

healthy communities

FALLON COMMUNITY HEALTH PLAN'S QUARTERLY HEALTH GUIDE



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Q. My doctor put me on Prilosec OTC™ for chronic heartburn. It works well, but is it safe to take all the time?

A. Prilosec OTC is the first over-the-counter medicine from the group of drugs called proton pump inhibitors, or PPIs. This group, which also includes the prescription drugs Aciphex®, Nexium®, and Prevacid®, treats heartburn, ulcers and gastroesophageal reflux disorder (GERD) in a different way from other common drugs.

Antacids, like Tums®, neutralize stomach acid. Relief is quick, but doesn't last. Drugs like Zantac®, called H2 blockers, make the brain tell the stomach to produce less acid. These work more slowly but last longer. PPIs work directly on the stomach, slowing its acid-making "proton pumps." They start off slowest, but last a long time. PPIs are good when the other drugs don't adequately control symptoms.

Prilosec OTC's labeling says to take it for 14 days, then not take it for four months—but that's if you take the drug on your own. Without your doctor monitoring your condition, PPIs could hide signs of more serious health problems. However, PPIs have been shown to be safe when taken as your doctor recommends, for as long as recommended. These drugs carry low risks for side effects and drug interactions, and studies have found no serious health risks related to taking them for as long as 10 years.

Besides medication, there are things you can do to help control your heartburn. Eat smaller, more frequent meals, instead of two or three large ones. Don't lie down for two hours after eating. Avoid cigarettes, alcohol and caffeine, which make heartburn worse—and avoid tight-fitting clothes to reduce pressure on your stomach.

If you're overweight, losing just a few pounds can make a big difference. Try



getting more exercise and eating healthier. As the weight comes off, your heartburn symptoms may disappear—and you might be able to decrease or even stop your medication.

You can find links to more self-care tips and information about GERD online at www.nlm.nih.gov/medlineplus/gerd.html.

—William Zucker, M.D., internal medicine, Stoneham, Mass., affiliated with Winchester Hospital ■

Q. My son's lips tingle when he eats fruit. His doctor says it's "oral allergy syndrome." Can you tell me more?

A. Oral allergy syndrome, or OAS, is a certain type of food allergy that mostly happens to people with "hay fever"—pollen allergies. The symptoms are usually mild, only last a few minutes and are often relieved with an antihistamine. Symptoms usually worsen during the spring and fall, when pollen levels rise.

OAS is less serious than true food allergy, which is a body-wide allergic reaction to certain food proteins. (Proteins are a basic component of all cells.) Instead, in OAS the immune system mistakes food proteins—usually from fruits, vegetables and nuts—for the pollen proteins that cause hay fever. This prompts a localized reaction, with tingling, itchiness, and minor swelling of the lips, throat and the inside of the mouth. Less commonly, there can be cramps, diarrhea, or vomiting. People with asthma may have an attack. And rarely, OAS reactions are severe. Consult your son's pediatrician about any OAS symptoms.

If your son reacts to any food, he should stop eating it immediately. Even mild reactions can worsen if he continues. Over time, your son will learn what not to eat by trial and error.

However, it's sometimes possible to predict which foods will cause reactions because there are links between certain pollen allergies and specific foods. For example, someone allergic to ragweed who reacts to bananas may also react to melons or chamomile tea. The most common of these is the link between birch pollen and fruits like apples, peaches, pears and cherries. You'll find a helpful chart listing foods by type of pollen allergy on the Children's Hospital of Philadelphia Web site, www.chop.edu. Type "OAS" into the page's search engine.

Your son won't outgrow OAS reactions, but some foods can be made non-reactive. Peeling fruits and cooking raw foods that cause reactions usually make them safe to eat. However, your son should completely avoid any nuts or seafood he reacts to because of the higher risk for severe reactions.

—Ralph J. Cahaly, M.D., pediatric allergy and immunology, Pediatric Associates of Medford, affiliated with Milford Regional Medical Center and Winchester Hospital ■

do you have a health-related question?

Write to us at:

Fallon Community Health Plan
Ask Our Experts

Communications Department
10 Chestnut St., Worcester, MA 01608

If you have family or friends who need health care insurance by the July 1 deadline set by the Massachusetts health care reform law, I hope you'll refer them to Fallon Community Health Plan.

Why? This important step shouldn't be about buying just any health insurance because you have to. It should be about choosing one of the highest rated and most affordable health plans in the Commonwealth. That's the power of FCHP.

We've participated in health care reform since the beginning. FCHP is one of only four health plans in the state offering plans under the subsidized program known as Commonwealth Care. If you are one of the 1,300 new FCHP members who joined us through this program, welcome!

For those not eligible for Commonwealth Care, we have many affordable health plan options. In addition to "young adult plans" (ages 19 to 26), FCHP has comprehensive health care choices that vary by premium price and the costs members share.

Of course, all of our plans cover preventive and primary care, emergency services, hospitalization benefits, ambulatory patient services and mental health services. We also offer prescription drug coverage options. Plus, all FCHP products include our many value-added features, such as *It Fits!*, \$0 copayments for annual checkups, dental benefits and discounts for the whole family, our *Coming Home* program—and more. That's the power of FCHP.

FCHP has dedicated itself to making sure that people who currently don't have health insurance will now have a variety of reasonably priced choices, with access to many of the best doctors and hospitals in the state.

I know buying health insurance is a big decision and, as always, my fellow FCHP employees are available to help in every way.

