To Your Health

communities • families • lifestyle

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Focusing on Medicare and Medicaid

Founded in 1977, Fallon Health has grown and evolved continuously. From our earliest days, we blazed new trails—providing Medicaid coverage, offering a Medicare HMO and launching a comprehensive health care program for older adults in need of nursing home level care.

Now, we’re adapting again to make the most of the unique capabilities we’ve developed over the years. We’re going to focus primarily on our Medicare and Medicaid plans, and we’ll be discontinuing our commercial insurance plans over the next 12–18 months.

Fallon remains deeply committed to the Fallon Medicare Plus™, NaviCare® HMO SNP and SCO and Fallon Medicare Plus Supplement plans you rely on—your coverage will continue as usual.

This focus will enable us to help break down barriers that keep people from getting the health care they need. Specifically, we’ll be providing health plans for those who are older, have chronic and/or complex health issues, have low incomes or experience a combination of those factors. I believe this will help us better serve your needs and continue our mission of making our communities healthy.

For more information, please visit fallonhealth.org/faq to get answers to the most frequently asked questions about these changes. We look forward to continuing to provide you with the health care coverage and service you need.

Warm regards,

Richard Burke
President and CEO
When it comes to staying healthy or improving a health condition, certain things have a clear impact—what you eat, whether you smoke, how much you exercise, what illnesses are in your family history and whether you keep up with the health screenings and immunizations your doctor recommends.

But there’s even more to it than that. Where you live and the conditions you experience in life also have powerful effects—positive or negative, depending on your situation—on your health and well-being. These factors are often referred to as social determinants of health. Your experience with the following can affect how healthy you are and how well you can manage your health conditions:

• Safe housing, transportation and neighborhoods
• Racism, discrimination and violence
• Education, job opportunities and income
• Access to nutritious foods and physical activity opportunities
• Polluted air and water
• Language and literacy skills

For example, if you don’t live near a grocery store that stocks healthy food and you don’t have transportation to get to one, how will you make nutritious, health-conscious food at home? What if you don’t have a steady income to pay for healthy food, which is often expensive?

Without a healthy diet, you have a higher risk of heart disease, diabetes and obesity. On the other hand, if you have a regular income and a car, it’s easier for you to access nutritious food and maintain a healthy diet to influence your health in a positive way.

At Fallon Health, we believe that your circumstances shouldn’t play a role in whether you’re able to stay healthy. We’re taking steps wherever possible to do our part to make health care more accessible to everyone, without discrimination. We offer translated materials and interpreter services to members who need them. Many of our plans include benefits that are designed to encourage physical activity. For example, SilverSneakers® is available to many members of Fallon Medicare Plus and all NaviCare members. And we also prioritize our charitable giving to help those who struggle with food insecurity.

While Fallon has been supporting food assistance initiatives for many years, we’re especially focused on making health care more accessible to everyone, without discrimination. We offer translated materials and interpreter services to members who need them. Many of our plans include benefits that are designed to encourage physical activity. For example, SilverSneakers® is available to many members of Fallon Medicare Plus and all NaviCare members. And we also prioritize our charitable giving to help those who struggle with food insecurity.

### Food assistance resources

- Greater Boston Food Bank (1-617-427-5200 or gbfb.org)
- Worcester County Food Bank (1-508-842-3663 or foodbank.org)
- Food Bank of Western Massachusetts (1-413-247-9738 or foodbankwma.org)
- Merrimack Valley Food Bank (1-978-454-7272 or mvfb.org)
- Project Bread (1-800-645-8333 or projectbread.org)
- Mass 211 (211 or MASS211.org)
on programs that serve areas or populations that are more vulnerable to food insecurity because of the COVID-19 pandemic.

“While we can’t alleviate all life conditions that may affect health, one of our priorities is fighting hunger. We don’t want anyone to be unsure of where the next meal is coming from,” said Carolyn Langer, M.D., Fallon’s Chief Medical Officer.

Fallon also has programs in place to assist those who may need extra social or medical services. For example, we can help by having medications delivered by mail or by setting up telehealth counseling services. If you’re dealing with acute, chronic or complex health conditions, our team can help you make full use of the benefits and supports available to you through our Clinical Integration Care Management programs (see page 5).

If you join one of the programs, you may be referred to Fallon’s Social Care Manager Aida Verrastro. She’s an expert on connecting people with the support they need. Aida can help identify your most urgent needs and connect you with resources such as food, housing, clothing, transportation, heating or financial assistance. She’ll also look for programs you may be eligible for based on your finances or other situations.

