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To Your Health

FALL/WINTER 2022



care.

It's what we believe in.



fallonhealth

Care and coverage that goes further.

A message from Richard Burke, President and CEO

Care. It's what we believe in.



Fallon Health is an organization that goes above and beyond to support our members. Focusing on your well-being and that of our community has always been a priority. In fact, it's central to our work and our culture—because we believe in care that empowers people to live better.

These values are what drive us, and we are guided by our desire to always do right by those we serve and support. This is what makes Fallon unique.

In 1980, Fallon became the first health plan in the country to offer a Medicare Advantage plan. Since then, we have been a leader in developing innovative programs that provide integrated, coordinated, and patient-centered care. Within this edition of To Your Health, you'll find information about some of the new benefits we created to support your health and well-being.

Fallon has always been more than a health plan. For us, access and equity are not buzz words. They are the core of what we do and why. We are proud to support you. And we look forward to continuing to provide you with the health care coverage you need in 2023.

Sincerely,

A handwritten signature in blue ink that reads "Richard Burke". The signature is fluid and cursive.

Richard Burke
President and CEO



Staying healthy as you age

Your health is your greatest asset. And like any precious resource, it should be supported and protected. While genetics play an important role in the quality of your health, so do lifestyle choices—particularly as we age. Here are some things to consider for living your best life.

See your doctor regularly

Visiting your primary care provider (PCP) regularly is one of the most important things you can do to take care of your health. People who maintain consistent communication with their PCP and other health care providers tend to have better overall health and well-being.

As part of your Fallon coverage, you have a Medicare Annual Wellness Visit and routine annual physical exam, both with no copay. These visits provide great opportunities for you and your PCP to focus on improving any health conditions you have and preventing new problems.

Get important cancer screenings

When detected early, some cancers are easier to treat. That's why cancer screenings have become an important part of preventive care. According to the American Cancer Society:

- Women aged 55 and older should have mammograms at

least every two years, unless your provider recommends having them more frequently because of your risk factors. The decision on what age to stop this screening should be discussed with your provider.

- Cervical cancer screenings should be done up until age 65. After age 65, you may not need to continue this screening if a series of prior tests were normal. Talk with your doctor about whether you need to continue this screening.
- Testing for colorectal cancer is recommended for adults through age 75. If you're under age 75, find out if your doctor recommends a colonoscopy or an annual fecal immunochemical testing (FIT), a type of screening test you can do at home. If those screening regimens aren't possible, ask about alternatives. If you're between ages 76 and 85, talk with your doctor about how often to have a screening or whether you need one at all.

Safeguard your bone health

Healthy bones are essential. They protect our organs, support our muscles, hold us up, and store and release calcium. And while our bones do constantly rebuild themselves, the process decreases over time, which can put you at risk for a fracture. Protecting your bones will help keep you active and as strong as you can be.



Test your bone density

Bone mineral density tests are the only way to definitively diagnose osteopenia and osteoporosis—conditions that occur when bone density decreases—and predict your fracture risk. Tell your doctor about your concerns regarding osteoporosis during your next appointment. Your doctor may suggest a baseline scan for you to monitor any future bone loss.

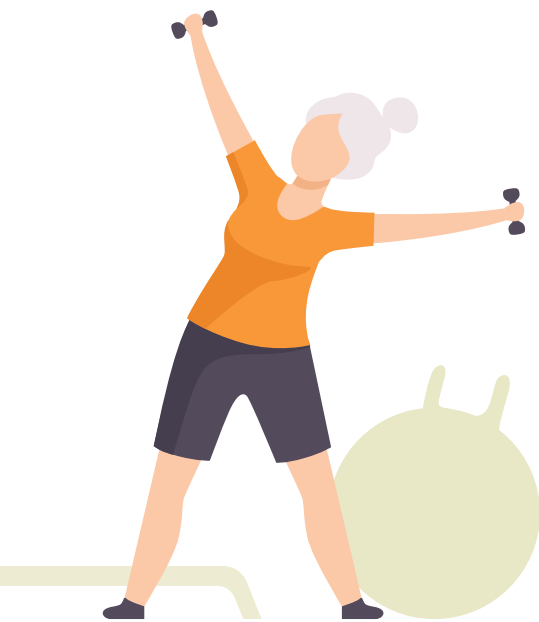
Minimize risk for osteopenia/osteoporosis

Osteopenia is a loss of bone mineral density. If you have it, you're at greater risk of developing osteoporosis, a condition where bone density levels are critically low, and the risk of fractures is increased. Small lifestyle changes can protect your bones.