I hope you'll share the power of FCHP. Have your family or friends call Fallon Community Health Plan at 1-888-PWR-FCHP (that's 1-888-797-3247) (TDD/TTY: 1-877-608-7677), visit us online at www.fchp.org, or e-mail us at joinfchp@fchp.org.

Sincerely,

Eric H. Schultz
President and CEO
Fallon Community Health Plan



ask our experts

What is oral allergy syndrome?
Is it safe to take Prilosec OTC™
for a long time?

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Fallon Community Health Plan's quarterly health guide for members is produced by the health plan's 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, benefits described may vary by employer and plan.

For clarification of your covered benefits, please contact Fallon Community Health Plan's Customer Service Department at 1-800-868-5200 (TDD/TTY: 1-877-608-7677), or contactcustomerservice@fchp.org.

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Visit our Web site at www.fchp.org.



de-stress: you have the power!

Here's the scenario: It's Monday morning. Your alarm clock never went off, you stubbed your toe on your nightstand as you leapt out of bed to get the children off to school on time, and your car has a flat tire (though it was fine last night when your eldest son took it out for a spin).

If you're a unique person who deals well with the ups and downs of daily life, this type of start to the day might have little effect on you. But for most of us, we'd prefer to crawl back into bed and start the day over—free of stress and irritations.

Stress continues to be a hot topic. Everyone's feeling it in some way or another. So much in life can be stressful—whether it's looming debt, office politics, the extra pounds clinging to your thighs or the challenge and blessing of aging parents. Stress comes in many forms, but it doesn't have to be defeating.

good? bad? both?

Stress itself is not necessarily good nor bad. Stressful events can sometimes be happy events, like getting married or having a baby. It is looked at as a negative emotion when we don't feel that we have the time, the experience or resources to handle the situation.

Feeling stressed is the body's natural way of protecting and preparing itself. In earlier times, the fight-or-flight reaction—increased heart rate, faster breathing, more alertness and faster muscular response—was essential to physical survival. Our bodies are still wired to react this way, but most of us internalize it. So after repeated exposure to stressful situations, we

become exhausted, burnt out and physically ill. For our own health, it's essential that we learn ways to deal with stress.

being in the driver's seat

When we don't feel like we have what we need to handle a situation—be it time, money or support—we start to feel out of control. And at that point, it's easy to let everyday situations peck away at your mental stability.

The fact is that there are some things in life that you do have control over. And then there's everything else. If you want to begin to reduce some of your stress, start with the things that you can control. Then, look at the things you can't control and figure out how to take charge of them. Also, look to Fallon Community Health Plan for ways we can help.

You have control over what you eat. If your eating habits are stressing you out—or if you're eating as a reaction to stress—take a moment to ask yourself some questions. Are you really hungry when you're eating? Are you eating healthy foods? Does the food you eat make you feel nourished and energized? Though a pint of

chocolate-chocolate chip ice cream and some French fries might be exactly what you're craving, the high sugar in the ice cream will leave you dragging when the sugar and caffeine high wears off, and the fat in the fries actually increases your stress hormones.

Instead, have a baked apple to satisfy the sweet-and-creamy cravings or some low-fat microwave popcorn to satisfy the salty craving. You could also consider joining Weight Watchers®, which has been able to help many people learn about healthy eating—and lose weight doing so. What's even better is that you can get a free 12-consecutive-week membership annually from Fallon Community Health Plan through our *It Fits!* program.

You have control over whether or not you exercise. If you're going to go for the healthy eating, you may as well combine it with exercise. And, exercise is a proven way to help de-stress. Exercising can be as simple as taking a

gentle walk around your neighborhood or as exciting as joining a gym to get a full-body workout. (FCHP offers discounts to certain fitness centers, too!) Combine exercise with relaxation by taking a yoga or Pilates class, or doing a few laps in a pool at the Y. All of these activities (and more!) are reimbursable up to \$300 for families for most plans through FCHP's *It Fits!* program as well. For our senior members, take advantage of the SilverSneakers® Fitness Program instead.

You have control over whether or not you smoke. An addiction like tobacco

makes it seem like you have no control over whether or not you take another puff on that butt. But, you do have a choice. You can choose to stop smoking or using tobacco. Studies have shown that stress levels decrease in people who have quit smoking. And FCHP can help you out. Our *Quit to Win* program is free for members and offers support through group work

and nicotine patches as you break the habit and get on your way to a healthy—and less-stress—lifestyle. [See page 11 for details.]

You have control over your baby's care. The joy of pregnancy is easily matched by the stress of the unknowns of parenthood. It's equally the most exciting and most apprehensive time for any new—or experienced—parent. But you don't have to be alone through this time.

FCHP's *Oh Baby!* program provides

continued



new and expectant parents with lots of helpful resources. With the free car seat and free prenatal vitamins that you get through the program, you can save money and keep you—and your baby—healthy. After your baby arrives, FCHP's Nurse Connect gives you access to registered nurses and other health care professionals who serve as health coaches 24 hours a day, seven days a week.

You have control over the care of an aging parent or spouse. Being a caregiver is a rewarding and challenging task. It's not easy to balance your daily activities with the daily needs of your loved one. FCHP can help. We offer support through a variety of services and programs, including specialized care for certain chronic conditions, an online drug interaction checker, follow-up after

hospitalizations, senior wellness seminars, our Summit ElderCareSM program for frail elders, and much more.

dealing with the rest

A 5-mile backup on your route to work. A man with 20 items in the "10 items or less" line at the grocery store. A seemingly endless wait time to talk to a human being on your credit card's customer service line. A relentlessly critical mother-in-law. So much to do and so little time.

