To Your Health

communities • families • lifestyle

Inside:
Visit your doctor for your vaccines
Staying on track with cancer screenings
Learn how to manage your chronic illnesses
A message from Fallon’s President and CEO

New name, same commitment to you

Back in 1980, Fallon became the first HMO in the country to have a special contract to offer Medicare coverage. That’s when we launched Fallon Senior Plan™. Since then, we’ve proudly provided Medicare coverage to hundreds of thousands of Medicare beneficiaries across the state. And as we enter our 40th year in Medicare, we’re making a few improvements.

Effective Jan. 1, 2020, we’ll retire the name Fallon Senior Plan. Moving forward, our Medicare plans will be known as Fallon Medicare Plus™. This change reflects both Fallon’s commitment to our members and our dedication to continuing to offer affordable Medicare plans with valuable benefits and coverage.

You probably read about some other exciting changes to our 2020 Medicare plans when you received your Annual Notice of Changes in the mail. But if you have questions or want to learn more, give us a call at 1-800-325-5669 (TRS 711), 8 a.m.–8 p.m., Monday–Friday (Oct. 1–March 31, seven days a week). Or visit fallonhealth.org/medicare. We look forward to continuing to provide you with the excellent service you have come to expect.

Sincerely,

Richard Burke, President and CEO

Visit your doctor for your vaccines

No one wants to get the flu. It can cause serious illness, even if you’re in good health. Your risk of complications increases if you have asthma, COPD, diabetes, heart disease or another chronic illness.

The best protection is a flu shot. The vaccine will begin protecting you within two weeks—and prevent you from spreading the flu to others. Fallon covers the cost for you to get one at a pharmacy in your plan’s network—or at your primary care provider’s office.

If you make an appointment at your PCP’s office to get the flu shot, ask about getting the pneumococcal and shingles vaccines, too.

You can protect yourself against pneumonia, meningitis and certain bloodstream infections by getting two pneumococcal vaccines at least a year apart. They’re recommended for everyone who is 65 or older.

Shingrix, a vaccine to prevent shingles, is recommended for adults over age 50 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, a painful condition caused by the same virus that causes chicken pox.

Each vaccine can be given at the same time as your flu shot. Fallon covers the cost.
Staying on track with cancer screenings

It’s very important to keep up with cancer screenings. The table below, from Massachusetts Health Quality Partners*, outlines recommended cancer screenings by age. Take this page to your next appointment with your health care provider. Discuss any questions you may have.

<table>
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<tr>
<th>BREAST cancer</th>
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<tr>
<td><strong>Up to age 74</strong></td>
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<tr>
<td>• Have a mammogram every two years. Your provider may recommend having them more frequently based on your risk factors.</td>
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<td><strong>75 and older</strong></td>
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<td>• Discuss with your provider.</td>
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<tr>
<th>CERVICAL cancer</th>
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<tr>
<td><strong>Up to age 65</strong></td>
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<td>• Screen every three to five years. Discuss timeframes with your provider.</td>
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<tr>
<td><strong>After age 65</strong></td>
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<tr>
<td>• If you’ve had at least 10 years of regular testing with normal results, you may not need to continue this screening.</td>
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<th>COLORECTAL cancer</th>
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<td><strong>Up to age 75</strong></td>
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| • Ask your provider which of the following screening methods and intervals is recommended for you:  
  • Colonoscopy every 10 years.  
  • Annual fecal immunochemical testing (FIT).  
  • If you can’t follow either of those screening regimens, ask your provider about:  
    • FIT DNA test (Cologuard) every three years.  
    • Flexible sigmoidoscopy every five years.  
    • Computed tomographic colonography every five years.  
  • If you can’t follow any of these recommendations, discuss capsule colonoscopy with your provider. |
| **75–85 years**               |
| • Talk with your provider about the need for further screening. |
| **Over 86 years**             |
| • Screening isn’t recommended. |

Continued on page 4
Staying on track with cancer screenings, cont’d from page 3

PROSTATE cancer

Up to age 69

• Screening with a prostate specific antigen (PSA) test shouldn’t be performed or offered routinely. Discuss the test with your provider, and make sure you have a clear explanation and understanding of the potential benefits and harms.
• If you choose to have the PSA test, it’s done every two years.
• PSA screening isn’t recommended for men with life expectancy of less than 10 years.

