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To Your Health

SPRING/SUMMER 2024



care.

It's what we believe in.



fallonhealth

Care and coverage that goes further.

Letter from Fallon Health's Interim Chief Medical Officer



Taking care of your health is important. It's why we encourage you to stay up-to-date on vaccinations and annual screenings, to eat as well as you can and exercise regularly, and to have good relationships with your health care providers. Because we want you to have the best quality of life possible.

The health care provider you see the most is likely your primary care provider, also called a PCP. Your PCP may be a physician (either an M.D. or a D.O.—Doctor of Osteopathic Medicine), nurse practitioner (NP), or a physician assistant (PA). These are all health care professionals who can provide a range of health care services for routine, non-emergency medical care.

Many people may wonder if seeing an NP or a PA is as helpful and effective as seeing a physician. As a primary care provider, I can say the answer is yes—when it comes to providing preventive and short-term care, as well as support for recurring health conditions, you can rely on an NP or a PA.

NPs and PAs are trained to assess, diagnose, prescribe, and treat a range of health conditions. In fact, they are part of a comprehensive care team that works with you to manage your health.

So, whether your next medical appointment is with a physician or an NP or a PA, know that the care you'll receive will be the care you need. As a health care team, they support each other—and you.

Sincerely,

A handwritten signature in black ink that reads "Lora Council". The signature is written in a cursive, flowing style.

Lora Council, M.D., MPH, MCHM
Interim Chief Medical Officer

Working to get you the care you need

At Fallon Health, we understand that no two people are the same. Your health journey is your own. You've had, and will have, life and health experiences that are unique to you.

That's why our focus is the needs of our members as individuals—to understand how best to serve you. Because every member matters.

We want to get to know you better, because it'll help us improve the services and care we provide. When you speak with us, we may ask you questions about your age, gender identity, income level, race, ethnicity, sexual orientation, or health status. Some questions may be new and feel very personal. Some may be more important to you than others.

When we ask questions like these, you can choose to answer them or not. It's up to you. Whatever you decide, your enrollment status won't be affected. Also, your answers will be kept confidential and are protected by strict privacy policies. ■

The importance of bone health

The skeleton is one of the largest organ systems in our bodies, and it supports us in many ways. Bones work with our muscles and joints to hold us up and help us move. They protect other organs as well.

Bones also store valuable minerals, like calcium, and release them when other parts of the body need it. They rebuild themselves throughout our lives, continuously replacing old bone with new bone. Yet as we age, our body's ability to form new bone slows down. This means bone mass decreases a bit more than it increases.

When the rebuilding process slows, it can result in loss of bone structure and strength. That can lead to low bone mass, called osteopenia, or a bone disease called osteoporosis, when bones become thinner, weaker, and more likely to break.

According to the National Center for Health Statistics (part of the Centers for Disease Control and Prevention), more than half of all adults age 50 and older in the U.S. are either living with or have an increased risk of developing osteoporosis. In fact, if you're age 50 or older and break



a bone from something like tripping or falling, it could be a sign of low bone density.

That's why supporting your bone health is important. Acting now will help keep you active and as strong as you can be.

Know the risk factors for osteopenia or osteoporosis

Bone loss can sneak up on you. Here are the risk factors to consider:

- Family history: If either of your parents broke a bone as an adult, your risk is higher.
- Being female: Women are twice as likely to get osteoporosis as men.
- Menopause: When estrogen drops, bone mineral loss speeds up.
- Thin/small body type
- Older age: Bones gradually lose mineral reserves after middle age.
- History of a broken bone as an adult
- Too little exercise: Your bones are like muscles—they need to be used to maintain strength.
- Smoking and drinking too much alcohol: Both weaken bones.
- Not getting enough calcium and vitamin D

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- Unsafe and too frequent dieting: These can decrease the amount of vital nutrients needed to support bone health.
- Certain medical conditions and medications: Ask your physician if you have any that may affect your bone health.

