

# healthy communities

SPRING/SUMMER 2012

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## Debating health care

As you receive this issue of *Healthy Communities*, the hottest debate of the summer likely will be brewing around the Supreme Court's decision on the constitutionality of the national health care law.

Whether or not the Court upholds the law in whole or in part, health care will continue to be a topic front and center in this presidential election year. Two issues are at the heart of all health care discussions: *access and affordability*. How do we ensure that our citizens get the health care they need at a price they can afford to pay?

Massachusetts reforms expanded health insurance coverage to 98% of its residents, but affordability lags behind as the state's traditionally high health costs continue to rise.

Fallon Community Health Plan has been in the thick of it as we address the need for affordable health insurance among people of all age groups and all income levels.

As we did with FCHP Direct Care, we continue to introduce more innovative, price-conscious products (see our article on FCHP Steward Care and FCHP Tiered Choice on page 10) and to work with municipalities and employers to balance their health care costs. FCHP also strongly supports health care and independence for seniors with Fallon Senior Plan and our unique and expanding programs, Summit ElderCare® and NaviCare. And, we're proud to offer the #1 Medicaid plan in America\*.

As a member, you have a variety of programs that will lower your costs and ours by staying well (see our It Fits! article, page 5) and better managing chronic illnesses, as highlighted in our feature story.

Whatever your politics, become engaged this summer about health care. Please pay attention to what's being said. Try to understand the issues. Ask questions. Form an opinion. Your health, the care you receive and how you pay for it certainly deserve your undivided attention. Share your thoughts with us at [healthycommunities@fchp.org](mailto:healthycommunities@fchp.org).

Best wishes for a happy, healthy summer!



Patrick Hughes, President  
and CEO, Fallon Community  
Health Plan

health

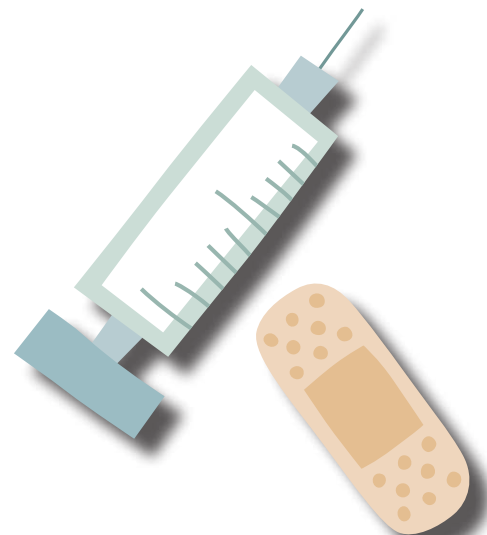
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## Are your kids protected?

The American Academy of Pediatrics (AAP) issued its 2012 Immunization Schedules in February with the annual update of vaccination guidelines for children and adolescents. You'll find them on our Web site at [fchp.org/providers/medical-management/health-care-guidelines.aspx](http://fchp.org/providers/medical-management/health-care-guidelines.aspx). Look under "Preventive Health Care Guidelines."

The 2012 guidelines recommend the HPV vaccine for preteen girls (age 11-12) to protect against the genital human papillomavirus (HPV), the most common sexually transmitted virus in the United States. HPV vaccine (Gardasil® and Cervarix®) can prevent most genital warts and most cases of cervical cancer. It is routinely recommended for girls in a three-dose series over six months.

Although the AAP's recommendations are very similar to 2011,



\* NCOA's Health Insurance Plan Rankings 2010-2011—Medicaid



## Don't bug me!

Summertime means more outdoor activities—and running into pesky bugs that can bite or sting, like fleas, bees, ticks and mosquitoes!

Here are a few ways to protect yourself:

- Don't go outside barefoot. Wear shoes instead of sandals or flip-flops.
- Don't swat at flying insects—that could provoke them to bite or sting.
- Use insect repellent (10% or less DEET) to help keep biting (but not stinging) insects away.
- When doing outdoor activities, don't use perfume, scented soap or hairspray, or wear bright clothing—all attract bugs.
- Wear socks and long pants, especially in brush, tall grass or woods.

