To Your Health

communities • families • lifestyle

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Taking action for a better tomorrow

The effort to slow the spread of the novel coronavirus—also known as COVID-19—created many challenges in 2020. The closure of nonessential businesses, the move to online education and the advent of “social distancing” measures caused many of us to be physically separated from each other for long periods of time. While being apart is especially difficult during a crisis, many essential employees experienced a different challenge—potentially putting their health at risk each time they went to work.

As I’m writing this, COVID-19 continues to cause a great deal of stress and suffering, and the situation is still changing. We don’t know how long the coronavirus will affect our lives. We don’t know what tomorrow will bring.

What I do know is that Fallon Health will keep taking steps to prevent the spread of this virus and will keep working to help those affected by it. By May, we had committed $100,000 to COVID-19 relief efforts. Fallon gave $25,000 to the Worcester Together Fund, and $75,000 in emergency grants to more than 70 organizations supporting hunger relief efforts and/or senior isolation and support services.

And I also know that the team at Fallon is working each and every day to make sure you get the care and coverage you need. If you have put off calling your doctor about a health concern or routine care because of the pandemic, I encourage you to reach out to their office today. It’s important to keep in contact with your health care providers. There are many ways to connect with them safely. Medical facilities take great precautions to prevent the spread of all types of illness, including COVID-19, and many are offering telehealth services in place of in-person visits (see page 5 for more information). You can also call our team here at Fallon for assistance (see your plan’s phone number listed on the back page).

As we all look forward to better days that I know are coming, you can be sure that Fallon is here for you.

Warm regards,

Richard Burke
President and CEO
Connecting members with needed help

Six in 10 adults in the U.S. have at least one chronic disease. Four in 10 have more than one.* With statistics like these, chances are high that you or someone you care about has a chronic illness. So you may know how difficult coping with chronic illness can be.

“Having a chronic disease can cause a lot of anxiety,” says Lynne Conrow, B.S.N., RN, a Disease Manager and Nurse Case Manager at Fallon Health. “When I have the chance to work with someone living with a chronic disease, I try to make it easier for them to deal with by teaching them about their condition and how to manage it. Keeping it under control can really improve their quality of life.”

A specialized program offers support

Lynne is part of Fallon Health’s Disease Management Program, which identifies and reaches out to members who have common chronic conditions—asthma, diabetes, heart conditions, congestive heart failure and chronic obstructive pulmonary disease (COPD). When she calls to tell members how they can benefit from participating, she gets a range of reactions.

“Sometimes they’re receptive and join the program right away,” Lynne says. “Other times, they say they appreciate the offer but don’t feel they need help. Sometimes, after they’ve had a chance to think about it, those same people call me back later. When a member is engaged, it’s a great opportunity for me to help them learn to manage their disease or condition on their own.”

Having the support of Fallon’s health educators and nurses can help you better manage the challenges of your health condition. The Disease Management Program educators provide support by:

• Helping you learn more about your condition
• Giving you information about online resources and local programs
• Providing educational materials that focus on the latest information about living well with your condition

Don’t go it alone—there’s support for you at Fallon

If you have acute, chronic or complex health conditions, Fallon Health’s Clinical Integration Care Management programs can help you maintain or improve your health. These programs are free of charge. It’s your decision whether to participate or not—either way, your benefits won’t be affected.

To learn more about the programs and how you can participate, call us at: 1-508-799-2100, ext. 78002, Monday–Friday, 8:30 a.m.–5:00 p.m. You can also find more information at fallonhealth.org/members/health-wellness/care-management.aspx.

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be putting yourself at risk,” Lynne says. She describes a woman she was working with who was having serious flare-ups of her asthma. The woman didn’t call her doctor for advice because she worried that he’d send her to the hospital, where she’d have a greater risk of contracting COVID-19.

“When she had a serious asthma attack, she wasn’t using the right inhaler. Instead of a rescue inhaler, she was using an inhaler designed to be taken every day to prevent flare-ups,” says Lynne, who encouraged the member to call her PCP immediately.