- Eat foods rich in calcium and vitamin D. Ask your doctor if supplements are right for you.

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Staying healthy as you age *cont'd from page 3*



- Don't smoke.
- Limit alcohol to no more than one drink a day if you're a woman and two drinks a day if you're a man.
- Do regular weight-bearing exercises, such as walking, jogging, climbing stairs, dancing, or weightlifting, at least 30 minutes a day.

Prevent falls

More than one in three people aged 65 and older fall each year. Balance issues, weak muscles, poor vision, tripping hazards, and/or medication side effects are all common causes of falls by older adults. One out of every five falls cause an injury, such as a fracture. You can prevent falls in several ways.

- Get plenty of exercise. It will keep your muscles strong and improve your balance.
- Have your vision and hearing

checked regularly, and make sure your glasses and/or hearing aids are up to date.

- Make your home a safe space. Have good lighting throughout, including night lights, and keep flashlights in easy-to-reach places. Area rugs and cords should be secured or removed. Stairways should have railings, and steps should be clutter free and have nonslip treads.
- Avoid footwear like high heels, thick soled shoes, and slippers that can lead to slips and falls.

Get vaccinated

Our immune systems weaken as we age, which means it's more difficult for our bodies to fight off infections. Vaccines can protect you from certain diseases and related complications. They are important even if you're in good health. Vaccines for the following four illnesses are often recommended by doctors for those 65 and older—and Fallon Health covers the cost of each.

COVID-19

It's been a long haul with the COVID-19 pandemic—one that's been full of twists and turns. Even though progress has been made in understanding this virus, it is still a public health emergency. So, it's important to stay vigilant. Getting vaccinated is still the best protection. If you need your vaccination or a booster, visit vaxfinder.mass.gov. If you have questions, talk with your PCP.

Flu

Signs of the flu can include chills and fever, achy muscles and a headache, a sore throat, and a stuffy nose. If this virus gets into your lungs, it can be very serious—particularly if you have asthma, COPD (chronic obstructive pulmonary disease), heart disease, diabetes, or another chronic illness. The flu virus passes easily from person to person, and it changes each year. That's why the vaccine is updated annually, and it's strongly recommended for older adults.

Shingles

Caused by the virus that causes chickenpox, shingles is a painful condition that affects the nerves. Symptoms can include rash (sometimes with blisters), burning sensation, itching, tingling, and/or shooting pain. The National Institute on Aging and the CDC recommend that healthy adults aged 50 and older should get the shingles vaccine (Shingrix), even if they've already had chickenpox, shingles, or received the chickenpox vaccine.

Pneumococcal disease

This is a serious infection that can cause pneumonia, meningitis, and certain bloodstream infections. Getting two pneumococcal vaccines at least a year apart can provide you with the protection you need. There are several types of pneumococcal vaccines. Discuss with your doctor which would be best for you. ■

Care management

If you have acute, chronic, or complex health conditions, Fallon Health's free Clinical Integration Care Management programs can help you maintain or improve your health. You may get a call or letter inviting you to join. Or you can call us directly for more information. You choose whether to participate or not. Either way, you'll keep the same Fallon benefits you have now. To learn more, call 1-508-799-2100, ext. 78002, Monday–Friday, 8:30 a.m.–5:00 p.m. Or visit fallonhealth.org/cm. ■

Enhanced Fallon Medicare Plus™ dental benefits for 2023

Fallon Medicare Plus members with Orange, Green, and Blue plans will have enhanced dental benefits in 2023.

- Like the Green and Blue plans, the Orange plan now includes preventive and comprehensive dental coverage for 2023.
- **You'll pay \$0** for preventive dental coverage with your Orange, Green, or Blue plan.

For detailed information about your dental benefits, please refer

to your dental addendum online at fallonhealth.org/medicare.