How to protect your bones

Small lifestyle changes like these can help you protect your bones and minimize bone loss:

- Eat foods rich in calcium and vitamin D, such as tuna, salmon, mackerel, canned sardines, broccoli, kale, and other leafy green vegetables. Ask your provider if you should take calcium and vitamin D supplements.
- Exercise regularly and with the right kind of exercises (ask your PCP before beginning any exercise program). Also, having a variety of exercises will help you stay interested and consistent.
 - Do weight-bearing exercises, such as walking, jogging, climbing stairs, dancing, and aerobics for at least 30 minutes a day, 5 days a week.

- Incorporate strength training with weights, resistance bands, or your own body weight 2 or 3 days a week.

- Practice balance and stability with movement-based exercises like tai chi and yoga. This will help make falls less likely to happen.

- If you're new to exercise, start slowly and be gentle. Safety first.

- If you've had a fracture before, ask your PCP about what exercises or movements to avoid.

- Limit alcohol to no more than 1 drink a day if you're a woman and 2 drinks a day if you're a man—or don't drink alcohol at all.

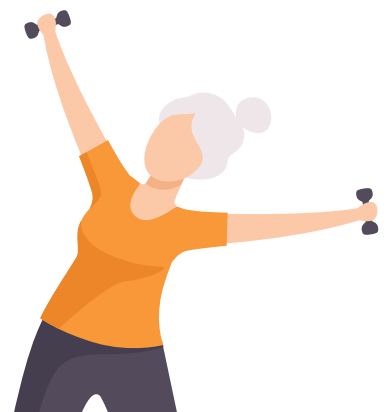
- Don't smoke. Smoking can lead to lower bone mass and bone mineral density. If you use tobacco, Fallon Health can help you stop. Call our Quit to Win program at 1-888-807-2908.

Concerned about bone loss? Talk to your provider

If you have concerns regarding bone loss, mention it at your next appointment—especially

if you've broken a bone in the last 12 months. Your provider may suggest a baseline bone mineral density (BMD) scan*. This scan is the only way to definitively diagnose osteoporosis and to predict your fracture risk. It'll also help monitor any future bone loss.

**Attention female members of NaviCare® SCO and HMO SNP or Fallon Medicare Plus™ Medicare Advantage: If you are between the ages of 67 and 85, and have had a broken bone within the past 12 months (and don't already take medicine for osteoporosis), Fallon Health will contact you to arrange a BMD screening at your home for free if you haven't had one in the last 2 years. The screening is painless, and you'll get the results immediately, along with information about keeping your bones strong and healthy. The results will also go to your PCP, who can decide if you need more testing or treatment. This isn't available for members of Fallon Medicare Plus Supplement. ■*



Tips for aging well

Aging happens to everyone. While we can't stop it from happening, there are many things you can do to make the aging process be as healthy as possible.

For example, you can:

- Make sure you have your annual wellness visits and get all your recommended vaccinations and yearly screenings.
- Stay on top of your health statistics, like blood pressure, cholesterol level, and HbA1c levels.
- Use any assistive devices that your providers have recommended, like hearing aids, eyeglasses, and walkers.

- Take medications as prescribed and supplements as recommended by your providers.
- Choose to eat healthy foods whenever you can, limit alcohol—or don't drink at all—and don't smoke.
- Be as physically and socially active as you can; it will help to keep your body and mind working well.
- Keep your providers updated throughout the year on any changes in your health.

Perhaps the most important thing is to accept that aging is a part of life. This can be hard. But when you do—and when you make good choices to



support your health and well-being—it can help you live and age as well as possible.

Please know that Fallon Health is with you every step of the way. That's why we've filled this edition of To Your Health with lots of great information—everything from practical tips for maintaining your health to how to use certain plan benefits. And if you have any questions, we're here to help. Please call us at one of the phone numbers listed on the back of this newsletter. ■

We value your feedback

Between March and early June, you may receive an independent survey, in the mail or by phone, asking about your health care experience. This survey is from a program called the Consumer Assessment of Healthcare Providers and Systems, or CAHPS® for short.