“When our members let us know about the circumstances they’re dealing with, we do our best to help them get the most out of their health plan benefits and help them tap community resources that can help as well,” Aida says.

Get help for depression

Rates of depression and anxiety among adults have nearly tripled since the pandemic began in 2020, according to the Center for Workplace Mental Health.

If depression is causing problems in your day-to-day life—work, relationships or social activities—call your PCP. Depression isn’t a normal part of aging.

After an evaluation, your PCP may recommend healthy lifestyle changes, talk therapy, antidepressant medication or a combination of approaches. If you’re already taking an antidepressant, you may not see improvement for 30–60 days. Keep taking it, unless your doctor tells you to stop. If you have side effects, ask your doctor about changing to a different medication.

Diabetes management checklist

When you have diabetes, your doctor will recommend tests to help you stay healthy and avoid complications. Are you on track with those tests? Ask your PCP when you need them next.

☐ Get your blood sugar checked at least once every year by your doctor.
☐ See an eye doctor annually to make sure your eyes are healthy and to prevent possible damage from diabetic retinopathy.
☐ Have your kidneys checked annually.
☐ Ask your doctor about taking a statin to control your cholesterol. If you are 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 discuss how it could help.

Fallon Health offers health coaching for people with diabetes. To find out if you qualify, call 1-508-799-2100, ext. 78002, Monday–Friday, 8:30 a.m.–5:00 p.m.
Get the facts: Answers to your COVID-19 vaccine questions

Q. Where can I get a COVID-19 vaccine?
A. You can find a vaccination site near you at vaxfinder.mass.gov.

Q. Will the vaccine make me sick?
A. When you get a COVID-19 vaccine, you may have mild symptoms of the illness as your immune system responds to the vaccine and builds protection against the virus. COVID-19 vaccines work by training the immune system to recognize and fight the real virus. The vaccines don’t contain the virus and don’t cause COVID-19.

Q. Who was the vaccine tested on?
A. COVID-19 vaccines approved for use in the U.S. were studied across racial and ethnic groups. The control and placebo groups were randomized evenly to account for any differences in age and sex.

Q. When am I fully vaccinated?
A. According to the Centers for Disease Control and Prevention (CDC), you’re fully vaccinated two weeks after receiving a second dose of a two-dose immunization series or a single dose of a one-dose vaccine.

If it’s been less than two weeks since your shot, or if you still need your second dose, you’re not fully protected.

Q. I’m fully vaccinated. What can I do safely now?
A. We’re still learning how vaccines will affect the spread of COVID-19. Safety guidelines continue to change as health experts learn more about COVID-19—and as more of the population is vaccinated. You can find the newest and most detailed information on these websites:

- Massachusetts Department of Public Health—mass.gov/info-details/covid-19-updates-and-information

Q. What should I do if I have COVID-19 symptoms?
A. If you have symptoms, get tested and stay away from others while waiting for the result. COVID-19 vaccines are safe and highly effective, but no vaccine is 100% effective.

Q. What is herd immunity?
A. An infectious disease won’t be able to establish and spread itself when most people are immune to it. This is known as “herd immunity.” It happens when a large majority of people are vaccinated.
Q&A: How to use your Benefit Bank

Members of eligible Fallon Medicare Plus plans* receive a Benefit Bank card that can be used to pay for dental services, eyewear, fitness memberships and/or hearing aids. You can use the card for one item or service, or a combination—it’s your choice—up to the amount available with your plan.** Many members ask the following questions when getting started with Benefit Bank.

Q: How can I find out how much is left on my Benefit Bank card?

Q: What do I do with the Benefit Bank card once the amount has been used? Will I get a new Benefit Bank card each year?
A: Keep your card. It’s valid for three years, if you continue as a member of a Fallon Medicare Plus plan with a Benefit Bank benefit. This card will be reloaded, each year on Jan. 1, with the Benefit Bank amount associated with your qualifying Fallon Medicare Plus plan.

Q: If I don’t use my full Benefit Bank amount in 2021, can I use the rest in 2022?
A: No. The amount on your Benefit Bank card is only for services you get from Jan. 1 to Dec. 31 of the benefit year you’re enrolled in a qualifying plan. Any unused amount expires after Dec. 31 and doesn’t carry over to the next year.