For information about all your plan changes for 2023, please review your Annual Notice of Changes that you received in September. It's also available online at fallonhealth.org/medicare for Fallon Medicare Plus and at fallonhealth.org/navicare for NaviCare. ■



Save time and money on your prescriptions

Do you have prescriptions? Fallon has services for Fallon Medicare Plus and NaviCare members that can help you get the medications you need, exactly when you need them.

Rx Savings Solutions (RxSS™)

Fallon has partnered with RxSS to help Fallon Medicare Plus members find lower-cost options for their prescriptions. Through its free, confidential service, RxSS will identify alternative prescriptions that would save you at least \$5 or more.

You and your doctor decide what medication options are best for your health and budget. RxSS makes the process easy and will help you along the way. Visit fallonhealth.org/rxss. Or you can

call us at 1-800-325-5669 (TRS 711), 8 a.m.–8 p.m., Monday–Friday. (Oct. 1–March 31, seven days a week.)

OptumRx® Home Delivery

If you've been taking the same medications for a few months or longer, you can sign up for Fallon's mail-order pharmacy program. OptumRx Home Delivery will deliver your prescriptions right to your door, saving you time and gas money. And the shipping is free to anywhere in the U.S.

For both NaviCare and Fallon Medicare Plus members, this convenient option ensures you have your medications when you need them.

In addition, Fallon Medicare Plus members save money using mail

order instead of going to a retail pharmacy. For most medications on Tiers 2–4, you can receive a 90-day supply of your prescription but pay for only a 60-day supply. That's a savings of a whole month's copayment! For Tier 1 medications, you can get a 100-day supply of your prescription and your copay remains \$0.

For more information about how to use this mail-order pharmacy program, visit our website.

- Fallon Medicare Plus members: fallonhealth.org/mailorder
- NaviCare members: fallonhealth.org/mail-order

Or you can call OptumRx Home Delivery at 1-844-657-0494 (TRS 711), 24 hours a day, seven days a week. ■

New NaviCare® benefits for 2023

NaviCare members will have two terrific new benefits in 2023:

Self-Care card

With your preloaded Self-Care card, you'll get \$50 each calendar quarter (up to \$200 a year) to buy personal care items and groceries. This is in addition to any dollars you have on your Save Now and Healthy Food cards.

You will receive your card, as well as instructions on how to use it, in January 2023. Use your card to buy personal items like soap, deodorant, shampoo, conditioner, and more. You can also use the card to buy food products like rice, beans, meat, vegetables, and more.

Make your purchases at approved stores, online, or by phone.

If you have questions, Enrollee Services can help. Please call them at 1-877-700-6996 (TRS 711) 8 a.m.–8 p.m., Monday–Friday. (Oct. 1–March 31, seven days a week.)

Papa Pals

If you're a NaviCare member, you now have access to a great new benefit provided by a program called Papa Pals—and it's being offered at no cost to you.

The Papa Pals program provides in-home support services that can help you with day-to-day needs, from light housekeeping to grocery shopping to help with technology

and companionship. If you decide to be a part of the program, you'll receive a Papa Pal. This Pal will be someone who lives in your area. Your Pal will be chosen carefully because we want to make sure that you are not just getting a Pal, but also a new friend.

The people who become Papa Pals are thoughtfully selected, screened, and trained. You can feel confident that your health and safety are the most important things to both Fallon and Papa.

For more information, please call us at 1-877-700-6996 (TRS 711), Monday–Friday, 8 a.m.–8 p.m. (Oct. 1–March 31, seven days a week.) ■

Working behind the scenes to support and protect you

Fallon has practices in place to ensure you receive high-quality, safe clinical care and excellent service. Our Quality Services Program monitors member satisfaction and complaints, continuity and coordination of care, appropriate drug use, preventive health care, and more. You can find more information at fallonhealth.org/about/quality, or call 1-508-368-9103 and ask for a brochure.