All of these things can be categorized as "annoying but completely out of my control." Sure, you could blow your car horn or scream at the man with the extra groceries in line, but would this really change anything? The only effect it would have would be to increase your tension level. When you're feeling over-the-top with stress, there

are better ways to not let the small stuff eat away at you.

take charge by ...

Doing your homework. Before leaving the house in the morning, check the local news stations on television or on the Internet to see if there are certain roads you should avoid or if there are rain clouds

rolling in. Instead of flipping out, take several deep breaths and carry an umbrella with you in the trunk of your car. Turn on some music for a mood lift. Studies have shown that music does wonders for people's emotions.

Avoiding the stressful situation. If it's really bothering you that the guy in front of you has 20 items in the "10 items or less" line, change lines. This works for any situation that bugs you, though it may take some practice to feel good doing it. FCHP has other ways that you can save time—and your sanity—like getting your prescription through the mail or changing your primary care provider online (www.fchp.org).

Committing 15 minutes a day to one task. It might not seem like a lot of time—but in 15 minutes, you can do a sink full of dishes, fix a squeaky door, call a friend or start a project that's been on your desk for weeks. If you have a large project or goal ahead of you, completing it can seem daunting. And feelings of being overwhelmed often lead to procrastination, which then adds to the stress. Instead of trying to accomplish your goal in one sitting, start small. Break it into more manageable tasks that may only take 15 minutes to do. The satisfaction you'll feel by completing those small, 15-minute tasks will reduce your stress—and bring you closer to finishing that project!

take the fchp five

If you can dedicate five minutes once or twice a day to relaxation, you can start to de-stress in a manageable way. It might be helpful to mark it in your calendar. By scheduling time, you make your relaxation just as important as any other task you have to do that day! Here are some suggestions:

- Go for a walk around the block.
- Stretch. Start by tensing and then relaxing your shoulder muscles.
- Have a cup of decaffeinated tea and sip it slowly.
- Listen to your favorite song and dance.
- Close your eyes and breathe deeply. (Set a timer!) ■

Relaxing. Do some deep breathing exercises, meditate, do yoga or another type of relaxation technique—even if only for five minutes. Through FCHP's affiliation with Healthyroads.com, you can get discounts on yoga videos and equipment, music for relaxation, and CDs with guided imagery to help you find some peace. Or, get reimbursed for yoga classes through *It Fits!*

Asking for help. Whether you're a fiercely independent person or just someone that's uncomfortable asking for help, trying to do everything yourself leads to exhaustion. Call a friend and ask her to take your children for the day while you catch up on housework. Or, call Beacon Health Strategies, FCHP's partner in behavioral health, to find a therapist in your area and then schedule an appointment for help in understanding your stress triggers.

As appealing as the idea is, stress will never go away completely. There will still be days where your alarm doesn't go off, where you'll stub your toe on the edge of the nightstand and your children will miss the school bus. But you have the power to adjust your perception of what's stressful and to find new ways to cope with the situations in your life that make your hair stand on end. And—as we have been for 30 years—FCHP is here for you along the way!

stress-less resources

My FCHP

Download an *It Fits!* reimbursement form, order Weight Watchers® coupons, enroll in *Oh Baby!*, take a Personal Wellness Profile™, change your PCP, change your address—and more!—all by logging on to My FCHP at www.fchp.org.

Quit to Win

1-508-368-9540
1-888-807-2908
tobacco.program@fchp.org

Nurse Connect

24 hours a day, seven days a week
1-800-609-6175
(TDD/TTY: 1-800-848-0160)

Summit ElderCareSM

1-800-698-7566
(TDD/TTY: 1-800-439-2370)
www.summiteldercare.org

Beacon Health Strategies

1-888-421-8861 (normal business hours)
Emergency care available 24 hours a day

Healthwise® Knowledgebase

Access more information on stress through this health library, online at www.fchp.org.

Know someone who needs health insurance?

Call 1-888-PWR-FCHP (1-888-797-3247), visit www.fchp.org or e-mail us at joinfchp@fchp.org.

*Benefits and features may vary by employer and plan.
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let your children play

Some experts have called “play” the business of childhood. A child’s free, unstructured play is more than just fun and games. According to a new report from the American Academy of Pediatrics, it’s actually an important part of your child’s development.

Parents have begun preparing children for the future at earlier and earlier ages. Today, many kids go from one structured, adult-led activity to another. Their days are almost as busy as ours! But this can lead to fewer chances for children to stretch their imagination, socialize freely, or burn off some energy. Some parents may worry about their child “doing nothing,” but think of it this way: playtime is not wasted time, but a vital opportunity for your child to grow.

Play touches on almost every part of your child’s development. It’s one of the primary ways young children begin to learn about their world, and helps build physical strength while improving dexterity and fostering creativity. As children grow, play can teach them how to share, get along with others, solve problems and resolve conflicts. It also teaches decision-making skills and contributes to a child’s self-confidence. Plus, it’s fun!

The AAP report recommends:

- Emphasize “true toys” that engage your child’s imagination, such as blocks or dolls.
- Limit time spent with passive entertainment that requires little imagination, like TV or video and computer games.
- Allow much of your child’s play time to be “child-driven”—based on their choices—instead of having playtime be another structured, adult-led activity.