Should you receive the CAHPS survey, we hope you'll take it. Your feedback, which is

anonymous, is important to helping us improve your experience with your Fallon Health plan.

We also hope you can give us a score of a 9 or 10 out of 10. If you can't, please tell us what we can do to make your experience with Fallon Health better. Here's how you can share your opinion with us:

- Email us at listening@fallonhealth.org



- Fallon Medicare Plus members can call us at 1-800-325-5669 (TRS 711), 8 a.m.–8 p.m., Monday–Friday (7 days a week, Oct. 1–March 31)
- NaviCare members can call us at 1-877-700-6996 (TRS 711), 8 a.m.–8 p.m., Monday–Friday (7 days a week, Oct. 1–March 31) ■

Getting started with the Benefit Bank card

Fallon Medicare Plus members in our Orange, Green, Blue, and Saver No Rx plans receive a Benefit Bank card. The card is preloaded with money that can be used for dental care, eyewear, fitness memberships, and hearing aids.

You can use the card to pay for a portion, or the full cost, of a service or an item. For example, use your card to buy an extra pair of eyeglasses or toward the cost of your root canal. It's your card, your choice. Allowances range from \$250–\$1,000, depending on your plan (see your Evidence of Coverage for details).

Here are some tips to help you make the most of the Benefit Bank card:

- Your card is ready to use when you receive it. You don't need to activate your card.
- You can use the card at online or retail locations where the
- main business category is dental care, eyewear, hearing aids, or fitness memberships (including approved online programs and WW® online memberships).
- Manage your account any time using the MyFallon member portal at fallonhealth.org/myfallon-medicare. There you can review transactions and check your balance before making any purchases.
- Your card can only be processed for the amount available on your card, or a lesser amount, at the time of purchase. You're responsible for any costs that are more than the available balance on your card.
- Unused amounts don't carry over to the next plan year.
- If you've paid out of pocket for an eligible service or



product, you can submit a Benefit Bank reimbursement form to Fallon Health. You can get a form by calling us at 1-800-325-5669 (TRS 711), from 8 a.m.–8 p.m., Monday–Friday (7 days a week, Oct. 1–March 31) or visiting the “Plan documents and forms” section of fallonhealth.org/medicare.

- If you lose your card, request a replacement by calling Fallon Health Customer Service at 1-800-325-5669 (TRS 711), 8 a.m.–8 p.m., Monday–Friday (7 days a week, Oct. 1–March 31). We'll deactivate your old card and replace it within 7–10 business days at no cost.

✓ Stay safe this summer



In the summer the days are long and warm—sometimes hot. When you're having fun outdoors, remember to stay hydrated. Make sure to drink lots of fluids before, during, and after activities.

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Don't miss a sound—get help for hearing loss

If you've noticed that you've been having trouble hearing the TV or radio, or understanding conversations in a restaurant, you should talk with your provider about having your hearing checked.

Gradual hearing loss is a common problem that's linked to aging, according to Johns Hopkins Medicine. Hearing loss can also be an indicator of other health issues. As hearing loss progresses, you can miss parts of conversations and other sounds around you. That can lead to feelings of isolation.

In fact, regular hearing checks are a good idea even if you haven't noticed a change. The National Institute on Deafness and Other Communication Disorders has an interactive quiz on its website that can help: www.nidcd.nih.gov/health/do-you-need-hearing-test-quiz.

Fallon Medicare Plus

If you're a Fallon Medicare Plus Medicare Advantage member, you have a valuable benefit: hearing aid coverage through Amplifon Hearing Health Care. With Amplifon, you can purchase hearing aids from leading national brands at a range of copayments that start at \$695.



If your plan includes the Benefit Bank card, you can use money from that card toward this purchase. In addition, Amplifon provides a 60-day, risk-free trial with a 100% money-back guarantee and aftercare program, which includes 1 year of follow-up care, a 2-year supply of batteries, and a 3-year warranty.

