

Healthy Communities



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Eric H. Schultz, President and CEO,
Fallon Community Health Plan



Speaking up for Medicare Advantage

We're hearing about national health care reform every day and are closely monitoring the many reform ideas being offered in Washington.

One idea deserves our immediate attention. The White House is proposing to reduce funding for Medicare Advantage plans and use those "savings" to help pay for health care reform. The outcome would most likely affect our 31,000 members in Fallon Senior Plan™, which is a Medicare Advantage plan, and seniors nationwide. Fallon Community Health Plan is taking an active role in this debate and hope you will, too.

The Medicare Advantage program is so popular because it provides health care coverage that is high-quality and low-cost. Our plans have benefits and services that are not covered by traditional Medicare, such as prescription drug, vision, hearing, dental, fitness, mental health, management of chronic illness, and disease care services programs. Perhaps the greatest benefit is the program's focus on coordination of care, which, many studies have shown, results in better quality care and healthier outcomes, as well as reduced costs.

If funding is reduced, Medicare Advantage members could be faced with higher out-of-pocket costs and/or reduced benefits. Doctors and hospitals could be faced with receiving a lower reimbursement for Medicare services and may need to recoup these reductions from employers and consumers with commercial insurance. We'll all confront higher out-of-pocket costs.

FCHP continues to talk with congressional leaders and to work with health care industry groups to support important grassroots and direct lobbying efforts on behalf of Medicare Advantage. We've also reached out to our provider partners to enlist their help.

We encourage you to voice your concerns about proposed funding cuts. To learn more and take part in the campaign spearheaded by The Coalition for Medicare Choices, go online to medicarechoices.org. Take the time to write letters or videotape a message to your elected officials in Congress to tell them that we can achieve national health care reform without harming this valuable program.

If you'd like to comment or send a suggestion, please write to me at healthycommunities@fchp.org.

A handwritten signature in black ink that reads "Eric H. Schultz".

Preparing for snack attacks

An afternoon at the ballpark ... a day at the beach ... a family road trip—all times when we look at each other and ask, "Got munchies?"

Snacking can be very positive for our health, if we do it right. It keeps us energized between meals, discourages us from overeating later and often can fill in the nutritional gaps in our diet. So how do you do it right?

- **Read!** Before you snack, read the label and the ingredients list to see how many calories and how much fat are in a serving.
- **Beware of size!** A 500-calorie "snack" is more like a meal.
- **Say no.** Skip the foods that have the word "hydrogenated" in the ingredients, or that list more than 3 grams of saturated fat per serving.
- **Try a triple treat.** A snack that combines fat (preferably unsaturated), protein and carbohydrate will keep you energized, satisfied and focused.

Happy trails

For a healthy and low-cost snack to take wherever you go this summer, try this easy "trail mix" recipe: Combine 2 cups of Cheerios® (or other favorite low-sugar cereal) with ¾ cup of raisins (or other dried fruit) and ½ cup of nuts. Pour into zipper-lock bags and off you go!

Fallon Community Health Plan's 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, 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 (TDD/TTY: 1-877-608-7677), or contactcustomerservice@fchp.org.

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Visit our Web site at fchp.org.



How to “talk” to your doctor

Fallon Community Health Plan wants to encourage you to have a positive relationship with your doctors, especially your primary care physician. Your PCP is an important partner to help you be as healthy as you can be.

The average length of an appointment with a physician is 15 minutes or less in today's health care world. How do you make the most of that time? Here are a few simple things to remember:

- Be specific regarding what is wrong.
- Prepare a handwritten list of your concerns. Give it to your doctor at the beginning of your visit.
- Be brief—mention your “major” issue first.
- Tell what you have done to help your problem (home remedies, medications, etc.)
- Don't wait until the end of the visit to bring up a new topic or concern. Let him or her know all of your issues up front.
- Be polite, but insist on getting the information that you want.

Healthwise® Knowledgebase, which is available from fchp.org, has tools to help you organize your thoughts before going to the doctor. These tools will help you when you have an appointment with your doctor for the first time, become ill and have a problem or go for regularly scheduled physical exams. Tools are available for both adults and children.

Go to fchp.org, and under the “For Members” section, click on “Search Healthwise Knowledgebase.” On the new page, click on the link, “Visit the Healthwise Knowledgebase today.” In the search box, type in “making the most of appointments.”



Sun boost or burn

Warm, sunny days are what we so look forward to during New England summers.