- Realize that it’s OK if your child doesn’t excel at everything. Few people do! And while intense schedules suit some kids well, in others they can lead to depression, anxiety and poor performance.

Learn more about play and the AAP report at www.aap.org/pressroom/play-public.htm. ■

teen weight: image vs. reality

Many teens are self-conscious about their bodies and how they look. It almost comes with the territory. They are bombarded with peer pressure, unhealthy media images and raging hormones that conspire to make them feel ugly or fat. Teenagers often focus inappropriately on losing weight as a solution to their poor self image.

Young women especially have a hard time knowing what a healthy body weight is. (Brooke is my height and weighs 100 pounds, therefore so should I!) They’re “dieting,” but gravitate toward dangerous fad and starvation diets. In the extreme, teen girls even may border on anorexia. Some warning signs are continuing weight loss, obsession with weight loss, being

secretive about dieting or always talking about being fat. All too often, teen girls—and boys—simply don’t have good information about healthy eating and exercise.

So, what is a healthy weight? You can’t tell from your scale. Help your son or daughter to learn that growing teens can vary widely in body type as their height, bone and muscle mass change at various speeds. The best approach is to apply the body mass index.

The BMI is a formula doctors use to estimate how much body fat an individual has based on height and weight—a more accurate indication of fitness than weight alone. The interpretation of BMI for adults is not age- or sex- specific. However, the BMI for teens uses percentiles to compare your child’s results with many others of the same age and gender. For example, if your daughter has a BMI at the 50th percentile, she is close to the average of other girls in her age group. The Centers for Disease Control and Prevention have more details and a teen BMI tool at <http://apps.nccd.cdc.gov/dnpabmi/Calculator.aspx>

So, what can you do? Take every opportunity to teach your children—especially through your own example—that healthy eating means a well-balanced diet with fruits, vegetables and low-fat dairy products. Stress physical activity—away from the TV and computer!—rather than weight loss.* And be sure to reinforce positive images every chance you get. Let your teen know how proud you are of who they are—it *will* make a difference!

* Remember, if it is offered with your plan, you can take advantage of FCHP’s It Fits! reimbursement program. Encourage your child to participate in sports, join a gym, take swimming or tennis lessons and more—and get reimbursed up to \$300. ■

fchp update



fchp offers commonwealth care options

With the arrival of health care reform, Fallon Community Health Plan is participating in the new **Commonwealth Care** Health Insurance Program, a subsidized program for residents at or below 300% of the federal poverty level (a gross income of under \$29,412 annually for individuals). Enrollment in this program began last October and reached nearly 70,000 members by May.

FCHP offers four plans under Commonwealth Care, all of which use the FCHP Direct Care network. Members pay either no premium or a sliding-scale premium based on their income. The state's oversight agency, known as the Health Connector, determines eligibility and coordinates enrollment in this program.

For information about all health plan options available through Commonwealth Care or for eligibility questions, individuals



should contact the Commonwealth Care Support Program at 1-877-MA-ENROLL (TTY: 1-877-623-7773), Monday through Friday, 8 a.m. to 5 p.m., or visit the Commonwealth Care Web site at www.mass.gov/connector.

Someone who is not eligible for Commonwealth Care and needs insurance by July 1 may want to consider other

affordable options for health insurance with Fallon Community Health Plan's **Commonwealth Choice** and other products. Please see the back page of *Healthy Communities* for more information about how to contact us directly! ■

30th fchp anniversary—spreading the goodwill

FCHP has chosen a unique way to celebrate its 30th anniversary this year. We're calling it Pay It Forward.

"We want to recognize our 30th anniversary in a very special way," explains FCHP President and CEO Eric Schultz. "We're making a donation of \$30,000 as part of our charitable giving, but are doing so *through our employees*, who will get the chance to be the kind of everyday hero that exemplifies the FCHP brand."

Based on an idea popularized in the novel and movie, *Pay It Forward*, 30 FCHP employees were randomly chosen to receive \$1,000 that they, in turn, are donating to a favorite, charitable cause.

"I'm thrilled and honored to be chosen to take part in this exciting program," says FCHP Account Manager Brian Guagnini. "Pay It Forward is providing the opportunity for employees to do something that most of us wouldn't be able to do on our own, and that is extremely gratifying to me. I can hardly wait to present my donation to two hospital pediatric units on behalf of FCHP!"

Eric Schultz adds, "We're happy to give some of our employees this perfect occasion to help FCHP touch many more lives than we're typically able to do." ■

new online tool checks drug interactions

Healthwise® Knowledgebase, one of the nation's leading online health resources, features information on diseases, conditions, medications and other health topics. It's all yours for free by clicking the link on FCHP's home page, www.fchp.org.

Now we've added a new feature you'll want to try and tell others about—it's called the "drug interaction checker." Could the drugs you've been prescribed be affected by over-the-counter drugs you take, foods you eat, your vitamins, herbal supplements or other medicines? When taken with certain foods or beverages, some drugs can cause unwanted side effects. And certain drugs may make other drugs quit working. Some of these interactions can even be dangerous.

Go to the Healthwise Drug Interaction Checker, create your personal drug list and check for drug-to-drug and other interactions. Maybe you'll find a few surprises—or at least get peace of mind that the medicines you are taking together are safe.