70 years and older

• PSA screening and routine discussion of screening aren’t recommended.

SKIN cancer

All adults

• Inspect your skin for abnormalities, and check moles for any changes.
• Limit your exposure to the sun (especially between 10 a.m. and 4 p.m.), fully cover your skin with clothing and hats, and use sunblock (SPF 15 or greater), especially if you have fair skin.
• Don’t use indoor tanning facilities.
• If you notice new rashes, skin discoloration, a change in skin texture, itching, pain or tenderness, contact your provider.

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

Prevent fraud, waste and abuse

At Fallon Health, we work hard to prevent, detect and report health care fraud, waste and abuse. You can help by looking for:
• Bills for services, tests, visits, equipment, supplies or prescriptions you never received, used or needed
• Services performed by an unlicensed provider or billed under a different provider’s name
• ID card used by another person
Take these steps 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.
• Ask your provider to explain the reason for services.
• Beware of “free” services or supplies from unknown or out-of-state pharmacies. Dishonest entities use this tactic to get your personal information.
• Don’t give your Fallon Health, Medicare, Medicaid or Social Security numbers or cards to marketers or solicitors.
• Report medical providers or suppliers who waive or pay for your copayments or deductibles. This is illegal and violates the federal Anti-Kickback Statute.

Do you suspect or know of health care fraud? If so, call your plan’s phone number, listed on page 8, or call our toll-free anonymous hotline at 1-888-203-5295 (24/7).
Osteoporosis screening for women

One in two women over age 50 will break a bone because of osteoporosis, according to the National Osteoporosis Foundation. Osteoporosis causes bones to weaken and become more likely to break in a fall or, in advanced cases, from sneezes or minor bumps.

If you’ve broken a bone, let your primary care provider know. If it happened within the last six months, ask about having a bone density screening to help determine if you have osteoporosis.

If Fallon Health’s records show that you’re a 67- to 85-year-old female who has broken a bone during the past six months, we may contact you to arrange for you to have the screening at home. It’s painless and free.

After an in-home screening, we’ll give you the results as well as information on bone strength and health. Your results will also be sent to your primary care provider, who can decide if you need more testing or treatment.

Protect your personal information

Fallon Health protects your privacy. We use your information for treatment, payment and health care operations, and in keeping with applicable state and federal law.

A Notice of Privacy Practices, which is in your Evidence of Coverage (EOC), gives more detail and explains your rights and obligations. Call us to request a copy. To learn more on this topic, 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 get 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).

Guidelines for care decisions

Our guidelines for clinical practice and preventive care are designed to support the decision-making processes in patient care. You can find pediatric and adult guidelines 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.

Help with complex care

If you have a serious injury, cancer or other major health decline or diagnosis, you may be eligible for our Complex Case Management program. The program’s Nurse Case Managers and Social Workers collaborate with your caregivers and physicians, so you get the services and resources you need.

To find out if you’re eligible, call 1-800-333-2535, ext. 78002 (TRS 711), Monday–Friday, 8:30 a.m.–5:00 p.m.
Visiting the doctor? Make the most of your appointment

Your visit to your health care provider is a chance to start a conversation, bring up any new health concerns you have, and ask for a review of your medications.

Tell your provider if you’ve had any issues related to:

• Loss of loved one
• Walking/maintaining balance
• Falls
• Pain
• Remembering things
• Hearing, vision or speech
• Bowel or bladder function
• Problems sleeping
• Trips to the emergency room or hospital

Make a note—whether on paper or on your phone—of other topics you want to discuss, so you’ll remember them during your appointment.

Do you have other insurance in addition to Fallon?

When we know in advance that you have additional insurance coverage, we can work with the other insurance company to more effectively coordinate your benefits.

Please call us at the number below if you:

• Are covered by another insurance company
• Have been in a motor vehicle accident
• Have been hurt at work and have made a workers’ compensation claim

Advance planning can save heartache

Many people find it difficult to talk about what they’d want if a future medical condition or injury prevents them from communicating their wishes or making their own decisions.

But it’s important to talk about it with your loved ones, just in case. Two types of advance directives can provide your loved ones and doctors with guidance for making decisions about your medical care:

• The health care proxy, a standard form, lets you name a health care agent who would make medical decisions if you become unable to.