While we enjoy all the sun's benefits, we should keep in mind how powerful it is. We've all heard how too much sun can be harmful—causing heatstroke and sunburn, as well as skin cancer and cataracts over time.

A sunburn is actually skin damage from the sun's ultraviolet (UV) rays. Many factors affect how severe a sunburn you can get:

- **Your skin type.** People with fair or freckled skin, blond or red hair, and blue eyes usually sunburn easily.
- **Your age.** The skin of children younger than 6 and adults older than 60 is more sensitive to sunlight.
- **The time of day.** You're more likely to get a sunburn between 10 a.m. and 4 p.m., when the sun's rays are the strongest.
- **Your immediate environment.** Reflective surfaces, such as water, white sand and concrete, reflect the sun's UV rays and can cause sunburns.
- **The UV index of the day.** This measure indicates the risk of getting a sunburn that day.

Take three simple steps to prevent overexposure to the sun: (1) Limit your time in direct sunlight; (2) wear protective clothing; and (3) use sunscreen—one with a sun-protection factor (SPF) of 30 or higher, and reapply every two hours outdoors.

Now, go out and have fun!



Parents: Tips on caring for cuts and scrapes

It's something every parent has experienced. Your children are outside playing when an accidental scrape or minor cut turns their laughter into tears. Here's what you need to know to promote proper healing so that everyone can get back to enjoying the sun:

- The first thing to remember is that any time there is a break in

the skin, there's danger of infection, so wash your hands properly before caring for the wound.

- Most minor wounds usually stop bleeding on their own but, if they don't, apply direct pressure to the wound with a non-stick pad or gauze pad until it stops.
- Clean the wound using lukewarm, running water to wash away surface particles and dirt. Also, clean the area around the wound with soap and water to reduce the risk of infection.
- Most minor cuts and scrapes will heal just fine without antibiotic ointment, but applying a product

such as bacitracin can speed healing and help reduce scarring.

- Although some people may say to let the wound "breathe," standard medical advice is to cover it up with an adhesive bandage.

A hug and a kiss will further promote healing! Now, remember to cleanse the wound and change the bandage at least daily or whenever it becomes wet or dirty.



How your health plan works: What do you pay?

In today's economy, price tags play a key role in most every decision. At Fallon Community Health Plan, we try to keep costs as low as possible in many ways, such as encouraging preventive care and working with a set network of providers.

With any health insurance coverage, you are responsible for certain costs, depending on what plan you have. These costs may include:

- Your **premium**, which is the amount you pay to be a member of the

plan. In many cases, an employer may pay a portion of the premium.

- A **deductible**, if you have one, is the amount you must pay out of your pocket before the plan will pay for services. For example, if you have a \$500 annual deductible, you'll have to pay for the first \$500 worth of medical services you receive each year.
- A **copayment** is a set dollar amount you pay for each visit to the doctor, each prescription you fill, and so on.
- **Coinsurance**, if applicable, is your share of the cost for a service. This is usually a percentage. For example, if your coinsurance is 20% for a doctor office visit,

you pay 20% of the total charges, and FCHP pays the remaining 80%. You would pay either a copayment or a coinsurance for a benefit—not both.

Be sure you know and understand what costs your health insurance does and doesn't cover so that you won't have any surprises when you seek health care. You can start by checking your *Member Handbook/Evidence of Coverage* or talking with a benefits administrator at work. And, you can always 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.

More Online

Online resources

- **Comparing quality PCP care.** The Massachusetts Health Quality Partners, of which FCHP is a member, released its fifth annual *Quality Insights: Clinical Quality in Primary Care* report, using data compiled for 150 medical groups across the state. The results are available at mhqp.org.

You can compare how well medical groups perform in meeting national standards for providing preventive care, helping patients manage chronic conditions such as diabetes and asthma, and avoiding the overuse of certain medications and tests. The report confirms the overall high level of clinical quality among our PCPs while also revealing large differences in performance among medical groups in all parts of the state.

- **Make your wishes known.** A health care proxy, or advance directive, is a simple legal document that allows you to name someone to make health care decisions for you if you become unable to make or communicate those decisions. That person could talk to your doctors about your health, and would have the authority to accept or refuse treatment for you. More information and an easy-to-complete health care proxy form is available at fchp.org/Members/HealthTools. Click on "Advance care planning."

