A message from Richard Burke, President and CEO of Fallon Health

Thank you

Thanksgiving is a time when we collectively express gratitude for the many blessings bestowed upon us as citizens of a free and prosperous nation.

At Fallon Health we are also grateful for the opportunity to serve you.



We take our responsibility to you very seriously. Whether it's answering questions when you call, developing comprehensive networks of health care providers to care for you or offering innovative health plans to keep older loved ones at home, we put our heart into the work we do on your behalf. You have entrusted to us your access to our health care system, and we are committed to fulfilling that responsibility.

Thank you for being a Fallon Health member.

Happy Thanksgiving,

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Health educators help members with diabetes make lifestyle changes

Eat well. Exercise regularly. Take medications as prescribed. That advice is important for everyone.

But if you have diabetes, following it can make the difference between keeping the disease managed and having it get out of control.

That takes education and support. And even then it's not easy.

"It's very frustrating. I quit smoking. I quit drinking. Now I have to change what I eat," said Jim Brodeur, 62, a Fallon member with diabetes. He finds it hard to be consistent with his diet, exercise and medication regimen, even though he knows that uncontrolled diabetes can lead to heart attacks, strokes, blindness, kidney failure and blood vessel diseases.

"Sometimes I want to hold my breath and stamp my feet, but that doesn't help," he said.

There is one thing that has helped Jim—having someone to talk with. Maria Santiago, a Health Educator in Fallon's Diabetes Management Program*, calls Jim regularly to help him learn to live with diabetes. She has been guiding him toward better dietary and exercise habits, as well as teaching him the skills necessary to manage his condition on his own.

"I'm the reminder call that helps him stay accountable," said Maria, who helped Jim set specific, reasonable and achievable goals. "And he's doing great."

In three months of working with Maria, he made changes that have helped him stabilize his blood sugar and feel better.

"Jim needed to understand that his uncontrolled blood sugar levels were not only endangering him, but he could become lethargic while driving and hurt someone else," Maria said. Extremely low blood sugar, or hypoglycemia, can cause mental confusion, antagonistic behaviors, unconsciousness or seizures. "Now he knows what to do to keep himself and others safe."

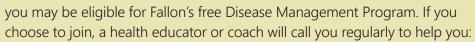
Controlling diabetes is important for all ages, but as people age, they can become more prone to having complications as a result of the disease. Deborah Simmons, RN, M.P.H., Fallon's Director of Care Management, emphasizes the need to establish good habits and get all necessary testing.

"Keeping up with blood work, getting your eyes checked, getting your feet checked, making sure your kidneys are functioning well—



Coaching for chronic illnesses

If you have asthma, chronic obstructive pulmonary disease (COPD), diabetes or heart disease,



- Learn how to slow the progress of your condition
- Increase periods of health
- · Improve your quality of life by focusing on healthier living

To learn more, call 1-800-333-2535, ext. 69898 (TRS 711), Monday–Friday, 8:30 a.m.–5:00 p.m.

those are all steps you can take to maintain and improve your health," she said. "Our health educators teach you how to eat well, exercise regularly and take medications correctly."

Paula Goguen, 34, wanted to take action as soon as she learned she had pre-diabetes, which means her blood sugar is higher than normal. According to the Joslin Diabetes Center, people with pre-diabetes have a higher risk than the general population of developing diabetes within 10 years without intervention. So Paula is doing her best to make lifestyle changes to lower her blood sugar now.

When she joined Fallon's Diabetes Management Program and had regular coaching sessions with Maria, she started unlearning the

Health Educator Maria Santiago and member Jim Brodeur

eating habits she developed as a child.

"My grandparents always had a fridge full of soda and a cabinet full of junk food," she said. "Every day after school, my snack was a couple of cans of soda and popcorn with extra butter and extra salt."

Fitting meal planning and preparation into a busy lifestyle can be challenging.