Our Utilization Review Team looks at members' treatment histories to determine if care was medically necessary, efficient, and clinically appropriate. The team then looks

for ways to improve in similar future cases. Our decisions are based first and foremost on the benefits of receiving medically necessary care for prevention or treatment of illness. We don't offer any compensation or reward to our Utilization Review Team or affiliated providers for denying or restricting appropriate care or services. For all of your rights and responsibilities, visit fallonhealth.org/members/resources/rights, look at your Evidence of Coverage (EOC) online at fallonhealth.org/medicare or fallonhealth.org/navicare, or call us to request an EOC by mail. ■

Clinical practice and preventive care guidelines

Our guidelines for clinical practice and preventive care are designed to support the decision-making processes in patient care. You can review these guidelines on our website at fallonhealth.org/cg. If you'd like a paper copy, call your plan's phone number, listed on the back cover. We recommend you review the guidelines and discuss them with your doctor. ■



Third-party apps: Protect your personal information

Are you considering using a third-party application (app) to store and track your health data? Apps are used on mobile devices like smart phones and tablets. If you're thinking about using an app, you should be careful about the ones you choose. For example, if an app you're considering doesn't have a privacy policy, we advise you not to use that app.

Also, most third-party apps will not be covered by the Health Insurance Portability and Accountability Act (HIPAA), which means the health information you share or store may not be protected in the way you're used to. Instead, most third-party

apps will fall under the jurisdiction of the Federal Trade Commission (FTC) and their laws, which include protections against deceptive practices (e.g., sharing your personal data despite having a privacy policy that says otherwise).

For more information about protecting your personal health information when using an app, visit the privacy page of our website at fallonhealth.org/about/privacy.

If you notice suspicious activity related to your Fallon benefits, email us at compliance@fallonhealth.org or call our toll-free, anonymous hotline at 1-888-203-5295 24 hours a day, seven days a week. ■

Prevent health care fraud and abuse: You can help!

At Fallon, we're always working to prevent, detect, and report health care fraud and abuse. You also play a key role. When getting coverage or seeking the health care services you need, here are a few things you can do to protect yourself from fraud.

- Don't give out your Fallon, Medicare, Medicaid, or Social Security numbers or cards. And never allow someone else to use your ID card.
- Know your health history, including any tests you've had and diagnoses you've received. Ask questions to make sure your health records are up-to-date and accurate.
- Review all bills and statements from your providers and from Fallon. Look closely at dates for things like rides, home care services, and hospital visits to make sure the information is accurate.
- Don't entertain offers from unfamiliar companies for "free" or "little to no-cost" services, supplies, or tests. These are potential scams designed to obtain your personal health care information and to bill Fallon for any offers you accept. Keep in mind that Medicare will not call you on the phone or visit your house to offer you anything. ■

Remember: Card balances expire soon

The end of the calendar year will be here before we know it. If you have balances on your Benefit Bank card, Save Now card, and/or Healthy Food card, you can use them until Dec. 31, 2022. Remember: balances on these cards do not carry over to the following year, and we want to make sure you can use your benefits to the fullest.

If you need balance information, please contact us:

Benefit Bank card

(Fallon Medicare Plus Orange, Green, Blue, and Premier HMO plans; and Fallon Medicare Plus Central Green, Blue, and Premier HMO plans)

1-800-325-5669 (TRS 711) Monday–Friday, 8 a.m.–8 p.m. or visit the MyFallon member portal at members.fallonhealth.org.

Save Now card

(NaviCare)

1-888-682-2400 (TTY 711), 24 hours a day, 7 days a week, or visit myotccard.com.

Healthy Food card

(NaviCare)

1-888-983-8983 (TTY 711), 24 hours a day, seven days a week, or visit healthyfoodcard.com. ■

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® SCO and NaviCare®
HMO SNP 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/navicare

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



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 newsletter 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 newsletter may describe services and/or procedures that are not covered benefits. Eligibility for programs and benefits may vary by your plan and product.

Publisher: Heather Porter; Managing Editor and Writer: Lisa Dayne; Design and Visual Brand Manager: Pam Spielberg; Graphic Designer: Carol Daly; Production Manager: Ron Parker

Visit our website at fallonhealth.org/medicare-choices.

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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.

H9001_230187_M Accepted 10222022

H8928_230186_M Accepted 10222022

22-679-077 Rev. 00 09/22