Google makes "Mini" debut on fchp.org

Google™ Mini, a smaller version of Google, is now the search tool for FCHP's Web site. The Mini works just like the Google.com search, which so many people already understand how to use. It's also just as powerful, which means search results will be much more relevant. With Google Mini in place, our site is more user-friendly, faster and more accurate for all visitors.

Compare hospital care

The Massachusetts Healthcare Quality and Cost Council introduced an innovative Web site, called **MyHealthCareOptions**, that allows you to compare cost and quality information about medical procedures performed at Massachusetts hospitals and outpatient facilities. You'll find it at hcqcc.hcf.state.ma.us.

Fallon Community Health Plan hosted the launch of MyHealthCareOptions last winter at our headquarters in Worcester. The event was attended by JudyAnn Bigby, M.D., Secretary of Health and Human Services, who was joined by representatives of the Massachusetts Health Care Quality and Cost Council and members of the local health care and business communities.

FCHP has a link to this Web site on fchp.org. The link can be found in our "Members" section by clicking "My Health Tools," then "Find and compare hospitals," and then "My Health Care Options." You'll find other helpful hospital comparison tools, too, on our "Find and compare hospitals" page.



Attending the launch of the Quality and Cost Council Web site were (left to right) Joseph Lawler, Council member with The Gaudreau Group, HHS Secretary JudyAnn Bigby, M.D., and FCHP President and CEO Eric Schultz.

Right care, right place

Emergency care vs. primary care



If you or a loved one has ever been to an emergency room with injuries from an accident, heart attack symptoms or sudden, severe pain, you know there's no place else you'd rather be under the circumstances. Everyone and everything there is focused on quickly helping people who are at risk of dying or of having permanent injuries.

On the other hand, if you've ever been to an ER for bronchitis, infections, a backache or a rash, you've probably had a different experience. Emergency departments follow a triage process, which means that critically ill patients are seen first and less sick patients must wait. On busy days, someone in the ER for non-life-threatening care might be there for six to eight hours or more.

Individuals like you with health insurance have the peace of mind of being covered for emergency care—and of having the alternative to see a doctor or other provider for routine and “non-emergent” care (that is, conditions that don't require use of the emergency room).

One of the key goals of health care reform in Massachusetts has been

to make health insurance available to people in every situation so they could, in most cases, see a primary care doctor instead of going to the ER. We've made a lot of progress, and the resulting cost savings are significant.

Appropriate care where you need it

Emergency departments, with their focus on saving lives and preventing permanent injury, have highly skilled

FCHP tips

- If you need help choosing a primary care provider, making a PCP appointment or want more information about your emergency care benefit, call Fallon Community Health Plan's 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.
- FCHP members can call **Nurse Connect** when medical questions arise at any time. You have direct phone access to registered nurses and other health care professionals 24/7, 365 days a year. Be sure to keep the number handy: 1-800-609-6175 (TDD/TTY: 1-800-848-0160).
- Many FCHP members are covered for care received at CVS Caremark **MinuteClinic**® locations. These walk-in health centers have extended hours and don't require an appointment or referral. Also, ask your doctor about urgent care or other community medical centers that might be available in your community.
- As an FCHP member, you're covered for **emergency care worldwide**. Although not required, we do ask that within 48 hours of receiving emergency care you or someone on your behalf notify us by calling Customer Service at 1-800-868-5200 (TDD/TTY: 1-877-608-7677), Monday through Friday from 8 a.m. to 6 p.m.

individuals and high-tech equipment that are very expensive. These “overhead” costs make a non-emergent visit to the ER far more costly than a doctor’s office visit.

According to a 2007 report by the state Division of Health Care Finance and Policy, the average charge for treating a non-emergency illness in the ER is \$976—up to six times more expensive than a visit to a doctor’s office, or outpatient or urgent care center. The report estimated that the total bill for non-urgent ER care in Massachusetts exceeded \$1 billion in 2005.

These costs contribute to the overall price we pay for health care, which is reflected in your health insurance premiums. Also, if your ER visit does not result in being admitted to the hospital, many health care plans have emergency care copayments of \$75 and more—or significant out-of-pocket deductibles you must pay before any cost is covered.

For these reasons, experts throughout the health care system are encouraging people to seek appropriate care—that is, getting the right care at the right time and place. Seeking care in an emergency room for conditions that can be taken care of by a doctor or urgent care provider is like putting a tourniquet on a small cut when a Band-Aid® will do.

