages. The FCHP Cancer Support Program, which is beginning this fall, will be offered at no additional cost to participants, as part of their covered benefits.

Alere is a Waltham-based company that helps individuals to take charge of improving their health and quality of life at home, under medical supervision.

The services are educational in nature. Alere and FCHP are committed to a collaborating with all treating physicians, who will be notified of a member's enrollment in the program.

Alere's program nurses and care managers call members and guide them in following through with taking medications and seeing their doctor, managing side effects and tapping available community resources and additional support. Alere also may answer questions and give members information about chemotherapy, radiation therapy, care options, specific disease sites and nutrition.

Members diagnosed with cancer may be asked to voluntarily participate in this support program.

* Please note that this program is not available to FCHP MassHealth plan members.

More choice and new discounts for eye care

Great news! FCHP is now using EyeMed Vision Care, one of the country's top vision networks, to offer you eye care services and discounts.

For routine eye care that we cover (to detect diseases or determine if you need glasses), you can go to any of the more than 22,000 providers in the EyeMed network. You can also go to popular retailers, such as LensCrafters®, Sears Optical™, Target Optical®, JCPenney® Optical and most Pearle Vision® locations, plus many of your community doctors and optical shops. Many locations offer evening and weekend hours.

To see if your eye doctor is in the EyeMed network, or to search for a new one, go to fchp.org and click on 'Find a doctor'. Then, use the 'Advanced Search' to find a routine vision care provider near you.

FCHP MassHealth members: FCHP covers you for eye exams using providers in the EyeMed network. Your MassHealth benefit covers you for prescription glasses and contact lenses, when medically necessary, from providers in the MassHealth network. For more information, see your Member Handbook and Covered Services List at fchp.org/plans/ masshealth.

More discounts, too!

You also get discounts on glasses, contact lenses, laser vision correction and more! See a provider in the EyeMed network to receive:

- 35% off frames and discounts on lenses when you buy a pair of prescription glasses. (Discounts and prices may vary.)
- 15% off retail price or 5% off promotional price for visioncorrecting laser eye surgery (known as LASIK, e-LASIK and PRK). Call 1-877-552-7376 for discount approval.
- Discounted contact lenses shipped to you. Save on retail prices by visiting eyemedcontacts.com. (You must pay for any evaluation or fitting.)
- 20% off the price of nonprescription sunglasses

If you have questions about your eye and vision care benefits, call Customer Service at 1-800-868-5200, Monday through Friday, 8 a.m. to 6 p.m. (FCHP MassHealth members call 1-800-341-4848.) TTY users, please call TRS Relay 711.

MassHealth members **More about Mobile Crisis Intervention**

In our last issue of Healthy Communities, you read the news that Mobile Crisis Intervention (MCI) services were expanded at the end of May 2012. They are now available for up to 7 days, instead of 3 days, as medically necessary to help a youth stabilize a crisis and remain at home.

What is Mobile Crisis Intervention?

Mobile Crisis Intervention (MCI) is a short-term crisis intervention

service for youth under the age of 21 who are experiencing a mental health or substance use crisis.

MCI can be used as an alternative to calling 911 or going to a hospital emergency room when the situation isn't life-threatening or doesn't require emergency medical intervention. MCI will evaluate, treat and stabilize the emergency situation and reduce the immediate risk of danger. A parent/guardian must be present at the time. MCI also can link up families to other services for ongoing support.

Where and when is Mobile Crisis Intervention provided?

MCI can travel to wherever the youth is experiencing the crisis—such as in the youth's home, school, residential program or on site at the MCI provider's location in your community. There is an MCI program that covers every city and town in Massachusetts. MCI is provided 24 hours a day, 7 days a week, 365 days a year.

How you can locate the Mobile Crisis Intervention provider near you?

Go to masspartnership.com/

Call the Statewide ESP/MCI toll-free number: 1-877-382-1609, and enter your ZIP code.

More women's preventive services at no additional cost

Fallon Community Health Plan has been covering many women's preventive health care services, such as mammograms and screenings for cervical cancer, without cost sharing (for example, deductibles or copayments), as recommended by the Affordable Care Act (federal health care reform law).