If the pests do get you, relieve pain and itching with a topical hydrocortisone cream you buy over the counter. And, if you've ever had allergic reactions, talk to your doctor about carrying an epinephrine autoinjector (like EpiPen®).

See the FDA flyer, *Beware of Bug Bites and Stings*, at [fda.gov/downloads/ForConsumers/ConsumerUpdates/UCM225621.pdf](https://www.fda.gov/downloads/ForConsumers/ConsumerUpdates/UCM225621.pdf). ●

would take you 15 times longer to burn wearing sunscreen than without it. The FDA concluded that there's no proof of additional protection beyond an SPF of 50.

Sunscreens can no longer make false claims to be waterproof or sweat proof, or call their products sun blocks. Instead, they may say in minutes the amount of time that the product is water resistant.

The FDA couldn't address the most common problem with sunscreen lotions—that people fail to use enough of them. *Most dermatologists recommend a broad-spectrum, water-resistant sunscreen of SPF 30 or higher every two hours while outside.*

### FDA tips for applying sunscreen

- Apply the recommended amount evenly to all uncovered skin, especially your lips, nose, ears, neck, hands and feet.
- Apply sunscreen 15 minutes before going out in the sun; reapply at least every two hours.
- If you don't have much hair, apply sunscreen to the top of your head, or wear a hat.
- Give babies and children extra care in the sun. Apply sunscreen to children older than 6 months every time they go out. ●



*continued*

pediatricians suggest that reviewing the revised schedule is a good opportunity for parents to make sure their children's vaccines are up to date.

Some of this year's immunization guidelines are:

- All children aged 6 months to 18 years should get an annual flu shot.
- All kids should have up-to-date whooping cough vaccines; children aged 11 to 12 also should have a booster shot.
- Teenagers need a booster shot to protect them from meningococcal meningitis.

For more information, check out the American Academy of Pediatrics' site at [aap.org/immunization](https://www.aap.org/immunization). ●

## New rules for safe sunscreen

What should you look for when choosing your sunscreen this summer? The U.S. Food & Drug Administration passed new rules about sunscreen in 2011 that are in effect for most manufacturers this summer.

The key takeaway from the rules is to look for sunscreen with a sun protection factor, or SPF, of 15 and above that also says "broad spectrum"—indicating that you're protected against the damaging rays of ultraviolet A and B (UVA and UVB) that cause burning, wrinkling and cancer. An SPF rating of 15 means it



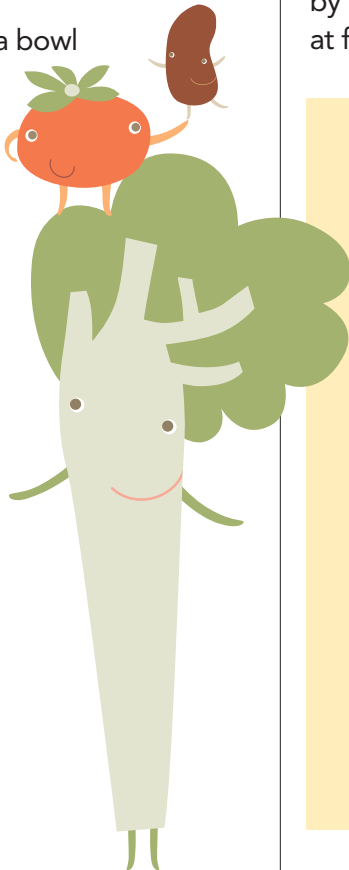
## Easy bean salad—a summer favorite

Beans, such as kidney and pinto beans, are loaded with soluble fiber, which can lower blood cholesterol levels. Add beans to soups and salads, or make them the star of your dish as in this recipe.

- 1 can of your favorite beans (kidney, chickpeas, black, white, pinto), rinsed
- 3 to 4 ripe tomatoes, chopped
- $\frac{3}{4}$  cup chopped parsley
- 3 tbsp. olive oil
- 2 tbsp. lemon juice
- Salt and pepper to taste

Toss together in a bowl and serve.

*P.S.: Experiment by adding other favorites like green beans, cucumbers, celery, etc. ●*



## Caregiving made easier

Our Senior Care Services offer the personalized care your loved one needs while also supporting you, the caregiver. We have many options for people with independent lifestyles or who need various levels of care, including nonmedical home care. Find out more at [fchp.org/caregiver](http://fchp.org/caregiver).