Good primary care helps avoid emergency care

In many cases, trips to an emergency room could be avoided by making regular well visits to your primary care provider and by not putting off sick visits.

“Many conditions, such as high blood pressure or cholesterol that often lead to heart attack and strokes, can be controlled with routine wellness visits,” explains Elizabeth Malko, M.D., FCHP Senior Vice President and Chief Medical Officer. “Other, chronic conditions, such as diabetes or asthma, often can be well managed with ongoing care. Acute illnesses, too, can usually be taken

When should you go to the emergency room?

When you’re in a situation that could be life-threatening or could result in permanent injury, go to the nearest emergency room or call 911 or your local emergency communications system (such as the police or fire department). Calling for help is often safer and will get you the critical care you need more quickly.

What are life-threatening or serious-injury emergencies?

1. Life at risk. You need emergency care if you are:

- Having a difficult time breathing or you can’t catch your breath
- Having chest pain
- Choking
- Bleeding heavily and can’t stop it
- Suddenly unable to move or to speak
- Losing consciousness or fainting
- Having a seizure
- In a lot of pain, especially if the pain is sudden
- Having symptoms of being poisoned

2. Danger of permanent injury. You need emergency care if you have:

- Been deeply cut or severely burned
- Been attacked by an animal or another person
- Broken bones

If you’re not sure it’s an emergency, call your primary care provider. Your PCP will tell you what you should do: go to an urgent care center, go to the emergency room or make a doctor’s office appointment. Even when the office is closed, a provider will be on-call to help you. Follow your doctor’s advice and instructions.

care of before they escalate to more serious problems.

“Seeing your PCP on a regular basis helps to build a personal relationship and gives you a ‘medical home,’” Dr. Malko adds. “Your PCP will be aware of your medical history and needs, so it’ll be easier to coordinate your care. An ER doctor that you meet for the first time doesn’t have that advantage.”

So, what can you do?

Learn in advance what is—and is not—a true emergency and what steps you should take in either situation. Be

sure to have a primary care doctor and visit his/her office as your health requires. (Don’t wait until 4:30 on a Friday afternoon to call your doctor’s office!) Do what you can every day to stay well and manage any ongoing health issues you have.

It’s comforting to know that emergency departments are there when we need them, but we should all hope we never actually have to visit one.

More Benefits

Save money on fitness activities with FCHP

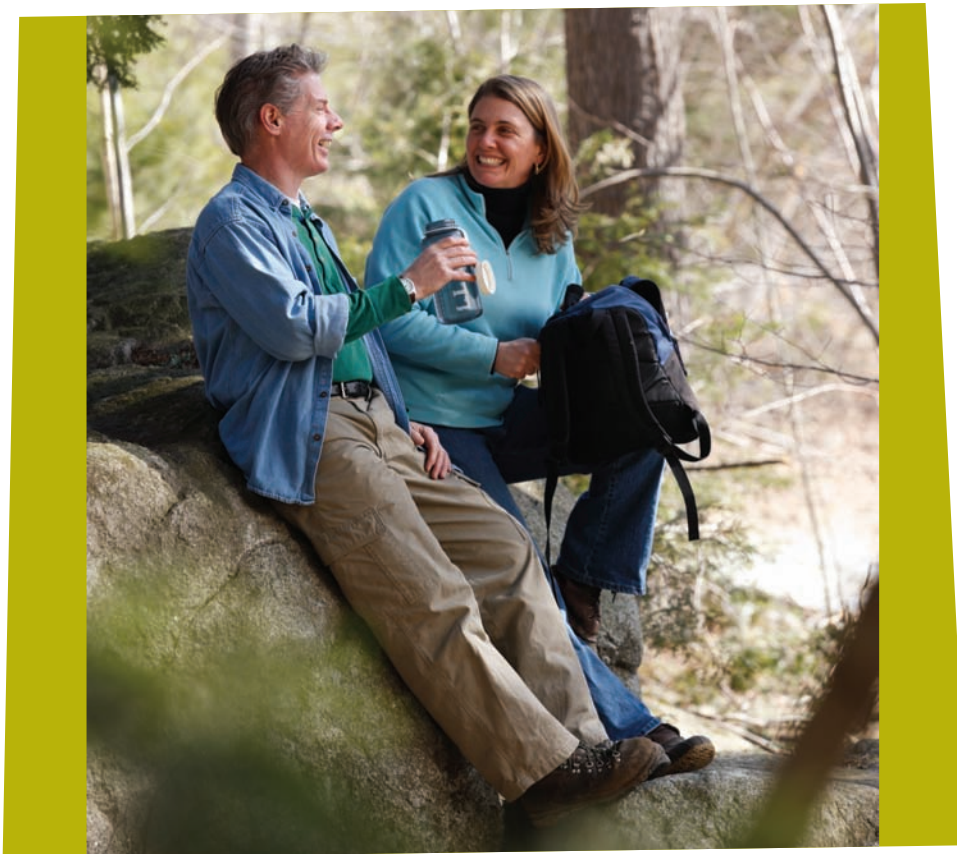
Fallon Community Health Plan is proud to offer our members It Fits!, a program that compensates you for being healthy. With FCHP, you get physical and financial benefits for being active!