Under guidelines adopted by the U.S. Department of Health and Human Services, several

additional services now fall under that umbrella for most health plans.

Additional women's preventive services we are covering without costsharing include:

- Well-woman visits
- Breastfeeding support, supplies and counseling
- Contraception methods and counseling*
- Gestational diabetes screening
- Human papillomavirus (HPV) testing
- Counseling for sexually transmitted infections
- HIV screening and counseling
- Domestic violence screening and counseling

More information may be found at a U.S. Department of Health and Human Services Web site: healthcare.gov.

* The guidelines appear to limit required coverage to contraceptive methods that need a prescription. Plans may encourage lowercost contraceptives by charging cost-sharing for brand-name contraceptives, provided generics are available without cost-sharing.

Benefits and coverage may vary by product, plan design and employer. For specific details regarding your FCHP plan, benefits and features, please check with vour employer or FCHP Customer Service at 1-800-868-5200, Monday through Friday, 8 a.m. to 6 p.m. If you are an FCHP MassHealth member, call 1-800-341-4848. (TTY users, please call TRS Relay 711.) ●



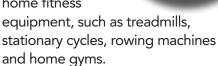
The benefits of Fallon Companion Care

Are you a Medicare-eligible retiree who has Fallon Companion Care through your employer?

As a Fallon Companion Care member, you may use any provider who accepts Medicare (nationwide). You have secondary coverage for any service covered by Medicare Part A or B, and your annual deductible is paid. You're also covered for services not paid by Medicare, such as tests and screenings; outpatient prescription drugs; inpatient hospital care; and Massachusetts-mandated benefits.

And, remember—you qualify for a \$200 annual fitness reimbursement under our It Fits! program. Get reimbursed for a gym membership, fitness classes, hiking club fees, swimming lessons and a variety of other healthy activities.

other healthy activities.
You also can put your benefit toward cardiovascular home fitness



See fchp.org for more information.



For our commercial plan members Working behind the scene

We have many practices in place that protect and support you, our members, when it comes to using your benefits and getting the best possible care. To learn how we work behind the scenes for you, and how you can work together with us, visit our Web site, fchp.org. Or, you can have information mailed to you by calling FCHP Customer Service at 1-800-868-5200, Monday through Friday, 8 a.m. to 6 p.m. If you are an FCHP MassHealth member, call 1-800-341-4848. (TTY users, please call TRS Relay 711.)

• Our Quality Services Program is our comprehensive approach to ensure that you receive highquality and safe clinical care and top-notch service with FCHP. The program monitors member satisfaction/complaints, continuity and coordination of care, appropriate drug use, preventive health care and much more. To download a copy of our Quality Services brochure, go to fchp.org/aboutfchp/quality-standards.aspx. You may request a copy by calling our Quality and Health Services Department at 1-508-368-9641.

Pulmonary rehab covered for members with COPD

Fallon Community Health Plan has added pulmonary rehabilitation services for chronic obstructive pulmonary disease (COPD) as a covered benefit with prior authorization. Coverage applies to our members in FCHP Direct Care, FCHP Select Care, Fallon Preferred Care (PPO), FCHP Steward Community Care, FCHP Tiered Choice and FCHP MassHealth.

COPD is a lung disease that makes it hard to breathe. It is a serious, long-term illness. Pulmonary rehabilitation for COPD may include education about the disease, exercises, breathing techniques and strategies for living better with COPD.

Members may be covered for up to two one-hour pulmonary rehabilitation sessions per day, for up to 36 lifetime sessions. There is no copayment, but the deductible applies for members on a deductible plan.