"That was the hardest part," Paula said. "But being able to talk with Maria about it made a difference. Learning all this was brand new to me. It's nice to talk with someone who understands the challenges I'm facing and can give me practical strategies for being healthier."

* Incorporates recommendations of the American Diabetes Association's "Standards of Medical Care in Diabetes—2016"



Fight the flu with one easy step

Being in good health doesn't necessarily protect you from becoming seriously ill from the flu—or from spreading it to others. If you have a chronic condition—such as asthma, chronic obstructive pulmonary disease (COPD), diabetes or heart disease—you're at greater risk of having complications from the flu.

Luckily, there's an easy way to improve your odds of avoiding it. A flu vaccine begins to protect you within two weeks. So if you haven't had your shot yet, call your primary care provider to make an appointment.

Or bring your member ID card to a pharmacy in your plan's network. Your vaccination is covered.

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). You can get it at the same time as your flu shot. Fallon covers the cost.

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How long have you been with Fallon?

Next year, we'll celebrate our 40th anniversary.
Have you been with us since Fallon launched in 1977? Email HealthyCommunities@ fallonhealth.org to tell us about your experience.

Health advice when you need it

Telehealth: Today's house call

Few doctors make house calls these days, but you can now "see" a doctor from the comfort of your own home through Fallon's new telehealth program. Call the number on the back of your ID card to find out how to participate.

Call a nurse for health advice

Health questions can arise at any time—and they can seem more urgent when you can't reach your doctor. As a Fallon member, you can call Nurse Connect anytime to get answers to your health questions. Registered nurses who serve as health coaches are available 24 hours a day, seven days a week, 365 days a year. Call 1-800-609-6175 (TDD/TTY: 1-800-848-0160).

Have you had your annual physical yet?

Having a checkup with your primary care provider every year can

help find problems early—or even prevent them entirely. The cost is covered for Fallon members. Schedule yours today!



Working behind the scenes for you

Fallon Health has many practices in place to protect and support our members.

- Our Quality Services Program is designed to ensure that you receive high-quality, safe clinical care, as well as top-notch service with Fallon. We monitor member satisfaction/complaints, continuity and coordination of care, appropriate drug use, preventive health care and much more. For a copy of our Quality Services brochure, go to fallonhealth.org/quality or call 1-508-368-9103.
- For a full list of your rights and responsibilities, visit our website at fallonhealth.org/members/ resources/rights, call the number on the back of your member ID card, or look in your Evidence of Coverage.
- Fallon's utilization review team reviews our members' treatment histories to determine if care was medically necessary, efficient and

- clinically appropriate—and then looks for ways to improve in all three areas in similar future cases.
- We don't offer any compensation or reward to our 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.

For more detailed information, visit fallonhealth.org. Or call the number on the back of your member ID card to request information by mail.

Help fight fraud, waste and abuse

Fallon Health is committed to reporting suspected fraud, waste and abuse. We use fraud detection software, compliance hotlines, data analysis and other tools to identify and investigate improper, deceptive and fraudulent billing. Fraud is when individuals intentionally

deceive, lie or misrepresent their situation knowing that they or someone else could get an unauthorized benefit as a result.

Examples of member fraud:

- Using someone else's ID card or lending your ID card to someone else
- Giving false statements on an enrollment application
- Agreeing to let a health care provider bill for services you didn't receive
- Failing to report other insurance you have
- Submitting claims that were a result of a work-related injury

Safeguard your information

Always protecting your personal information is the best line of defense in the fight against identity theft, health care fraud and abuse. Treat Medicaid, Medicare and Social Security numbers like credit card numbers, and do not share them. Also, be sure to protect your Fallon Health membership card, as it contains information about your benefits.

Report suspected fraud

Always contact us for help if you're uncertain or suspicious about a situation. If you suspect fraud, call the phone number on the back of your ID card—or call our toll-free anonymous hotline at 1-888-203-5295 (TRS 711) (24 hours per day/seven days per week).