If you're planning to hike or run in a road race this summer, remember that It Fits! now reimburses you for hiking club and race entry fees. And, that's just the beginning! If your kids are on a Little League team, going to a sports camp or taking karate lessons, we'll pay you some money back. If you join Weight Watchers®, go to a gym, take a yoga class or take dance lessons with a certified instructor, we'll save you money.

FCHP's It Fits! program reimburses you for a large variety of fitness activities—up to \$400 for families and up to \$200 for individuals. You simply complete a form and supply us with the necessary documentation.

For more program information and how-to, visit 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.

* Program eligibility and benefits may vary by employer, plan and product. Weight Watchers® is a registered trademark of Weight Watchers International, Inc.



Answers a phone call away

We know medical questions can arise at any time—day or night. Your baby has a fever in the middle of the night ... you aren't feeling well ... or you want to learn more about your recent diagnosis.

That's why Fallon Community Health Plan joined with Health Dialog to offer you Nurse Connect—giving you direct phone access to registered nurses and other health care professionals—24/7, 365 days a year. The Nurse Connect professionals will answer your medical questions, provide education and support, guide you with questions to ask your doctor and more.

For additional resources, you can log in to Nurse Connect's Dialog CenterSM through the "My FCHP" section of our Web site. Check out the self-learning programs on weight management, nutrition improvement, stress management, smoking cessation and low-back pain.

Be sure to keep the number handy.

Nurse Connect
1-800-609-6175
(TDD/TTY: 1-800-848-0160)



Oh Baby!—now even more support for whole family

Great news! We've made our popular Oh Baby! program even better, adding more choices to our menu of wellness items for the whole family.

Oh Baby! is Fallon Community Health Plan's program for members who are expecting or planning to adopt a baby. It includes lots of information, useful items and fun extras to help welcome your new addition—all at no cost! All you have to do is sign up.*

Now more choice!

- Choose either a convertible toddler car seat or a breast pump.
- Choose either the American Academy of Pediatrics' book, *Caring For Your Baby and Young Child: Birth to Age 5* or *Siblings Without Rivalry*, a #1 New York Times bestseller.
- In addition to reimbursement toward the cost of childbirth classes, we've added a reimbursement of \$20 for either a childbirth refresher course or a sibling class.
- We've included information on where to get help for breastfeeding and how to sign up for FCHP's Quit to Win stop-smoking program.

In addition, Oh Baby! continues to offer a home safety kit for childproofing your home, prenatal vitamins, exclusive discounts on baby announcements, plus eligibility for a drawing to receive a \$100 American Express® Gift Cheque.

For more information or to sign up, go to fchp.org/Members/OhBaby or call our

Customer Service Department at 1-800-868-5200 (TDD/TTY: 1-877-608-7677), Monday through Friday, 8 a.m. to 6 p.m.

* Program eligibility and benefits may vary by employer, plan and product.

FCHP insider tip

Christine McDermott
Care Review Team Leader



When you join an HMO health plan, like FCHP Direct Care, FCHP Select Care or Fallon Senior Plan™, it's important that you find a doctor in your network who will work with you on routine and ongoing medical issues. This doctor is your primary care physician, or PCP. If you get sick, have a new pain or are managing a chronic condition, you'll turn to your PCP first.

And what if you have an issue that you think needs a specialist's attention? You still call your PCP first!* Your primary care provider is responsible for working with us to ensure that all of your care is well-coordinated and that you get the services you need.

In most cases, *FCHP will not pay for specialists visits unless you have a referral*. All specialty visits must be coordinated by your PCP—specialists cannot refer to other specialists.