Also, go to our mid-September 2011 blogs that focused on caregivers for a variety of useful tools and tips. It's all under "Well Now," which features healthy eating, lifestyle tips, exercise and activity suggestions and more. Stop by for a quick and informative read at [fchp.org/blog/posts.aspx](http://fchp.org/blog/posts.aspx). ●

## Read our annual report online

Be sure to read Fallon Community Health Plan's new annual report to learn about all the things that counted for us and our customers in 2011. The report also includes a review of FCHP's charitable giving for the year. You'll find it online at [fchp.org/about-fchp/annual-report.aspx](http://fchp.org/about-fchp/annual-report.aspx)—or for a printed version, please call the Customer Service number on the back of your FCHP membership ID card. ●

## The FCHP healthy communities challenge

We're looking for innovative programs in your community that promote healthy living! The top program will receive a \$5,000 grant; finalists will get \$500. Here's how it works:

- Nominate a healthy program or organization through our Facebook page: [facebook.com/MoreFCHP](https://facebook.com/MoreFCHP) (now through July 27).
- Vote for the best program on [facebook.com/MoreFCHP](https://facebook.com/MoreFCHP) (August 6 to 27).
- FCHP will announce the winner on August 31.

Go to [facebook.com/MoreFCHP](https://facebook.com/MoreFCHP) to submit a nomination and to see rules and criteria. ●





#### General health and wellness tips:

[twitter.com/fchp\\_tips](https://twitter.com/fchp_tips)

#### Managing asthma:

[twitter.com/fchp\\_asthma](https://twitter.com/fchp_asthma)

#### Managing diabetes:

[twitter.com/fchp\\_diabetes](https://twitter.com/fchp_diabetes)

#### General FCHP news:

[twitter.com/fchp\\_news](https://twitter.com/fchp_news)

#### Jobs at FCHP:

[twitter.com/fchp\\_careers](https://twitter.com/fchp_careers)

Also, [facebook.com/MoreFCHP](https://facebook.com/MoreFCHP) ●

#### Commercial plan members\*

### New welcome page online

Fallon Community Health Plan gets you off to a good start as a new health plan member with 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](https://fchp.org/members/New-FCHP-members.aspx). ●

*\* Please note that this information applies only to commercial health insurance and does not apply to Fallon Senior Plan, NaviCare® HMO SNP, MassHealth and Commonwealth Care plans.*

## benefits more

#### Commercial plan members

### New! Get reimbursed for certain home fitness equipment



FCHP's It Fits! is a fitness reimbursement program that gives you up to \$400 per family (\$200 for an individual plan)\* to use toward gym memberships, Pilates and yoga classes, school and town sports programs, road race or hiking club fees, swimming lessons and a variety of other healthy activities.

Now, you can use your It Fits! benefit toward cardiovascular home fitness equipment! Some examples are treadmills, stationary cycles, stair climbing/elliptical or rowing machines, and home gyms. Cardiovascular home fitness equipment must be new and purchased in 2012 or beyond at a retail store—receipt and proof of payment required.\*\*

For details about It Fits!, see our flyer at [fchp.org/members/wellness/It-Fits-fitness-reimbursement.aspx](https://fchp.org/members/wellness/It-Fits-fitness-reimbursement.aspx), or please call FCHP Customer Service at 1-800-868-5200 (TTY users please call TRS Relay 711), Monday through Friday from 8 a.m. to 6 p.m. ●

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

*\*\* Cardiovascular home fitness equipment reimbursement excludes secondary markets such as Craigslist, eBay and Amazon.*

### When your care is complex, we can help

FCHP's Care Services programs provide members with extensive services and support to help them get through difficult times when they need us most. One of these programs is our complex case management for members whose medical condition requires a lot of care and resources.

**Our members may refer themselves to this program** if they have a "critical event or diagnosis"—for example, a car accident, a fall that results in serious injury, cancer or serious health decline.

Our nurse case managers and social workers coordinate our members' care in collaboration with family and physicians. We want to ensure that they receive all the appropriate services and access all the resources needed to address and resolve their health issues in the best way possible.