You want to keep your health information private—and so do we. In fact, the Health Insurance Portability and Accountability Act of 1996 (HIPAA) requires us to protect all members' personal health information (PHI), whether printed, electronic or oral. The law has strict guidelines to keep your PHI—such as your name and medical treatment—private and confidential. Fallon can only use your PHI for purposes of treatment, payment and health plan operations.

Here are some things we do to comply with the law:

- Provide you with a Notice of Privacy Practices with your member materials. Call the Customer Service number on the back of your member ID card to request a copy or visit our website at fallonhealth.org/HIPAA.
- Make sure that every Fallon employee—and every person or company we work with—protects your information.
- Have a method for you to express your concerns about your privacy.

Visit fallonhealth.org/HIPAA— or call the Customer Service number listed on the back of your member ID card—to learn more or to request a Notice of Privacy Practices. You can tell us how you want your information managed when you call, or ask us for a form to tell us in writing. If you have a privacy concern, please call our toll-free anonymous hotline at 1-888-203-5295 (24 hours per day/ seven days per week).

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When your care is complex, we can help

If you have a medical condition that requires a lot of care and resources, you may be able to receive the services and support of our complex case management team. The program's nurse case managers and social workers collaborate with your caregivers and physicians to ensure that you receive appropriate services and have access to the resources you need.

Contact us if you have a car accident, a serious injury, cancer or other serious health decline or diagnosis. We'll do a brief assessment to confirm whether you're eligible.

For more information, call 1-800-333-2535, ext. 78002 (TRS 711), Monday–Friday, 8:30 a.m.–5:00 p.m.

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2 are better than 1

Use controller and rescue inhalers for best asthma protection

If you have asthma, it's essential that you take your controller inhaler regularly, as directed by your doctor—even if you feel well. Using it properly can help you avoid asthma flare-ups.

It's also important to have your rescue inhaler with you at all times, in case you do have an asthma attack, so filling both prescriptions at once is a good idea.

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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Breathe easy

How to manage asthma and COPD in winter

Taking a few precautions can help you manage breathing conditions like asthma or chronic obstructive pulmonary disease (COPD) during the winter. It can be a tough time of year whether you're spending time indoors or outside

When you go outside, the cold air can trigger an asthma attack or, if you have COPD, shortness of breath and fatigue.

Staying indoors can also cause similar problems for those with asthma or COPD, because of mold, pet dander, dust mites, smoke from the fireplace, and mold on firewood. You may want to talk with your doctor about getting tested for specific triggers.

Tips for a better winter

Whether you have asthma or COPD, here are some steps to make winter easier for you:

- Cover your nose and mouth with a scarf or neck warmer when you go outside in the cold
- Exercise indoors—or at least warm up inside before exercising outside
- Remember to take your medications as prescribed to keep your symptoms under control, even if you feel well
- Talk to your doctor before taking any over-the-counter medications for a cold
- Regularly change air filters in your home, and check for proper ventilation





- Ask your doctor if you should have flu or pneumonia shots (see page 4)
- Prevent colds, viruses and respiratory infections by washing your hands for at least 20 seconds each time
- Stay away from people who are already ill

Quitting smoking is recommended. Avoiding second-hand smoke and smoke from fireplaces, woodstoves and candles is also important. Smoke can linger in a room for up to three hours and trigger asthma and COPD symptoms.

Let Fallon's asthma and COPD educators help you with free, voluntary and private telephone coaching. To find out more, or to access this program, call 1-800-333-2535, ext. 69898 (TRS 711).

We're here to help!

Fallon Health benefits and coverage vary by product, plan design and employer.

For specific details about your Fallon coverage, check with your employer and/or review your *Evidence of Coverage* or, for MassHealth members, your *Fallon Covered Services List* and *Member Handbook*.

You can also review your benefits and claims by registering on myFallon. Contact Customer Service by calling the number on the back of your member ID card. Or use the appropriate numbers on this page.

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.

Fallon MassHealth members

1-800-341-4848 (TRS 711) Monday–Friday, 8 a.m.–6 p.m.

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