While your PCP may suggest a specialist for you, you always have the option of seeing any specialist within your plan network. Be aware that if your PCP refers you, without FCHP's preauthorization, to a provider out of your network, or for a service we don't cover, the referral is void—and you will likely pay out of your own pocket for the care you receive.

You may self-refer within your plan network for OB/GYN visits, mammograms, oral surgery for impacted teeth, routine eye exams and outpatient mental health/substance abuse.

Consult your *Member Handbook*, available online in the My FCHP member section, for your covered benefits. Also, use our "Find a doctor" tool on the fchp.org homepage to look up a doctor and which FCHP plans he/she participates in. And, remember, you can always 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.

* All FCHP Direct Care members, as well as FCHP Select Care members who have a Fallon Clinic PCP, may self-refer to any Fallon Clinic specialist without a PCP referral. Flex Care Direct and Flex Care Select members have the option of receiving care out-of-network without a referral. Fallon Preferred Care members do not need a referral for specialty services.

More News

Beware of health care fraud

Fallon Community Health Plan is committed to detecting, investigating and resolving instances of error, fraud and abuse. These might include using someone else's coverage or insurance card, filing claims for services or medications not received, a provider billing for services not actually performed, or a provider misrepresenting procedures performed to obtain payment for non-covered services. Reducing fraud and abuse are essential to maintain strong and affordable health care. If you suspect fraud or abuse, please contact our Compliance Hotline at 1-888-203-5295.

FCHP sponsors Canal Diggers race

Save the date—Sunday, September 13—to participate in the third annual Canal Diggers 5Km Road Race and walk, and a one-mile fitness walk, in Worcester. Fallon Community Health Plan again will be the presenting sponsor of this event. The Canal Diggers Road Race is held in the historic Canal District and celebrates the emerging energy and excitement of the neighborhood.

Last year's event (below) drew well over 600 participants from across the Commonwealth. Plan to be a part of it this year—either running, walking or cheerleading. Later this summer, check out fchp.org for more information.



FCHP adds NH providers for cross-border workers

Adding more choice and greater access to care for our members, Fallon Community Health Plan has expanded its Select Care network into New Hampshire, adding approximately 1,400 providers and six hospitals in the region.

We know many people cross borders for work. Now Massachusetts-based companies may offer their employees who work in-state but live in New Hampshire our FCHP Select Care product as an affordable option.

In addition to nine provider group practices, six hospitals have joined our Select Care network: Catholic Medical Center, Cheshire Medical Center, Elliot Hospital, Parkland Medical Center, Portsmouth Regional Hospital and Southern New Hampshire Medical Center.

FCHP also has a PPO product, called Fallon Preferred Care, which is available to New Hampshire residents.

Pay It Forward continues in 2009

Fallon Community Health Plan extended its Pay It Forward program for another year. FCHP randomly chose 30 employees to give away \$500 each in corporate money to charitable organizations of their choosing. Among the organizations receiving our donations are Red Cross of Central MA, Special Olympics, Abby's House, Boston Children's Hospital, Community Resources for People with Autism and D.O.V.E./Domestic Violence Ended.

The program began as a special FCHP 30th anniversary program in 2007 and continues to be very popular among our employees and the many organizations they've targeted.



More green.

Fallon Community Health Plan is
Committed to a healthier environment

Committed to a healthier environment

Last summer, Fallon Community Health Plan introduced a new initiative that encourages employees to be more committed to a healthier environment. **More Green** has expanded the health plan's recycling efforts by increasing the types of materials accepted and making it easier to do.

Our More Green effort doesn't stop at the office. All of the cans and bottles our employees collect, or proceeds from them, are donated to the Mohegan Council Boy Scouts of America, and also are used for care packages sent to U.S. troops serving overseas.

Benefit change alert

If you should need physical or occupational therapy this year, you'll find that FCHP changed its coverage approach for these benefits as of April 1. For most of our plan designs,* we changed the number of physical and occupational therapy visits allowed each year—from 20 visits per illness or injury

Attention to our MassHealth members

Beginning July 1, 2009, MassHealth will begin to offer seven new behavioral health services (mental health and substance abuse) for children and youth under the age of 21 who are enrolled in MassHealth Standard and CommonHealth.

The Children's Behavioral Health Initiative

The Secretary of the Executive Office of Health and Human Services created the Children's Behavioral Health Initiative (CBHI) to bring together the state's child-serving agencies—the Departments of Children and Families (DCF), Youth Services (DYS), Public Health (DPH), and Mental Health (DMH)—to create a better system of behavioral health care for MassHealth members under the age of 21.