You can get started by calling Amplifon at 1-833-959-3499 (TTY 711), 8 a.m.–9 p.m., Monday–Friday, or visiting amplifonusa.com/fallon.

For a list of hearing aids available through Amplifon, view the List of Covered

Hearing Aids, which is available on this webpage: fallonhealth.org/FMPdocsforms.

NaviCare

NaviCare members also have coverage for hearing exams and hearing aids. For more information or help making an appointment, call Enrollee Services at 1-877-700-6996 (TRS 711), 8 a.m.–8 p.m., Monday–Friday (7 days a week, Oct. 1–March 31).

Fallon Health and Amplifon Hearing Health Care are independent, unaffiliated companies. Hearing services are administered by Amplifon Hearing Health Care, Corp. ■

Protect yourself against scams

Scams are happening more and more, and scammers are becoming more convincing. In fact, anyone can be a target of a scam—particularly older adults. It's important to be careful anytime you're called, texted, or emailed by someone you don't usually hear from—or have never heard from—who is looking for money.

According to the National Institute on Aging (NIA), there are many types of scams to watch out for, including:

- Fake lottery or prize giveaway, where you're asked for account information or a fee to claim winnings
- Phony technology support, where you're asked to pay for services to fix a fake problem with your computer
- Someone pretending to be someone you know or would trust, like:
 - A representative from

Medicare or another government agency who says they're calling about your benefits and asks for your account information

- Someone claiming to be a family member or close friend who calls or texts saying they're in trouble

There are things you can do to protect yourself against scams. Here are some helpful tips from the NIA.

- Don't share your sensitive personal information—like your Social Security and credit card numbers, Medicare numbers, passwords, and personal identification numbers (PINs). Legitimate businesses and organizations won't ask you for them.
- Review all incoming bills, including utility bills, to make sure all charges are correct. If you see any unfamiliar



charges, ask the provider, credit card company, or bank about them.

- Use security software on your computer and smartphone and keep it updated.
- For your online accounts, consider using multifactor authentication. This is a way to verify that it's really you who is accessing an account online. For example, after typing in your password, you'd be asked to also enter a code that was sent to you by email or text.
- Don't transfer money to strangers over the phone.
- Don't buy a gift card and share the numbers on the back to pay someone over the phone.
- Scammers may pressure or threaten you to act immediately. If they do, don't panic. Instead, end the call and talk to someone you trust. ■

✓ Stay safe this summer

The sun is bright, beautiful, and beneficial. But its ultraviolet (UV) radiation also increases your risk of skin cancer, cataracts, and premature aging. Protect yourself by using broad spectrum sunscreen and wearing wide-brimmed hats, sunglasses with UVA and UVB protection, and clothing that shields your skin.



Managing diabetes

When living with diabetes, it's important to be aware of lifestyle choices that affect your blood sugar—for worse and for better. It's also important to take proactive steps that can minimize your chances of having diabetes complications.

Here are some things you can do today, and every day, to maintain good health.

- Eat a well-balanced diet that's low in saturated fat.
- Maintain a healthy weight or lose weight by limiting calories.
- Exercise regularly, which can lower your blood sugar for up to 24 hours or more by making your body more sensitive to insulin.
- Check your blood sugar regularly—or anytime you feel it's low or high. This will help you keep track of when the level is above or below your target range.
- Take all your medications, including pills or insulin shots, exactly as prescribed.
- Limit alcohol to no more than 1 drink a day if you're a woman and 2 drinks a day if you're a man—or don't drink alcohol at all.



Don't go it alone—You have support at Fallon Health

If you need support in managing any acute, chronic, or complex health conditions, including asthma, cardiac conditions, congestive heart failure, COPD, and diabetes, Fallon Health's care management programs are

here for you. These programs are free of charge, and you can choose to participate or not at any time—it won't affect your benefits.

To learn more, please call us at 1-508-799-2100, ext. 78002, Monday–Friday from 8:30 a.m.–5:00 p.m. ■

✓ Stay safe this summer



If you're planning to spend time in or on the water, or hiking or biking this summer, be prepared to respond to an emergency. Learn basic lifesaving techniques and have a first aid kit on hand. Have cell phones on hand—and charged—so you can call 911 in an emergency.