If you have any questions about interactions that are flagged by the Healthwise checker, be sure to talk with your doctor or pharmacist about them. ■

prescription mail-order tips

Fallon Community Health Plan is pleased to offer its members a prescription mail-order service, PharmaCare Direct, that is convenient for you, but also saves you money! Currently, members receive a three-month supply of Tier-1 and Tier-2 drugs for the cost of only two copayments. We also offer this discount to Tier-3 drugs as employers renew with FCHP on their anniversary dates.

As you know, medications are very expensive. There's an enormous amount of medications that are unused, wasted, lost, mishandled and misplaced, which contributes to the higher premiums you or your employer pays for health coverage.

We offer the following tips that will help keep these costs down and ensure that the mail-order process goes smoothly for you:

- **First-time prescriptions are not candidates for mail order.** We recommend a one-month supply for pickup at a local pharmacy. This ensures that you get the medication quickly and allows time to determine the medicine's effect before ordering larger quantities.
- **"Maintenance" medications are best (e.g., for chronic conditions like diabetes and high blood pressure).** These are more suited to the larger quantity ordered and the mail delivery time frames of 10 to 14 days.
- **The prescription for mail order must be written for a 90-day supply**—the minimum filled by PharmaCare. You'll be charged copayments for 90 days, *regardless of the prescription amount*. If you don't want this quantity, don't use mail order.
- **Be sure you know your cost when you place your order.** Prices may have changed since your last order. Also, consider your current copayment and any deductibles you have. Call PharmaCare at 1-800-311-0485 for the actual price you'll pay. *Once you receive medication, it can't be returned*—federal and state laws prohibit it—and you'll be charged for it.
- **Double-check where your doctor is sending your prescription**—to a mail-order or retail pharmacy. Please review the prescription to make sure it's for the correct medication and the correct dose.

* This discount is not available to Fallon Senior Plan™ members, who have a different discount rate. ■

how to use mail order—new prescriptions

- **Call PharmaCare Direct** at 1-800-311-0485 for forms and envelopes.
- Members (except those on Medicare) must complete the **Mail Service Enrollment** form. Make sure you provide your *current*, correct address to PharmaCare.
- Fallon Senior Plan™ members must complete the **Medicare Part D Mail Service Enrollment** form for their first order.
- **Write your FCHP member ID number on the back of each prescription.** Send the completed enrollment form along with the original prescription and copayment in the pre-paid envelope provided. Make sure you leave enough time for the medication to get to you—up to 10 to 14 days.

how to use mail order—refills

Remember, order ahead—delivery takes up to 10 to 14 days. Do one of the following:

- Visit the PharmaCare Web site at www.pharmacare.com/mailexpress.
- Call PharmaCare Direct at 1-800-311-0485.
- Mail in the prescription order form.
- Have your doctor fax the prescription to PharmaCare at 1-800-243-9582. ■

quitters always win!

No matter how you do it, quitting tobacco is worth it. Quitters see a variety of benefits when they shake loose from tobacco's grip. A pack-per-day smoker, for example, can easily save over \$1,800 in a year by tucking \$5 per day in their "ciggy bank" instead of buying smokes. Yes, there are definitely wealth benefits to quitting as well as health benefits.

Still, as worthwhile as quitting is, the fact remains that it isn't easy for most of us. Tobacco use is a far more complex behavior than some other addictions. Since tobacco use has become associated with various behaviors, feelings, social situations and locations, we can experience some discomfort or uneasiness as we try to stop using tobacco. Furthermore, the nicotine contained in tobacco can lead to chemical dependence or addiction. Most quitters agree that getting some help can make the fight easier.

Fallon Community Health Plan can offer that help (group session and phone counseling) to quit smoking. We hope you can find what you need to get free from tobacco. To learn more about our highly successful *Quit To Win* program for FCHP members, call 1-888-807-2908 or e-mail us at tobacco.program@fchp.org. ■

link to information about your care

What should you do in an emergency? What should you know about preventive care? How do you find an interpreter? For answers to these questions and additional information related to your care, please go to our Web site at: www.fchp.org/Extranet/Members/HealthTools/ImportantInfo.htm.

You also can request this information by calling our Customer Service Department at 1-800-868-5200 (TDD/TTY: 1-877-608-7677), Monday through Friday from 8 a.m. to 6 p.m.

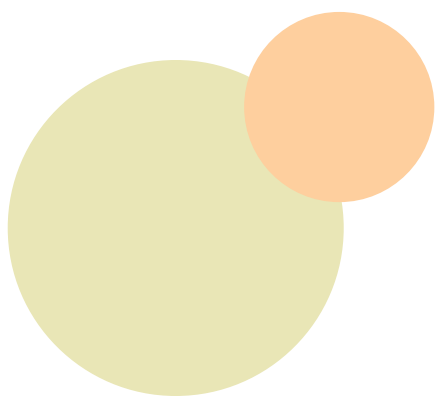
You also can get an overview of our **Quality Services Program** on our Web site at: www.fchp.org/Extranet/_about/Qualitystandards.htm. This program is a comprehensive approach that Fallon Community Health Plan takes to ensure the quality and safety of clinical care and the quality of service provided to our members. You also may call our Quality and Health Services Department at 1-508-368-9101 for this information. ■

our community outreach

At Fallon Community Health Plan, our mission is *making our communities healthy*. That's why we promote a variety of activities and programs for caring, sharing and helping one another.