For more information or to ask about enrolling in the program, you or your caregiver may call the FCHP Complex Case Management Program at 1-800-333-2535, ext. 69898 (TTY users, please call TRS Relay 711), Monday through Friday from 8:30 a.m. to 5:00 p.m. Interpreter services are available if you need them. ●

# Action steps

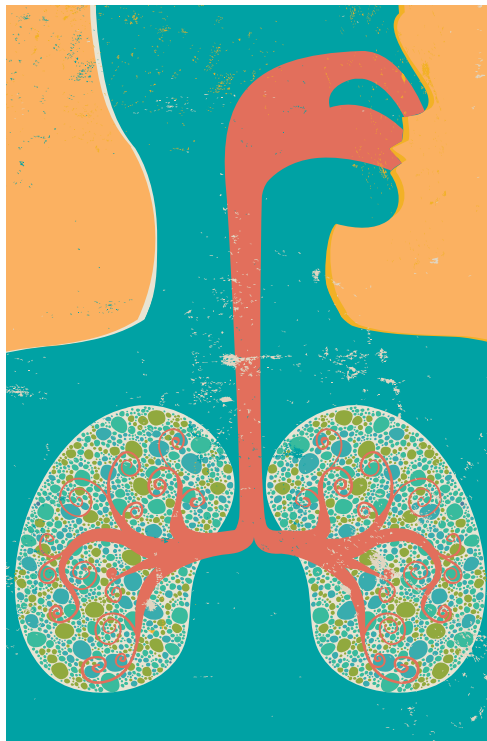
## for controlling asthma

**A**sthma is a chronic lung disease that interferes with normal breathing. People who have it are more sensitive to many irritants, such as pollens, mold and dust, which cause the airways in their lungs to overreact. Their airways then become inflamed and narrow, and produce too much mucus. The result is difficulty breathing—people wheeze, cough and feel tightness in the chest, which can become severe. It's scary and exhausting.

More than 20 million Americans report they have asthma. The bad news is it can't be cured. But, the good news is that asthma *can be controlled*.

Many people with asthma think that their shortness of breath, wheezing and other symptoms are just something they have to live with. Not true! When asthma is under control, you have few symptoms, don't wake up at night, can be physically active, don't miss work or school and have no ER visits or hospital stays.

A well-accepted treatment guideline for asthma management is the "rule of two": If someone with persistent asthma takes a quick-relief inhaler more than two times per week, wakes up at night with asthma more than two times per month, or refills a quick-relief inhaler more than two times per year, their asthma *is not under control*.



**Imagine breathing through a straw. Or, with a pillow over your face. People with asthma say that's what it feels like when their condition is out of control.**

If you have asthma, how can you manage it? There are four key steps.

- Consult the experts.** First, work closely with your doctor to stay on top of treatment options that will work best for you. Also, participate in **FCHP's Asthma Management Program**. Our Health Educator is Sharon Ware, R.T., N.A.E., a respiratory therapist who is certified as a national asthma educator. She will regularly coach you over the phone to recognize symptoms and triggers, modify your environment and properly use medications. FCHP will regularly send you educational materials on how to live well with asthma. It's all free. For information and to see if you're eligible, call 1-800-333-2535, ext. 69898. (TTY users, please call TRS Relay 711.)
- Learn which medicines you should take, and how and when you should take them.** Most people with asthma need two kinds of medicines: A *controller medication* (for example, Flovent®, Qvar® and Pulmicort®) used every day to help prevent attacks; and "*rescue*" medicines (for example, Albuterol®, ProAir® and Ventolin®), to take if you do have an attack.

Using a “spacer” with your metered dose inhaler can make taking the medication a lot easier and more efficient.

- **Identify the things that trigger your asthma—then avoid them or reduce your exposure to them.** Some common triggers are: dust mites, indoor mold, pollen, cigarette smoke, exercise and dry, cold air. (See our sidebar, “Tame those triggers.”)
- **Have a plan!** Learn how to recognize and respond quickly to signs of an asthma attack. Tell friends, family, school staff and co-workers about your condition. You can download printable PDF versions of the Massachusetts Asthma Action Plans for adults and children on our Web site at [fchp.org](http://fchp.org)—search “asthma tool kit.”