Once the member understood that she could see her PCP by video chat, she was willing to call. “When I followed up with her, I was able to reinforce the PCP’s directions, educate her on self-management of asthma and develop a stronger action plan for any future flare-ups.”

Finding solutions

It’s not unusual for members to have significant worries on top of managing their chronic disease. They may be in need of extra social and medical services. In some situations, Lynne can help them—for example, by having medications delivered by mail or setting up telehealth counseling services.

Or she may refer them to Fallon’s Social Care Manager Aida Verrastro, an expert on connecting people with the resources they need—such as food, housing, clothing, transportation, heating or financial assistance.

“I enjoy being able to help our members,” Aida says. “There are a lot of people out there struggling, especially in times of uncertainty. I meet them where they’re at, because everyone’s needs are different. Together we figure out what is most urgent for them—and we move forward from there.”

* National Center for Chronic Disease Prevention and Health Promotion.

Staying healthy—Vaccines to prevent illness

While COVID-19 has more often been in the news in recent months, it’s still important to prepare for flu season by getting your annual flu shot. It’ll begin protecting you from the flu within two weeks—and also help prevent you from spreading the flu to others. The flu vaccine typically comes out in late summer or early fall, and you can call your PCP’s office to find out about availability.

The flu can cause serious illness, even if you’re in good health. Your risk of complications increases if you have asthma, COPD (chronic obstructive pulmonary disease), diabetes, heart disease or another chronic illness. Fallon covers the cost for you to get a flu shot at a pharmacy in your plan’s network. If you get one at your doctor’s office, the cost of the shot is covered, although you may have an office visit copay if you’re there for other services too.

If you make an appointment at your PCP’s office to get the flu shot, ask about getting the pneumococcal and shingles vaccines as well. 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 is a vaccine to prevent shingles, a painful condition caused by the same virus that causes chicken pox. It’s recommended for adults over age 50 to get Shingrix in a two-shot series, received two to six months apart. The Centers for Disease Control and Prevention reports that it’s more than 90% effective at preventing shingles. Each vaccine can be given at the same time as your flu shot. Fallon covers the cost.
The Massachusetts stay-at-home advisory issued in March helped prevent the spread of COVID-19, but it also created challenges for getting routine medical care. With many medical facilities closed to all but the most urgent situations, a wide array of health care providers started offering telehealth services—appointments by phone or video call rather than in-person.

Like many Fallon Health members, you may have received medical advice this way. While the threat of COVID-19 will eventually fade, telehealth is here to stay. Fallon offers several types of services to give you additional options.

Contact your PCP

Your first step when you have health concerns should always be calling your PCP’s office. Your PCP may call you back to talk by phone or set up a video chat. Many providers are now providing telehealth visits for their regular patients, and your doctor knows you and your health history.

Talk with a doctor

If you can’t get in touch with your own doctor, and you need immediate care for non-emergency medical issues, you don’t have to leave home to get the benefit of a doctor’s advice. Teladoc gives you 24/7 access to doctors on the phone, online or through a mobile device. You can use it for non-emergency medical concerns. Doctors can provide advice, prescriptions and treatment for medical issues like:

- Cold and flu symptoms
- Rashes
- Sore throat
- Allergies
- Sinus and skin problems
- Conjunctivitis (pink eye)
- Respiratory infection

Your copay (if you have one) for a Teladoc visit is the same as for a PCP visit (NaviCare members have no copay).

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

Get mental health help online

Beacon Online Counseling offers a convenient, confidential way to get the behavioral health services you need from the comfort of home. You can have secure video sessions with board-certified psychiatrists or licensed mental health counselors for the same cost-share you have for in-person behavioral health visits.

You can make appointments at times convenient for you. Sessions are available during the day, evening or weekends. Beacon Online Counseling can help with:

- Adolescent and child issues
- Anxiety and panic disorders
- Bipolar disorder
- Depression
- Eating disorders
- Grief and loss
- LGBTQ support
- Life changes
- Marriage, relationship and parenting issues
- Stress

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Activate your card—Take advantage of your Benefit Bank

Life gets busy sometimes. It’s easy to forget about the resources you have available to help you—like your Benefit Bank card.