If you need more information, call FCHP Customer Service at 1-800-868-5200, Monday through Friday, 8 a.m. to 6 p.m. If you are a FCHP MassHealth member, call 1-800-341-4848. (TTY users, please call TRS Relay 711.) ●

- Do you know your rights and responsibilities as an FCHP member? For a full list of your rights and responsibilities, please go to fchp.org/ members/resources/rights.aspx, or call our Customer Service Department.
- At FCHP, a team of health care professionals reviews member treatment histories to determine if the care given was medically necessary, efficient and clinically appropriate—and then looks for ways to improve all three areas in similar future cases. This process is called **utilization** review. FCHP does not offer any compensation or reward to its utilization review team or affiliated providers for denying or restricting appropriate care or services. Our decisions are based first and foremost on the benefits of receiving medically necessary care for prevention or treatment of illness.

Fallon Community Health Plan invites you to



A free event for seniors, caregivers and members of the "sandwich" generation.



Thursday, October 18 DCU Center, Worcester

Saturday, November 3
Basketball Hall of Fame, Springfield

Time: 10 a.m. to 3 p.m.

- Live music and dancing
- Workshops, seminars and health screenings
- Vendors, free giveaways, samples and raffles

Come one and all!



Fallon Community Health Plan's health guide for members is produced by the health plan's Marketing Communications Department. The content of this magazine has been reviewed by our physicians and administrators. This publication does not advance any particular medical treatment, nor does it endorse the management of medical problems without the advice and care of health care professionals. We are not responsible for the content of Web sites referenced in this publication. Please note that some of the articles included in this magazine may describe services and/or procedures that are not covered benefits. Also, eligibility for programs and benefits may vary by employer, plan and product.

For clarification of your covered benefits, please contact Fallon Community Health Plan's Customer Service Department at 1-800-868-5200 (TTY users, please call TRS Relay 711), or contact customerservice@fchp.org.

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Si usted desea que se traduzca al español alguna información en esta publicación, favor de llamar a Departmento de Servicio al Cliente de FCHP al 1-800-868-5200 (si tiene problemas de audición, llame a número 711 de retransmisión de telecomunicaciones de lunes a viernes de 8 a.m. a 6 p.m.

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Welcome new members!

Fallon Community Health Plan gets you off to a good start as a new health plan member by mailing you separately a new member welcome kit, with a Schedule of Benefits and your FCHP ID card, and calling to personally welcome you and help answer any questions you might have. These steps give you an overview of what you should know and do once you've enrolled.

Find out what to do next, how we'll help you transition to FCHP coverage if you're receiving care for an ongoing medical condition or pregnancy, and get answers to frequently asked questions about benefits. Make it a point to visit fchp.org/members/New-FCHP-members.aspx.*

Of course, you can always call Customer Service at the number you'll find on the back of your member ID card. ●

* Please note that the information on the fchp.org welcome page does not apply to MassHealth and Commonwealth Care plan members. For more information, see fchp.org/members/masshealth-members.aspx and fchp.org/find-insurance/commonwealth-care.aspx.

More doctors, more choices

Earlier this year, we welcomed two large physician group practices in the Merrimack and South Shore regions. The additional physicians and their staffs at multiple locations in these regions give FCHP members many excellent new choices for care.

Pentucket Medical Associates in the Merrimack region became part of the FCHP network for all of our FCHP Select Care and FCHP Direct Care products. Pentucket Medical is a multi-specialty group practice of 57 physicians with locations in Haverhill, Lawrence, Newburyport and North Andover, Mass. They have an urgent care center, Pentucket Medical ExpressCare, in Lawrence.

Compass Medical, P.C., on the South Shore, now accepts FCHP Steward Community Care, FCHP Select Care and Fallon Preferred Care. Compass Medical gives our members access to nearly 50 primary care and specialty physicians at eight primary care locations—in Abington, Braintree, East Bridgewater (southeast medical center), Easton, Halifax, Holbrook, Middleborough and Taunton. (East Bridgewater, Easton and Middleborough have urgent care centers.)

In addition, in the Central Mass. area, we were pleased that Wachusett Family Practice in Holden began participating last July in our FCHP Select Care, Fallon Preferred Care, Medicare Advantage HMO and PPO products and NaviCare. The medical group consists of three family practitioners—Drs. Janet Abrahamian, David Rosenfield and Leonard Waice, who primarily admit to UMass Memorial Medical Center in Worcester.