• In a personal wishes statement, you can record your preference for medical care if you become seriously ill. While not legally required, this document can guide your health care agent through the difficult decisions that need to be made.

For more information, visit fallonhealth.org/directives.

Fallon Health’s health guide for members of Fallon Medicare Plus (formerly Fallon Senior Plan) and NaviCare is produced by the health plan’s Corporate Relations Department. The content of this magazine has been reviewed by Fallon 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 non-affiliated websites referenced in this publication. Some of the articles in this magazine may describe services and/or procedures that are not covered benefits. Eligibility for programs and benefits may vary by your plan and product.

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Know the signs of depression

Depression is not a normal part of aging, even though older adults are more likely to experience it.* It’s important to get treatment if you have feelings of sadness or anxiety for weeks at a time.

Signs of depression can include:
• Feeling hopeless or helpless
• Having feelings of guilt
• Being irritable or restless
• Suddenly changing eating habits and eating too much or not enough
• Losing interest in activities or hobbies
• Feeling tired, having no energy
• Having trouble sleeping or oversleeping
• Thinking about suicide or attempting suicide
• Having aches or pains that don’t go away or get better, even with treatment

If you—or someone you know—is in crisis:
• Call 911
• Go to a nearby emergency room or your doctor’s office
• Talk to a counselor at the 24-hour National Suicide Prevention Lifeline: 1-800-273-TALK (1-800-273-8255) [TTY: 1-800-799-4TTY (4889)]

* Centers for Disease Control and Prevention

Learn how to manage your chronic illnesses

Do you have asthma, chronic obstructive pulmonary disease (COPD), diabetes or heart disease? Free health coaching from Fallon’s disease management experts can help you:
• Learn how to slow the progress of your condition
• Increase periods of health
• Focus on healthier living to improve your quality of life

And you don’t need to have a referral from your health care provider. You can call us directly to find out if you’re eligible. 1-800-333-2535, ext. 69898 (TRS 711), Monday–Friday, 8:30 a.m.–5:00 p.m.

Register for online electronic medical record system

You’ve probably noticed that your health care providers put a lot of information into their laptop computers during your appointments. That becomes part of your electronic medical record, and you may be able to access it through a type of password-protected website known as a Patient Portal.

Ask your health care providers how you can sign up for their Patient Portal, where you should be able to see your:
• Test results
• Upcoming appointments
• Medical history

You may also be able to schedule appointments, pay bills online and send messages to your providers. Having your health information stored in one location can make it easier to coordinate your care, especially if you have multiple health care providers.

Support after behavioral health hospitalizations

Going home after being in the hospital for a behavioral health reason can be challenging. NaviCare members who are making that transition may get a phone call from an Aftercare Coordinator from Fallon’s behavioral health partner, Beacon Health Options. A Fallon Health Behavioral Health Case Manager may also schedule a home visit.

Behavioral Health Case Managers help NaviCare HMO SNP and SCO members make follow-up appointments and connect with community resources. Case Managers may also help with ongoing social or emotional concerns, with the goal of making sure members are safe and receiving the right care. (This is available only for NaviCare members.)
For more information

Fallon Medicare Plus™
(Medicare Advantage)
Customer Service
1-800-325-5669 (TRS 711)
8 a.m.–8 p.m., Monday–Friday
(Oct. 1–March 31, seven days a week) fallonhealth.org/medicare

Fallon Medicare Plus Supplement
(Medicare Supplement)
Customer Service
1-800-868-5200 (TRS 711)
8 a.m.–6 p.m., Monday, Tuesday,
Thursday, Friday
10 a.m.–6 p.m., Wednesday
fallonhealth.org/medsupp

NaviCare® HMO SNP and
NaviCare® SCO Enrollee Services
1-877-700-6996 (TRS 711)
8 a.m.–8 p.m., Monday–Friday
(Oct. 1–March 31, seven days a week) fallonhealth.org/avicare

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(facebook.com/fallonhealth) and
Twitter (twitter.com/fallon_health)
for health tips, community events
and advice on how to best use
your insurance.

NaviCare is a voluntary program in association with MassHealth/EOHHS and CMS.