Be sure to look for our upcoming fun events:

- Once again, FCHP is the presenting sponsor of Worcester's **Independence Day Celebration** on Tuesday, July 3 (rain date July 5) at Cristoforo Colombo Park (also known as East Park). In addition to many kids' activities and the rousing music of the Massachusetts Symphony Orchestra, residents will be treated to a spectacular fireworks display. It'll be another memorable party.
- Watch for details about our annual *Movies in the Park* series held in Worcester during August. We'll be featuring:
 - **Over the Hedge on August 9**—RJ, the opportunistic raccoon, tries to convince cautious Verne and his woodland friends that the new hedge in their backyard is "the gateway to the good life" in this Dreamworks animation from 2006.
 - **Harry Potter and the Goblet of Fire on August 16**—The fourth film (2005) in this popular series finds Harry competing in the Triwizard Tournament and falling into Lord Voldemort's trap as he plans to return.
 - **The Goonies on August 23**—This 1985 hit movie follows a gang of kids, known as The Goonies, as they try to save the "Goon Docks" from demolition and, in the process, look for the buried treasure of a legendary pirate named One-Eyed Willie.
- On September 24, Fallon Community Health Plan will host its second annual **Golf FORE a Goal** tournament at Worcester Country Club. The event will benefit food pantries throughout Massachusetts. If you or your business would like to be a sponsor, please call Cheryl Schmaltz at 1-508-368-9834. ■



health, fitness and you!



which is best: walking or running?

Few activities do more for your health than walking or running—they both have lifelong benefits. Doing either for 30 minutes, three times a week, contributes to lower blood pressure, improved bone strength, better cholesterol levels, stronger cardiac endurance, and weight loss or weight maintenance—and helps you think more clearly and positively. And all you need is a good pair of shoes, comfortable clothing, and a little motivation!

Walking is a one of the best low-impact workouts you can do anytime, anywhere and throughout your day. It has the same mile-per-mile benefit as running, but is less likely to cause high-impact injuries like sprains and strains. If you're more than 20% over your goal weight or have orthopedic concerns, walking is a better choice than running. Start by walking for just 10 minutes, then slowly add to your time. Work up to a brisker pace for the maximum benefit. An average fitness walking pace is close to a 15-minute mile.

Running, however, does have a couple of fitness advantages. By moving faster, you're able to burn more calories in a shorter time. And, running is a more efficient cardiovascular workout, especially for younger people. If you're just starting, begin by walking quickly and build up to brisk 30-minute periods. Then put three or four jogs into your weekly routine, slowly increasing the running and decreasing the walking, until you're only running.

So, which is better? The one that works for you! ■



women take note! prevention and detection of stds now easier

• new vaccine and screening prevent cervical cancer

Last June, the U.S. Food and Drug Administration approved a new vaccine for young women that prevents cervical cancer. The vaccine, called Gardasil®, protects against specific strains of the human papillomavirus (HPV) that are responsible for most cervical cancer. HPV is the most common sexually transmitted infection in the United States. Given in three injections over a six-month period, Gardasil is approved for females between the ages of 9 and 26. *Fallon Community Health Plan covers the cost of the vaccine and its administration by your health care provider.*

However, Gardasil won't protect women if they are already infected with HPV or are exposed to less-common HPV types. It's still very important to get regular Pap screenings to detect precancerous changes in the cervix. Doctors recommend that women begin having regular Pap tests at age 21, or

within three years of the first time they have sexual intercourse—whichever happens first. Talk to your doctor about the Gardasil vaccine and the scheduling of your next Pap screening.

• common std can be cured

Chlamydia (pronounced clam-id-ee-uh) is a funny-sounding name for a serious-acting sexually transmitted disease that is all too common among young people who are sexually active.

Chlamydia often has no symptoms, going undetected and untreated. The result is an infection that, for women, can spread and lead to chronic pelvic pain and even infertility. In pregnant women, the infection also can be passed to the baby. Teenage girls and young women are at much higher risk of infection because their cervix is not fully matured. Men with the infection may have genital pain but rarely have complications.

It's recommended that all sexually active women age 25 and younger be screened annually for chlamydia, which can be done with urine specimens or vaginal swabs. The test is quick and confidential. Best of all, chlamydia can be treated and cured with antibiotics. Ask your doctor about chlamydia testing! ■

fchp programs work together to give extra care

Fallon Community Health Plan has created several programs that enhance the care and service our members receive. Sometimes these programs interlock to produce a unique member experience. That was the case for 34-year-old Heather Cappetta and her family.

Early in her second pregnancy last spring, Heather was experiencing hyperemesis (severe and persistent vomiting due to pregnancy) that resulted in several hospitalizations. After one of her visits, Heather heard from FCHP Nurse Care Specialist Sandra Tourtellotte, who was calling on behalf of the health plan's new *Coming Home* program.

FCHP nurses, and occasionally social workers, call members within 48 hours of their discharge from the hospital to review their medications, ensure that they have the home care services or medical equipment they need, check on medical transportation needs and more. FCHP's Outpatient Care Services Department has connected with thousands of members through this program.

Sandra was able to help get Heather an extended prescription for her anti-vomiting medication, which saved her frequent trips to the pharmacy. Heather also developed gestational diabetes, a temporary form of diabetes that occurs in approximately 4% of pregnant women. Recognizing that Heather needed additional support, Sandra enrolled her in FCHP's *Special Deliveries* program, which provides that support and expert advice to expectant mothers at risk for complications.

"Sandy called to check on me every two to three weeks. She always seemed to time it perfectly—when I had a pregnancy-related question or needed help with the insurance side of things. In between, we'd e-mail each other often. Sandy was a trooper. I felt very comfortable leaning on her."