How to use your Save Now card

Fallon Health's Save Now card benefit includes \$848 per year for NaviCare members to buy the personal care and food items that they need.

Each calendar quarter, you get \$162 to spend on items to keep you healthy, such as cold/allergy medicine, pain relievers, probiotics, and more. Plus, you get \$50 each calendar quarter to buy food and personal care items such as soap, shampoo, fruits, veggies, and more.

Here's what NaviCare members need to know when using the Save Now card:

- To activate your card, check your card balance, find retailers, or shop online:
 - Visit mybenefitscenter.com.
 - Call the OTC network at 1-888-682-2400 (TTY: 711), 24 hours a day, 7 days a week.

- Be sure to spend the entire amount by the end of each calendar quarter. Any money left on the card won't carry over to the next calendar quarter.
- Calendar quarters begin on:
 - Jan. 1 - July 1
 - April 1 - Oct. 1
- You can buy eligible items at stores like CVS Pharmacy, Family Dollar, and Walmart.
- You can order items by phone through our vendor partners:
 - Convey: 1-855-595-1293 (TRS 711), 8 a.m.–11 p.m., Monday–Friday
 - MedLine: 1-833-569-2330 (TRS 711), 8 a.m.–7 p.m., Monday–Friday



- When you use your card at checkout, the cost of eligible items will be deducted from your card balance.
 - If the total cost is more than the balance on your card, you must pay the difference.
 - If the total cost is less than the balance on your card, you can use the leftover dollars later—as long as it's before the next calendar quarter. ■

✓ Stay safe this summer



For most people, a wasp or bee sting is painful but not harmful. But a small percentage of people are allergic. Avoid being noticed by choosing light colored clothing without floral patterns. And don't use perfume or other strong scents. If you know you're allergic to insect stings, always have an epinephrine auto-injector (like EpiPen®) with you.

Save time and money on your prescriptions

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

Not available for members of Fallon Medicare Plus Supplement.

Fallon Medicare Plus Medicare Advantage (all plans except Saver No Rx HMO)

Rx Savings Solutions (RxSS™)

Fallon Health 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 could 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 to learn more. Or you can call us at 1-800-325-5669 (TRS 711), 8 a.m.–8 p.m., Monday–Friday (7 days a week, Oct. 1–March 31).

OptumRx® Home Delivery

For Tier 1 drugs:

- Prescription cost-sharing is \$0 at network retail and mail-order pharmacies.
- You can get a 100-day supply of your prescription, and your copay remains \$0.

For Tiers 2–4 medications that are available in a long-term supply, you can use mail order to get up to 90 days' worth for the cost of a 60-day supply.

And the shipping is free to anywhere in the U.S.

For more information about how to use this mail-order pharmacy program, visit fallonhealth.org/mailorder. Or you can call OptumRx Home Delivery at 1-844-657-0494 (TRS 711), 24 hours a day, 7 days a week.

NaviCare

OptumRx Home Delivery

Using OptumRx Home Delivery is easy and it's free. And, you don't have to use your transportation benefit to pick up your prescription—it's delivered right to your door! Plus, shipping is free to anywhere in the U.S.

To register, visit optumrx.com or call them at 1-844-657-0494 (TRS 711), 24 hours a day, 7 days a week. Or visit fallonhealth.org/mail-order for more information.

Tip!

You can also talk to your doctor about whether 90- or 100-day refills may be right for the medications you're taking. You can receive 90- or 100-day refills* through mail order or at the pharmacy.

**Consult your Evidence of Coverage for details. ■*



For more information

Fallon Medicare Plus™ (Medicare Advantage)

Customer Service

1-800-325-5669 (TRS 711)
8 a.m.–8 p.m., Monday–Friday
(7 days a week, Oct. 1–March 31),
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
(7 days a week, Oct. 1–March 31),
fallonhealth.org/navicare

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



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