Q: What if I already paid for my eligible services out-of-pocket?
You can submit a reimbursement form to Fallon Health. To get a form, you can call Fallon Health Customer Service at 1-800-325-5669 (TRS 711). Or go to fallonhealth.org/rxss and choose the “Plan documents and forms” link.

Fallon Health’s health guide for members of Fallon Medicare Plus 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 2021

Visit fallonhealth.org/benefitbank for more information.

* Benefit Bank is not available for members of NaviCare, Fallon Medicare Plus (FMP) Super Saver HMO, FMP Saver No Rx and FMP Supplement plans.

** Benefit Bank amounts vary between $125 and $1,000 by plan.

Save on your prescriptions

As a member of Fallon Medicare Plus, you’re eligible for a free program that can help you save an average of $333 each year on prescription drugs. Our partner, Rx Savings Solutions, alerts you via email, letter or text if you are paying too much for your prescription.

Visit fallonhealth.org/rxss to activate your account. When you’re registered, Rx Savings Solutions will notify you of savings opportunities.
Some fear shots more than sickness

If you dread the thought of getting a shot, you’re in good company. About 20% to 30% of adults have a fear of needles, according to a 2018 University of Michigan study published in the *Journal of Advanced Nursing*.

But don’t let it prevent you from getting your COVID-19 vaccination. There are steps you can take to manage the fear and anxiety:

- Think about the positive reasons for getting the vaccine.
- Remember that the actual discomfort from the injection is very short.
- Bring a support person, if the vaccination site allows.
- Have a snack and some water beforehand to reduce the chance of fainting. Sitting in a reclined position for the shot can also help.
- Take slow, deep breaths to stay calm.
- Tell the person giving you the vaccination about your fear. They’ve helped many people with the same worries and can help you, too.

If your fear is still keeping you from getting your COVID-19 vaccination or other medical care, talk with your PCP about seeking help from a behavioral health counselor.

Reminders for NaviCare members

As a NaviCare member, your Care Team is ready to help you get the care you need. You also have all the benefits of MassHealth and Medicare, plus extras like:

- Up to $240 toward eyewear every year.
- Up to $480 per year on the Save Now card, to buy cold/allergy medications, aspirin, toothbrushes/toothpaste, probiotics, fish oil and more. In 2020, 80% of NaviCare members used this program.
- Unlimited rides to and from medical appointments. And up to 140 one-way trips each year to pharmacies, grocery stores, doctor appointments, counseling services and more—with no cost to you.
  - To arrange rides to approved locations, contact CTS transportation at 1-833-824-9440 (TRS 711), 8 a.m.–8 p.m., Monday–Friday. (Oct. 1–March 31, seven days a week.)
  - Free interpreter services are available.
- Mileage reimbursement if a family member drives you to approved locations.

Better care after hospitalization

If you’re hospitalized, it’s important to tell your PCP and your Care Team as soon as possible. Fallon Health also partners with Collective Medical, a care collaboration network that connects most facilities in the Fallon service area, to stay informed.

Collective Medical notifies Fallon right away if you go to the emergency room or get admitted to the hospital. That gives your Care Team greater ability to respond quickly and ensure you get the right follow-up care when you return home.

Home-screening for colorectal cancer

Health experts recommend colorectal cancer screening for healthy people ages 50–75. Fallon Medicare Plus and NaviCare members may be eligible for a free colorectal cancer home-screening program, if your PCP orders it.

The InSure® ONE™ kit uses only one stool sample, which doesn’t need to be handled. You can eat and drink what you want and take all of your medications on the day of the test. Results are interpreted by Quest Diagnostics™ and sent to your PCP. Then you can discuss the results with your PCP, who will recommend any additional screening or follow-up care that may be necessary.
Fallon Health is an HMO plan with a Medicare contract and a contract with the Massachusetts Medicaid program. Enrollment in Fallon Health depends on contract renewal. NaviCare is a voluntary program in association with MassHealth/EOHHS and CMS.

SilverSneakers® is a registered trademark of Tivity Health, Inc.

$120 is added to the Save Now card on a quarterly basis—in January, April, July, and October. The amount remaining on the card expires at the end of each quarter. Money does not roll over to the next quarter. Total yearly spend amount is based on a 12-month, calendar year, plan membership.

Covered rides to medical appointments are unlimited. Covered rides to other locations are limited to a total of 140 one-way trips per year (distance cannot exceed 30 miles one way).