Heather adds, "I had a tough pregnancy with my first daughter, Mikayla. While my health insurance at the time paid the bills, I definitely didn't receive the same support. It made a difference having a real person to talk to."

Sandra agrees that Heather had a challenging pregnancy. "She was coping with a debilitating condition while caring for a 4-year-old. Thanks to our *Coming Home* program, the health plan was alerted to her issues and able to provide specialized support for a safer pregnancy. I also was able to sign up Heather for FCHP's *Oh Baby!* program, which gives participants prenatal vitamins, a child care book, a car seat and more at no added cost. This is the way care should happen," Sandra concludes.

Megan Dalia Cappetta, a beautiful, healthy baby, was born to Heather and her husband Vinnie on December 21, 2006. First-born Mikayla is a proud sister. ■



The Cappettas enjoy family time taking a walk in their neighborhood.

your rights and responsibilities

Do you know your rights and responsibilities as an FCHP member? Being aware of them will help you get the most of your health care coverage. For a full list of your rights, please go to our Web site at www.fchp.org/Extranet/Members/HealthTools/Rights.htm or call Customer Service at 1-800-868-5200 (TDD/TTY: 1-877-608-7677), Monday through Friday from 8 a.m. to 6 p.m.

As an FCHP member, you have the right to:

- Receive information about FCHP, our services, practitioners and providers, and your rights and responsibilities.
- Actively participate in decisions regarding your own health and treatment options, including the right to refuse treatment.
- Candidly discuss appropriate or medically necessary treatment options for your condition, regardless of cost or benefit coverage.
- Be treated with dignity and respect, and to have your privacy recognized.
- Make complaints and appeals without discrimination about FCHP or the care provided.
- Make recommendations regarding FCHP's members' rights and responsibilities policies.

In addition, it's your responsibility to:

- Provide, to the extent possible, information that Fallon Community Health Plan, your physician or other care providers need in order to care for you.
- Do your part to improve your own health condition by following treatment plans, instructions and care that you've agreed on with your physician(s).
- Understand your health problems, and participate in developing new and existing, mutually agreed-upon treatment goals to the extent you're able. ■



a recipe for long life

Catherine Dowd's big blue eyes and easy smile would light up the room at Summit ElderCareSM. At 101-years-old, Catherine had the status of being one of approximately 40,000 centenarians—people in their 100s—in the United States, according to the Census Bureau. She had lived a full life of hard work, devotion to her family and service to her community.

These characteristics, in addition to others, are some of the similarities that studies like the New England Centenarian Study and the Okinawa Centenarian Study have found. Other similarities include healthy eating habits, exercise and a sense of humor.

Born in January 1906, Catherine said she never did anything special to reach this milestone of living. She believed, though, that eating three meals a day, getting a good night's rest (at least eight hours), and not smoking were very helpful.

Catherine recalled working very hard from an early age. Her father passed away at 33, leaving her mother a widow with three girls to raise. To help her family, Catherine left school at age 14 to work full-time as a seamstress at the Royal Worcester Corset Company. For the 10 years that she worked there, she gave all of her earnings to her family.

That same determination and generous spirit drove Catherine to



volunteer during World War II. "I had read that our soldiers were cold, and I wanted to help. So I volunteered through a Worcester organization. I probably knit hundreds of socks and scarves," she recalled.

Catherine also attributed her long life to a positive attitude. "I never needed more than I had. I had what I needed and that made me happy," Catherine explained. Catherine and her husband, who predeceased her, used to

enjoy dancing with friends at White City Dance Hall. Their two sons also brought joy to their lives.

Catherine's youngest son, Tom, cared for her, with the help of Summit ElderCare, Fallon Community Health Plan's Program of All-Inclusive Care for the Elderly (PACE), which provides care for elders while allowing them to live at home for as long as medically and socially feasible.*

"Catherine always found the bright side of any situation," says David

Wilner, M.D., Medical Director of Summit ElderCare, who also had been Catherine's doctor for many years. "She was a wise and spunky woman!"

* In some cases, there may be a monthly premium required based on a participant's income or assets. All services must be provided by or authorized by the PACE Interdisciplinary Team (except emergency services). PACE participants may be held liable for costs for unauthorized or out of PACE program agreement services.

We were privileged to interview Catherine Dowd earlier this year. She passed away peacefully on April 30 as this issue of Healthy Communities was going to print. Her family still wanted us to share her story as an inspiration to others. The employees at Summit ElderCare feel fortunate to have known Catherine and to have shared part of her long and productive life. ■

medicare basics

Just the word "Medicare" usually sparks a question or two from our members, so we'd like to offer answers to some of the more common questions we hear. Watch for more Medicare basics in our next issue of *Healthy Communities*.

what is medicare?

Medicare is health insurance for people age 65 or older, under age 65 with certain disabilities and any age with end-stage renal disease. Medicare is administered by the



federal Centers for Medicare & Medicaid Services. Most people get their Medicare coverage through the Original Medicare plan or a Medicare Advantage plan like Fallon Senior Plan™.

what are the a, b, c and d's of medicare?

- **Part A ("hospital" insurance)** helps cover your inpatient care in hospitals. This includes skilled nursing facilities (not custodial or long-term care). It also helps cover hospice care and home health care, if eligible.
- **Part B ("medical" insurance)** generally pays for doctors' fees and services, emergency and outpatient hospital care, and other medical costs, like physical and occupational therapy.
- **Part C** is the part of the Medicare program in which private plans, like Fallon Senior Plan, offer Medicare-covered benefits plus additional benefits not normally covered under Medicare.
- **Part D** is limited outpatient prescription drug coverage that is available to everyone with Medicare. It is offered by insurance companies and other private companies approved by Medicare—not by the Medicare program itself.

what is the difference between original medicare and a medicare advantage plan?