New behavioral health services for MassHealth members

As part of its CBHI work, MassHealth will begin covering several new behavioral health services for MassHealth members under the age of 21 in the coming months. Below is a list of the services, along with their start dates. More information about these services will be available soon.

- Intensive care coordination (ICC) – **July 1, 2009**
- Caregiver peer-to-peer support (Family Partner) services – **July 1, 2009**
- Mobile crisis intervention – **July 1, 2009**
- In-home behavioral services (behavioral management therapy and behavioral management monitoring) – **October 1, 2009**
- Therapeutic mentoring services – **October 1, 2009**
- In-home therapy services – **November 1, 2009**
- Crisis stabilization services – **December 1, 2009**

This year, 2009, will be a very important year for MassHealth members under the age of 21 who need behavioral health services. We will continue to keep you updated about CBHI developments in *Healthy Communities*.

to 60 visits per calendar year combined for physical and occupational therapy.

Covered physical and occupational therapy services do not require a PCP referral or preauthorization by FCHP. A physician prescription is required and therapists must be contracted by FCHP.

If you have questions about this benefit, please call our Customer Service Department at 1-800-868-5200

(TDD/TTY: 1-877-608-7677), Monday through Friday, 8 a.m. to 6 p.m.

* Applies to all commercial plans except those who have specified different PT/OT benefits (e.g., state and federal employee plans). Does not apply to ASO plans, Commonwealth Care or to Fallon Senior Plan™ and MassHealth.



FCHP community outreach

There are many ways that Fallon Community Health Plan supports its mission of *making our communities healthy*. One way is to give financial support to like-minded organizations that make a difference in the lives of the people they serve.

- Last year, we raised more than \$130,000 at our third annual **Golf FORE a Goal** tournament—and then traveled throughout the state to donate this money to more than 60 food pantries and

hunger relief programs. We look forward to repeating our success this September.

- FCHP's annual **Community Benefits Grants** program in 2008 awarded more than \$128,000 to seven organizations for the support of community-based programs focused on young children or at-risk youth. We awarded grants to: Baby's Breath, Inc.; Boys & Girls Club of Worcester; Home for Little Wanderers; Massachusetts Citizens for Children; Mohegan Council, Inc.; Boy Scouts of America; Wayside Youth & Family Support Network and Western Massachusetts Labor Action.

- The annual **FCHP Physician Grants** support physician-directed programs that contribute to our mission. This year our grants were awarded to Pediatrics West, P.C., to create a newborn-care educational program for first-time parents, and to Heywood Hospital, to extend their existing nutrition and exercise program to pre-diabetic patients.

Share the benefits

If you know someone who needs affordable health care insurance with more benefits, send them to Fallon Community Health Plan!

FCHP has flexible, affordable plans with many benefit extras, like our It Fits! reimbursement for fitness activities; \$0 copayment for physicals, gynecological exams, and well-child care; dental coverage and eye exams; discounts on acupuncture, massage therapy, and chiropractic care; and much more.

Call 1-888-624-4384, Monday through Friday from 8 a.m. to 6 p.m. Or, go online to fchp.org/affordable to fill out a quote request.



Several area food pantries gathered to receive a portion of the Golf FORE a Goal proceeds presented by Kate McEvoy-Zdonczyk, FCHP Senior Director of Community and Government Relations (center).

FCHP welcomes two new board members

Fallon Community Health Plan is pleased to announce that **Christopher F. Egan** and **Lynda M. Young, M.D.**, have joined its board of directors.

Former Ambassador **Christopher F. Egan** is president and a founding member of Carruth Capital, LLC, which is one of New England's top 10 commercial real estate investment and development firms. He and his wife, Jean, founded and now oversee "Break the Cycle of Poverty," a non-profit foundation dedicated to lifting families out of poverty through education. Egan is a former FCHP board member and was chairman of our finance committee.

Lynda M. Young, M.D., has served on the FCHP Service and Quality Oversight Committee since 2004, and on other committees within the health plan since 1994. She has practiced primary care pediatrics for 32 years. Dr. Young is a professor of clinical pediatrics, and chief of the Division of Community Pediatrics at UMass Memorial Medical Center. She was the first woman president of the Worcester District Medical Society and serves on the boards of several community organizations.