So, remember, if you have asthma, you shouldn’t be wheezing through a straw or fearing that the next attack

### FCHP support for managing chronic conditions

In addition to asthma, Fallon Community Health Plan has other disease management programs that support our members who have **diabetes, cardiac disease or heart failure.**

All members in a program receive disease-specific quarterly newsletters. Some members who are more at risk receive regular coaching over the telephone from an FCHP health educator or nurse. The calls focus on lifestyle behavior changes and self-management tools. We want to give you action steps for healthier living. The programs are free and voluntary.

If you have any questions about FCHP’s disease management programs, please contact Deborah Simmons, R.N., M.P.H., Manager of Disease Management, at 1-800-333-2535, ext. 69153 (TTY users, please call TRS Relay 711), or by e-mail at [deborah.simmons@fchp.org](mailto:deborah.simmons@fchp.org).

will suffocate you. Asthma can be controlled when you, your doctor and your health plan work together. Follow the lead of many of our members, like Tina, Nicholas and Alexandros on these pages, who have asthma. Call our Asthma Health Educator today to learn how, in the words of one member, FCHP can help you “feel like a different person.”

### Our members’ experiences

#### Tina Hood

Member Tina Hood had asthma most of her life—but discovered she knew little about it until she entered FCHP’s Asthma Management Program.

“I was using my inhaler up to six times a day without relief, often had special treatments, got

pneumonia and maxed out my sick and vacation time. I just thought my asthma was super bad.

“Getting into the asthma program was a real education,” Tina adds. “Sharon, the Health Educator, suggested I ask my doctor about switching my medication. Doing that, and everything I learned about triggers and my environment, made a huge difference. I feel like a different person with my asthma in control.”

#### Nicholas Bisceglia

“Nicholas and I are a team when it comes to managing his asthma, and Health Educator Sharon Ware has been a great coach,” says FCHP member Susan

Bisceglia, Nick’s mom.

Nicholas, age 10, has experienced the challenges of living with asthma since age 5.

“Nick’s doctor, Brooke DiAnni, D.O., has been terrific,” Susan

*continued on page 8*



Health Educator Sharon Ware (far left) coached Tina and Nick, FCHP members.



## asthma *continued from page 7*

explains. "Then, through FCHP's asthma program, we received good background information, and I learned some new tips every time Sharon talked with me or Nick.

"Now, Nicholas knows how and when to take his meds. While we remain alert, asthma isn't at the center of our lives so much anymore."

### Alexandros Mingos

"Hearing from Sharon [Ware] about the Asthma Management Program after a particularly bad emergency episode was a little miracle," says FCHP member Alexandros Mingos. "I was admitted for a few days with bronchitis and flu and was diagnosed with asthma. I was pretty discouraged.

"Sharon helped me to see light at the end of the tunnel," Alex insisted. "Sharon filled me in about my new asthma medication and how to use a spacer. She always had fun facts or tips, which helped me to take another step in the right direction. I feel like I can handle my asthma now, thanks to Sharon and this program."



*FCHP member Alex Mingos now has a more positive outlook about his asthma.*

### Tame those triggers

Identifying asthma triggers helps you know what sets off your asthma symptoms. If you avoid triggers, you may be able to avoid an asthma attack altogether. Here are a few common ones:

- **Dust and dust mites** (tiny bugs too small to see) are common triggers. Be sure to vacuum and dust (with damp cloth) at least weekly. It's best not to have carpets. Wash your bedding, curtains and blinds often—and stuffed animals, too. Change your pillows every 6 to 12 months. If you have forced hot air heating, place an allergy filter on the furnace and filters on the vents in the rooms where you spend the most time.
- **Mold** can grow anywhere, especially on wet leaves and lawns. If you're allergic, avoid mowing the lawn or raking leaves—or wear a mask if you do. Keep humidity below 50% in your house. Check faucets, pipes and ductwork for leaks that promote mold.
- **Smoke** can trigger asthma episodes. Avoid wood smoke indoors or outdoors. Family and friends should never smoke around a person with asthma.
- **Pets** drop hair and dander, but also carry dust and pollen—all bad for allergies and asthma. If you have pets, keep them away from sleeping areas and upholstered furniture, and wipe your pets down after they've been outdoors.
- **Pollen (think ragweed, trees and grass)** is a major culprit of asthma flare-ups. Watch pollen counts and stay indoors when counts are highest—before 10 a.m. Keep windows closed. Dry clothes indoors, and remove outer clothes and caps before coming in the house.
- **Cold air** is a no-no. It enters your respiratory tract, causing your airways to swell right away. During the winter, when you must go outdoors, use a scarf to cover your nose and mouth. ●