- **Original Medicare** covers Parts A and B, but it doesn't cover such services as dental work, cosmetic surgery, health care services obtained outside the United States, hearing tests, routine eye care, eyeglasses or long-term care.

log on for senior "phit"-ness

Fallon Senior Plan™ members now have access to SeniorPHIT, a Web-based health program that complements the SilverSneakers® Fitness Program and SilverSneakers® Steps. "PHIT" stands for Personal Health Improvement Tracking, and that's just what you'll get with this tool. *You don't have to participate in any other SilverSneakers program to take advantage of this positive way to help watch your health.*

Go to the Web site, www.silversneakers.com, and click on the "Members" section. You'll be asked to register as a new user. (In the future, you may quickly log in with a password.) You'll receive an e-mail confirmation; follow the directions in that e-mail. Once in the Members section, you'll find SeniorPHIT under the "Tools" section.

The Web site offers three main components that help you to set goals and give you resources to help meet them:

1. **GetPHIT** (fitness)—encourages steps and physical activity, and also helps track your progress.
2. **EatPHIT** (nutrition/healthy eating)—provides you with healthy eating ideas, including an extensive database of nutritious, easy-to-make recipes.
3. **LivePHIT** (life management)—provides you with a self-improvement plan, including ways to help manage stress and anxiety.

Additional tools at SeniorPHIT include Personal Coaching (interact with health and wellness professionals) and a Virtual Trainer (visual demonstrations of exercises).

The SilverSneakers Fitness Program is available to all Fallon Senior Plan members at no additional cost beyond their monthly plan premium. It is a health and fitness program that provides a basic membership to contracted fitness facilities in Massachusetts and across the nation, with use of their fitness classes and amenities (available amenities may vary slightly from facility to facility).

SilverSneakers® is a registered trademark of Healthways. ■

- **Medicare Advantage plans** (like Fallon Senior Plan) generally offer additional benefits as well as all of the Medicare-covered Part A and Part B services, and many also include Part D drug coverage. You generally have to go to doctors and hospitals that are in the network to get covered services. In many cases, your costs for services may be lower than in the Original Medicare plan.

where can i get more information?

For information about Fallon Senior Plan or Medicare resources, call us at 1-800-868-5200 (TDD/TTY: 1-877-608-7677), Monday through Friday from 8 a.m. to 6 p.m., or go to our Web site at www.fchp.org/Extranet/Seniors/Future/Resources.htm. ■

fchp is the choice for must-have insurance

Do you know someone without health insurance? Under Massachusetts' health care reform law, every individual in the state has an opportunity to buy affordable health care coverage—and **must do so by July 1 or risk 2007 tax penalties.**

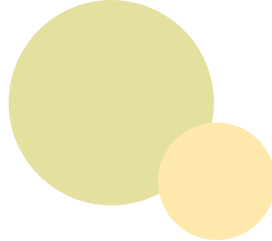
That's where Fallon Community Health Plan comes in. We're participating in the state's new Commonwealth Choice program and also are directly offering a variety of plans to meet every need. If you have family or friends without insurance, please have them call us directly for more information and guidance about their health plan choices.

FCHP plans offer:

- Affordable health insurance premiums, with some of the lowest monthly costs available
- Access to many of the best doctors and hospitals in the state
- \$0 copayments for annual checkups
- Low copayment options for prescriptions
- Exclusive member benefits and features, like our *It Fits!* and *Oh Baby!* programs

FCHP also is participating in **Commonwealth Care**, a subsidized program for residents at or below 300% of the federal poverty level. See page 9 for more information.

We know buying health insurance is a big decision. We want to make that decision as easy as possible for residents who will be taking advantage of health care reform. Please pass on our phone number and Web site to those you know who are seeking health insurance. Call Fallon Community Health Plan at 1-888-PWR-FCHP (that's 1-888-797-3247) (TDD/TTY: 1-877-608-7677) or visit us online at www.fchp.org. ■



Last spring, FCHP members Heather and Vinnie Cappetta were excited, but also a bit apprehensive, about expecting another baby. Heather had a difficult pregnancy with their first daughter, Mikayla, in 2002. Would this time be any different?

Unfortunately, it was another challenging pregnancy. Heather developed gestational diabetes. And early on, she was debilitated with pregnancy-related nausea and vomiting, and hospitalized several times. It was after one of these hospital visits that Heather received a call from Fallon Community Health Plan's *Coming Home* program—and was linked up with FCHP Nurse Care Specialist Sandra Tourtellotte. That relationship made a big difference for the rest of her pregnancy.

"During this pregnancy, I also had a four-year-old to take care of," Heather notes. "Sandy connected me to other FCHP services and provided the extra support I needed to stay positive and well."

Last December, the Cappettas became the proud parent of Megan, another beautiful baby girl.

Read more about their story on page 13 of this issue.



Si usted desea que se traduzca al español alguna información en esta publicación, favor de llamar a Departamento de Servicio al Cliente de FCHP al 1-800-868-5200 (si tiene problemas de audición llame al 1-877-608-7677) de lunes a viernes de 8 a.m. a 6 p.m.

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