If you’re a member of a Fallon Medicare Plus™ Orange, Green or Blue plan, you may remember receiving one earlier this year. Your Benefit Bank card is orange with Fallon Health and MasterCard logos on it—and it’s a valuable benefit for you to take advantage of.

The Benefit Bank helps you pay for dental care, eyewear and/or fitness memberships up to a certain amount, based on your plan.* You can use this card for one item or service, or a combination. It’s your choice.

To get the most out of your Benefit Bank card, consider these tips:

• Call to activate the card before using it. Be sure to have your Fallon member ID number available to complete the activation.

• Don’t throw this card away. Keep it even after your available balance hits $0. This card may be reloaded by Fallon Health in future plan years.

• Know your balance. The card can only be used for your available amount or lower. Keep track of your balance by calling the Fallon Medicare Plus Customer Service number on the back page of this magazine or by logging in to the Benefit Bank portal at fallonhealth.org/myfallon-medicare.

• Use this card at proper locations. You can only use your Benefit Bank card where the primary business category is dental services, eyewear and/or fitness memberships.

• Forgot your card? Keep your receipt, and fill out a reimbursement form, which you can find at fallonhealth.org/find-insurance/medicare/documents-forms.aspx. Submit the receipt and completed form by mail or through the Benefit Bank portal. Receipts for eligible services you received during 2020 will be accepted until March 31, 2021.

If you have questions about the Benefit Bank, call the Fallon Medicare Plus Customer Service number on the back page.

* Benefit Bank amounts vary between $125 and $1,000 by plan. The Benefit Bank is not available for members of NaviCare, Fallon Medicare Plus (FMP) Super Saver HMO, FMP Saver No Rx and FMP Supplement plans.

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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Visit our website at fallonhealth.org/medicare-choices. Copyright 2020
If you have diabetes, it’s important to manage it the best you can to stay healthy and avoid complications. Good diet and exercise habits are key to controlling your diabetes. It’s also important to talk with your primary care provider about the testing you need and how to stay on schedule with getting it done.

- Have your blood sugar checked at least once a year by your doctor.
- Have your kidneys checked to make sure they are working well.
- See an eye doctor to make sure your eyes are healthy and to prevent possible damage from diabetic retinopathy, a complication of diabetes.
- Ask your doctor whether you should be taking a statin, a medication to help control your cholesterol. If you’re a member of Fallon Medicare Plus or NaviCare and have diabetes but aren’t taking a statin, a pharmacist or nurse from Magellan Rx Management may call you to talk about how taking one could help you.
- Talk with your PCP to find out if you’re up to date with these tests—and work with your PCP to schedule the appointments you need to stay current.

Fallon Health offers health coaching for people with diabetes (see page 3). To find out if you qualify, call 1-508-799-2100, ext. 78002, Monday–Friday, 8:30 a.m.–5:00 p.m.

Tips for managing diabetes

- Substance use disorder
- Trauma and post-traumatic stress disorder (PTSD)

There are two ways for Fallon members to connect to online behavioral health providers:

- You can access Beacon Online Counseling online to find a provider (beaconhealthoptions.com/find-a-provider). And remember that you can still get in touch with Beacon by telephone 24 hours a day, seven days a week at 1-888-421-8861.
- You can also connect with Beacon providers by downloading the MDLIVE iPhone or Android app from the App Store or Google Play. MDLIVE’s personal health assistant “Sophie” will help you set up your account. Or text the word “Fallon” to 635483 and connect to additional online prescribers and therapists in the Beacon network.

Connect with a nurse any time, day or night

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

- Help figuring out if you need to go to the emergency room
- Education and support to help you make healthy decisions
- Information about a diagnosis you’ve received or a condition you have
- Language interpreter services by telephone
- Help finding more health information online

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

Follow Fallon

Follow Fallon Health on Facebook (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.

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