**Commercial plan and MassHealth members\***

**Is there a baby in your future?**

If so, you'll want to take advantage of our health and wellness program for birth, baby and beyond!

Oh Baby! is a program for eligible Fallon Community Health Plan members who are expecting or planning to adopt a baby. Oh Baby! has all kinds of information, useful items and fun extras—all at no cost—to help welcome your new addition.

FCHP's Oh Baby! program includes:

- Prenatal vitamins and information about prenatal care
- Either a convertible toddler car seat or a portable electric breast pump—the choice is yours!
- A home safety kit for childproofing your home
- Your choice of books on caring for your baby or sibling rivalry
- Reimbursement toward the cost of childbirth or sibling classes
- Drawings for \$100 American Express® Gift Cheques

Eligible members can enroll in the Oh Baby! program any time prior to the birth or adoption through age 2.

For more information or to enroll, go to [fchp.org/members/wellness/Oh-Baby.aspx](http://fchp.org/members/wellness/Oh-Baby.aspx) or call FCHP Customer Service at 1-800-868-5200 (MassHealth members should call 1-800-341-4848) (TTY users, please call TRS Relay 711), Monday through Friday, 8 a.m. to 6 p.m.

**MassHealth members**

**Mobile Crisis Intervention expanded up to one week**

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.

Previously, the MCI service was available for up to 3 days as needed to help a youth stabilize a crisis and remain at home. As of the end of May, **MCI is now available for up to 7 days** as medically necessary to achieve these goals.

You can locate a Mobile Crisis Intervention provider near you either by going online to [masspartnership.com/esp](http://masspartnership.com/esp), or by calling the statewide Emergency Service Program/MCI toll-free number at 1-877-382-1609 and entering your ZIP code.

Please watch for more information in our autumn edition of *Healthy Communities*. ●

*\* To participate, you must be a member of one of the following plans: FCHP Direct Care, FCHP Select Care, FCHP Flex Care Direct, FCHP Flex Care Select, FCHP MassHealth or Fallon Preferred Care. Certain eligibility and enrollment guidelines apply. Benefits and coverage may vary by product, plan design and employer. ●*

**MassHealth members**

**Benefits of fluoride varnish**

Cavities in baby teeth can cause pain and may prevent a child from eating, speaking, sleeping or learning properly.

One way to prevent cavities is to have fluoride varnish applied to your children's teeth. Although it is recommended that a child visit a dentist at the eruption of the first tooth and no later than 12 months of age, the

pediatrician is often the first person to examine a child's mouth.

Fluoride varnish can be easily applied in a medical setting in less than two minutes. It is painted on the teeth with a brush, drying immediately upon contact with saliva. The child's teeth may appear yellow after the varnish application but the color will disappear when the teeth are brushed the next day. Children may eat or have formula immediately after the application.

Fluoride varnish can be applied again after three months by a doctor, a dentist or at school. This treatment does not replace brushing your child's teeth, flossing, or taking a fluoride supplement.

Please visit [masshealth-dental.net](http://masshealth-dental.net) to find a dental provider or information about dental benefits. ●



