

Fall/Winter 2020

Healthy

communities • families • lifestyle

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fallonhealth

A message from Fallon's President and CEO

Taking action for a better tomorrow



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

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

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

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

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

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

Warm regards,

A handwritten signature in black ink that reads "Richard Burke". The signature is fluid and cursive, with the first name and last name clearly distinguishable.

Richard Burke
President and CEO

Working behind the scenes to support and protect you

We have practices in place so you receive high-quality, safe clinical care and excellent service with Fallon. Our Quality Services Program monitors member satisfaction and complaints, continuity and coordination of care, appropriate drug use, preventive health care and more. You can find more information at fallonhealth.org/about/quality, or call 1-508-368-9103 and ask for a Quality Services brochure.

Our Utilization Review Team looks at members' treatment histories to determine if care was medically necessary, efficient and clinically appropriate. The team then looks for ways to improve in similar future cases. Our decisions are based, first and foremost, on the benefits of receiving medically necessary care for prevention or treatment of illness. We don't offer any compensation or reward to our Utilization Review Team or affiliated providers for denying or restricting appropriate care or services.

For all of your rights and responsibilities, visit fallonhealth.org/members/resources/rights, look at your *Evidence of Coverage* (EOC), or call us to request an EOC by mail.



Tips for better communication through a mask



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

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

How to avoid miscommunication

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

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

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

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

Speak clearly and loudly enough

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

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



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

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

Don't put off necessary care

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

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

For an in-person visit

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

While your provider's staff will let you know what to expect at that particular office or facility, here are the types of changes often made to minimize exposure to COVID-19:

- Waiting rooms may be closed. If they're open, there may be physical partitions between seating areas.

- You may have to wait outside the building or in your car until the start of the visit.
- Be sure to bring your cell phone. Some offices ask you to call when you arrive. Others may call you at the time you're scheduled to arrive. (If you don't have a cell phone, let the scheduler know that when you make the appointment or call to confirm.)
- A face covering will be required. If you don't have one, the staff may be able to provide you with a mask.

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More options for virtual care

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

Teladoc

The telehealth service Teladoc gives you 24/7 access to doctors on the phone, online or through a mobile device. Your copay (if you have one) for a Teladoc visit is the same as for a PCP visit.

To set up your Teladoc account by phone, call 1-800-835-2362 (TRS 711). Or go to teladoc.com/fallon and choose "Setup your account"—then download the app and click "Activate account." It's a good idea to register for Teladoc in advance, so your account will be ready when you need it.

Nurse Connect

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

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

Beacon Online Counseling

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

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

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

** To find out if Teladoc is a benefit available to you, please check your plan documents (i.e., Schedule of Benefits or Evidence of Coverage) or call the number on the back of your Fallon member ID card.*

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



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

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

But that doesn't mean you should skip your flu vaccine. It's more important than ever to get one. Fewer cases of flu mean less strain

on our health care system, which is already burdened as a result of COVID-19.

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

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



¹Berger, Liza. "CDC Director Talks to McKnight's about Flu Season, COVID-19 Mitigation and Nursing Home Data - Clinical Daily News." McKnight's Long Term Care News, 17 July 2020, www.mcknights.com/news/clinical-news/cdc-director-talks-to-mcknights-about-flu-season-covid-19-mitigation-and-collecting-nursing-home-data.

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

- Certain doors may be used exclusively for entering or exiting the building.
- Office staff may screen you for COVID-19. They may take your temperature. Expect questions about your travel and possible exposure to anyone with the virus. It's important to answer all questions honestly, so staff can take appropriate precautions.
- You'll be asked to maintain social distancing. Acceptable distances may be marked with signs or with physical barriers.

For a telehealth visit

If your health care provider offers

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

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

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

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

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Prevent fraud, waste and abuse



At Fallon, we're always working to prevent, detect and report health care fraud, waste and abuse.

And you can help. If, for example, you find out that health services are being performed by an unlicensed provider or billed under a different provider's name, please let us know.

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

- Review bills from your provider and Explanation of Benefits statements from Fallon to make sure the information is accurate. Report bills for services, tests, visits, equipment, supplies or prescriptions you never received, used or needed.
- Ask your provider to explain the reason for services if you are unsure.
- Beware of offers for "free" services or supplies from unknown or out-of-state pharmacies. Dishonest entities use this tactic to get your personal information.
- Don't give out your Fallon Health, Medicare, Medicaid or Social Security numbers or cards. And don't allow someone else to use your ID card.
- Report medical providers or suppliers who waive or pay for your copayments or deductibles. This is illegal and violates the federal Anti-Kickback Statute.

If you suspect or know of health care fraud, report it by calling your plan's phone number (see page 8) or our toll-free anonymous hotline at 1-888-203-5295 (24/7).

Cancer screenings for women

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

Breast cancer—For ages 18 to 39, it's not routine to have breast cancer screenings. However, your provider may recommend testing if you're considered high risk.

Talk with your provider about the benefits and risks of having a mammogram every two years, from ages 40 to 49. Women ages 50 to 74 are usually screened every two years, unless a more frequent interval is required based on risk factors.

Cervical cancer—Screening for cervical cancer isn't recommended for women before age 21. From ages 21 to 29, women should be screened every three years. The interval usually changes to three to five years, from ages 30 to 65.

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

Is your medication covered?



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

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.

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Privacy

Fallon Health protects your privacy. In keeping with applicable state and federal law, we use your information for treatment, payment and health care operations. A Notice of Privacy Practices, which is in your *Evidence of Coverage* (EOC), gives more detail and explains your rights and our obligations. To learn more, visit fallonhealth.org/about/privacy.

Protecting your private information can prevent identity theft. If thieves get your name, Social Security number, birth date or medical identification number, they can illegally access medical services.

These steps can help protect you from identity theft:

- Only share your Social Security number if absolutely necessary.

Don't carry the number with you.

- Don't respond to unsolicited mail, email, calls, text messages or social media requests.
- Create complex passwords, and don't share them with anyone. Be careful if you use public WiFi.
- Install security updates on all electronic devices.
- Don't throw away paperwork that has your personal information and account information on it—shred it first, if you no longer need it.



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

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Avoid shingles with 2 shots

If you go to your PCP's office to get the flu shot, ask about getting the shingles vaccination, too, if you're 50 or older.

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

You should get Shingrix even if you already had shingles, previously received the Zostavax vaccine for shingles (Shingrix is now preferred by the CDC), or aren't sure whether you had chickenpox. The vaccine can be given at the same time as your flu shot. Fallon covers the cost.



Guidelines for clinical practice and preventive care

Our guidelines for clinical practice and preventive care are designed to support decision-making processes in patient care. You can find pediatric and adult guidelines on our website at fallonhealth.org/CG. If you'd like a paper copy, call your plan's phone number, listed on page 8. We recommend you review the guidelines and discuss them with your doctor.

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For more information

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

Fallon Customer Service



1-800-868-5200 (TRS 711)

Monday, Tuesday, Thursday, Friday, 8 a.m.–6 p.m. Wednesday, 10 a.m.–6 p.m.

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