## Commercial plan members

## New health plan options

## ■ FCHP Steward Community Care—smaller network, bigger savings

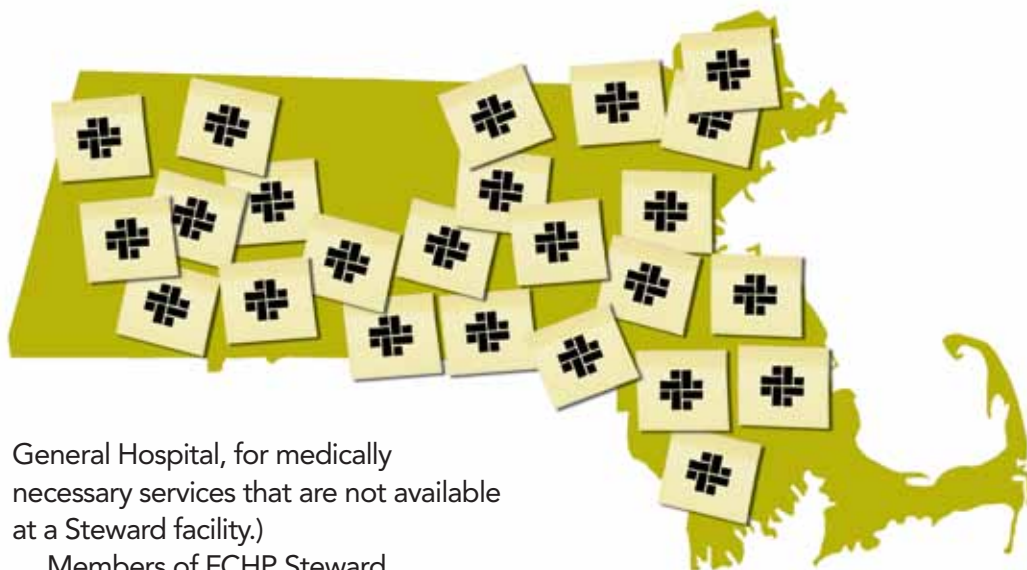
Fallon Community Health Plan introduced this winter FCHP Steward Community Care—an HMO plan with a smaller provider network available throughout Eastern Massachusetts. We're able to offer the plan to employers at a significantly lower premium compared to our broad network HMO plan, FCHP Select Care.

That's because Steward Community Care uses a network that is exclusive to the Steward Health Care system's 10 community hospitals and 2,200 primary care physicians and specialists. (Members do have access to two premier Boston hospitals, Brigham and Women's Hospital and Massachusetts

General Hospital, for medically necessary services that are not available at a Steward facility.)

Members of FCHP Steward Community Care receive our comprehensive benefits and extras, including our rich It Fits! reimbursement program, Oh, Baby!, Nurse Connect, \$0 wellness visits and eye exams, and other valuable member discounts.

Steward serves more than one million patients annually in 85 communities in Massachusetts. For more information, go to [fchp.org/steward](http://fchp.org/steward) or [steward.org](http://steward.org).



## ■ Introducing FCHP Tiered Choice

We are offering another innovative plan option, FCHP Tiered Choice. Tiered plans are a way for employers to offer their employees more affordable, high-quality health insurance coverage. At the same time, members can become more involved in the cost of their care, choosing to pay more or less based on the network doctors and hospitals they choose.

We introduced FCHP Tiered Choice in Berkshire, Hampden and Worcester counties, and will continue to expand its availability throughout Massachusetts.

This type of plan assigns providers (doctors, hospitals, medical facilities) to different levels—or tiers. We assigned providers to tiers based on total medical cost, which rewards their coordination of your care that results in lower costs and better outcomes. When you go to a Tier 1 provider, you pay less out of pocket than you would if you use a Tier 2 or a Tier 3 provider.

Premier hospitals, including UMass Memorial, Saint Vincent Hospital and Berkshire Medical Center, are all in Tier 1.

## Individual health insurance enrollment is this summer

Do you have friends or family members who need to buy their own health insurance?\* Now eligible individuals can buy insurance for themselves and their dependents only during the open enrollment period between July 1 through August 15. Previously, individuals could purchase insurance at any time during the year.

**There are some exceptions to the new rule.** For example, if an individual had an employer- or government-sponsored health plan but recently lost it, he/she may be allowed to buy insurance outside of an open enrollment period.

For information about FCHP health plans for individuals, go to [fchp.org](http://fchp.org).

\* Please note that this information applies only to commercial health insurance and does not apply to Fallon Senior Plan, NaviCare® HMO SNP, MassHealth and Commonwealth Care plans. ●

For all three of our Tiered Choice plan designs, the following services/facilities are tiered: Inpatient hospital admissions, outpatient surgery and high-tech imaging (CAT scans, PET scans, MRI scans and nuclear cardiology). Additionally, for two of our plan designs, PCPs and specialists are also tiered.

Our plan options give you comprehensive coverage and many of the extras that all FCHP members enjoy. For more details about FCHP Tiered Choice, visit us at [fchp.org/tieredchoice](http://fchp.org/tieredchoice).

*FCHP Steward Community Care and FCHP Tiered Choice provide access to networks that are smaller than the FCHP Select Care network. In these plans, members have access to network benefits only from the providers in their respective network. Please consult the respective provider directory—paper copies can be requested by calling our Customer Service Department at 1-800-868-5200—or visit the provider search tool at [fchp.org](http://fchp.org) to determine which providers are included in FCHP Steward Community Care and FCHP Tiered Choice.*

*FCHP Tiered Choice members have access to network benefits only from the providers in FCHP Tiered Choice, and may pay different levels of copayments, coinsurance and/or deductibles depending on the tier of the provider delivering a covered service or supply. This plan may make changes to a provider's benefit tier annually on January 1. ●*

## An extraordinary milestone

This is a milestone year for Fallon Community Health Plan—we celebrate our 35<sup>th</sup> anniversary! From our humble beginnings as a part of the former Fallon Clinic in 1977, FCHP has become an independent and innovative health care services company with a strong presence in Massachusetts and beyond.

We are among the top health insurance plans in the country and are also a provider of care through our Senior Care Services programs. We're proud of our many accomplishments—and have set our sights on many more. Thank you for choosing to be a member of our plan and joining us on this journey! ●



## Privacy matters

There are strict guidelines to ensure the privacy and confidentiality of your protected health information, such as your name or medical information.

The federal Health Insurance Portability and Accountability Act of 1996 included measures to secure the privacy of patient health information and to enforce uniform standards for exchanging health information.

You can be confident that all of us at Fallon Community Health Plan are committed to safeguarding the

privacy and security of our members' protected health information. Our Notice of Privacy Practices describes in detail how medical information about you may be used and disclosed and how you can get access to this information.

You'll find the notice at [fchp.org/about-fchp/HIPAA.aspx](http://fchp.org/about-fchp/HIPAA.aspx) or, for a paper copy, please call the Customer Service number on the back of your FCHP membership ID card. ●

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](mailto:customerservice@fchp.org).

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## Family Fun 2012!

We encourage you to take advantage of our Family Fun 2012 program. FCHP members save money while enjoying healthy and interactive family outings at attractions in our service area. To participate, show your FCHP member ID card along with the Family Fun coupon at the time of admission or purchase.

For the latest program participants and coupons, go to [fchp.org/familyfun](http://fchp.org/familyfun), or call the Customer Service number on the back of your FCHP membership ID card.

*FCHP is not responsible for any of the products or services provided by those organizations offering discounts under this program.*

*A health plan with a Medicare contract. The products and services described above are neither offered nor guaranteed under our contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to the FCHP grievance process. ●*

## Beware of health care fraud

Fallon Community Health Plan is committed to detecting, investigating and resolving instances of error, fraud, waste and abuse to maintain a strong and affordable health care system. Examples 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.

If you suspect fraud or abuse, please contact our anonymous and confidential Compliance Hotline at 1-888-203-5295. (TTY users, please call TRS Relay 711.) ●

## Canal Diggers 5K tops off Tour de Worcester

Save the date! FCHP is again the lead sponsor of a Worcester tradition, the 6<sup>th</sup> annual Canal Diggers 5K Road Race and 1-mile Fun Run/Fitness Walk on Saturday, September 8.

This year is extra special as the Canal Diggers 5K is the finale for the new, three-part Tour de Worcester, in which over 5,000 runners are expected to participate this year. Other races are the Jay Lyons Memorial Road Race (April) and the Worcester Firefighters Memorial 6K (June).

There are t-shirts and prize money for Canal Diggers runners, plus a free barbecue, refreshments, Irish music and all the festivities of the Blackstone CanalFest!

And, because road race fees are reimbursable under FCHP's It Fits! program, you may be able to run free with FCHP! For details or to register, go to [canaldiggers.org](http://canaldiggers.org). ●

