

#### A message from Fallon's President and CEO

### Taking action for a better tomorrow



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

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

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

And I also know that the team at Fallon is working each and every day to make sure you get the care and coverage you need. If you have put off calling your doctor about a health concern or routine care because of the pandemic, I encourage you to contact their office today. It's important to keep in contact with your health care providers. There are many ways to connect with them safely. Medical facilities take great precautions to prevent the spread of all types of illness, including COVID-19, and many are offering telehealth services in place of in-person visits (see page 5 for more information). You can also ask our team here at Fallon for assistance by calling 1-800-868-5200 (TRS 711) or the number on the back of your member ID card.

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

Warm regards,

Richard Burke

President and CEO

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# Connecting members with needed help "



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

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

#### A specialized program offers support

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

"Sometimes they're receptive and join the program right away," Lynne says. "Other times, they say they appreciate the offer but don't feel

they need help. Sometimes, after they've had a chance to think about it, those same people call me back later. When a member is engaged, it's a great opportunity for me to help them learn to manage their disease or condition on their own."

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

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

 Arranging for equipment if you need it

#### Teaching members about medication use

It's essential, for example, to have the right medications on hand and to fully understand how and when to use them.

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

"When she had a serious asthma attack, she wasn't using the Continued on page 4

## Don't go it alone—get support at Fallon 🔘



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

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

## Connecting members with needed help, cont'd from page 3

right inhaler. Instead of a rescue inhaler, she was using an inhaler designed to be taken every day to prevent flare-ups," says Lynne, who encouraged the member to call her PCP immediately.

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

#### **Finding solutions**

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

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

"I enjoy being able to help our members," Aida says. "There are a lot of people out there struggling, especially in times of uncertainty.



I meet them where they're at, because everyone's needs are different. Together we figure out what is most urgent for them—and we move forward from there."

\* National Center for Chronic Disease Prevention and Health Promotion.

# Waiting for a baby?



When there's a baby joining your family, you want to be ready. And you can start your preparation by learning about the special Fallon Health programs and benefits that are available to you.

#### Oh Baby!

As a Fallon member, you have access to the Oh Baby! program at no extra cost. Depending on your plan, you may be eligible to receive:

- Prenatal vitamins
- Breast pump
- Reimbursement for lactation consultant services

- Convertible toddler car seat
- · Home safety kit
- Temporal artery thermometer
- Reimbursement for childbirth/ sibling classes

#### **Special Deliveries**

If you have pregnancy complications, you won't have to face them alone. A registered nurse from Fallon's Special Deliveries Program will help coordinate your care. The nurse will work with you and your care team to provide customized support, education and resources to help you have the healthiest pregnancy possible.

#### Text4baby/My 9 Months

You also receive access to these free resources from Fallon partners:

- Text4baby—a text service for messages on prenatal care, parenting, baby health and more
- My 9 Months—an online library offered by March of Dimes to support the upbringing of healthy babies

For more information, visit fallonhealth.org, or call 1-800-333-2535, ext. 78002, (TRS 711).

# How to get care—even if you can't leave home



The Massachusetts stay-at-home advisory issued in March helped prevent the spread of COVID-19, but it also created challenges for getting routine medical care. With many medical facilities closed to all but the most urgent situations, a wide array of health care providers started offering telehealth services—appointments by phone or video call rather than in-person.

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

#### **Contact your PCP**

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

#### Talk with a doctor

If you can't reach your own doctor but need immediate care for non-emergency medical issues, telehealth can be a helpful option. You don't have to leave home. and you can still get the benefit of a doctor's advice. Teladoc\* gives you 24/7 access to doctors on the phone, online or through a mobile device. You can use it for non-emergency medical concerns. Doctors can provide advice, prescriptions and treatment

for medical issues like:

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

Your copay (if you have one) for a Teladoc visit is the same as for a PCP visit.

To set up your Teladoc account by phone, call 1-800-835-2362 (TRS 711). Or go to teladoc.com/fallon and choose "Setup your account"—then download the app and click "Activate account."

#### Get mental health help online

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

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

- Adolescent and child issues
- Anxiety and panic disorders
- Bipolar disorder
- Depression
- Eating disorders
- Grief and loss
- LGBTQ support
- · Life changes

- Marriage, relationship and parenting issues
- Stress
- Substance use disorder
- Trauma and post-traumatic stress disorder (PTSD)

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

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

#### Call a nurse any time

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

- Help figuring out if you need to go to the emergency room
- Education and support to help you make healthy decisions
- Information about a diagnosis you've received or a condition you have

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# Staying healthy—Vaccines to prevent illness



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

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

If you make an appointment at your PCP's office to get the flu shot, ask

about getting the shingles vaccines, too, if you're 50 or older. Shingrix is a vaccine to prevent shingles, a painful condition caused by the same virus that causes chicken pox. It's recommended for adults over age 50 to get Shingrix in a two-shot series, received two to six months apart. The Centers for Disease Control and Prevention reports that it's more than 90% effective at preventing shingles. It can be given at the same time as your flu shot. Fallon covers the cost.

# Tips for managing diabetes



If you have diabetes, it's important to manage it the best you can to stay healthy and avoid complications. Good diet and exercise habits are key to controlling your diabetes. It's also important to talk with your primary care provider about the testing you need and how to stay on schedule with getting it done.

- Have your blood sugar checked at least once a year by your doctor.
- Have your kidneys checked to make sure they are working well.
- See an eye doctor to make sure your eyes are healthy and to prevent possible damage

from diabetic retinopathy, a complication of diabetes.

- Ask your doctor whether you should be taking a statin, a medication to help control your cholesterol.
- Talk with your PCP to find out if you're up to date with these tests—and work with your PCP to schedule the appointments you need to stay current.

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

# How to get care,

#### cont'd from page 5

- Language interpreter services by telephone
- Help finding more health information online

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

\* To find out if Teladoc is a benefit available to you, please check your plan documents (i.e., Schedule of Benefits or Evidence of Coverage) or call the number on the back of your Fallon member ID card.

Fallon Health's health guide for members is produced by the health plan's Corporate Relations 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 websites 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, eligibility for programs and benefits may vary by employer, plan and product.

For clarification of your covered benefits, please contact Fallon Health's Customer Service Department at 1-800-868-5200 (TRS 711), or email cs@fallonhealth.org.

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Visit our website at fallonhealth.org.



### Use It Fits! to get more exercise at home





"It's important to stay physically active, especially when routines change, stress is high and motivation is low," says Brenda Juskavitch, Fallon's Supervisor of Health Promotions.

Your It Fits! benefit has become even more flexible—with new options for what expenses qualify for reimbursement—so you can tackle your wellness goals on your own schedule at home.

Your It Fits! reimbursement can be used for instructor-led, livestreaming or on-demand exercise classes. You can also apply It Fits! dollars to any brand of cardiovascular fitness equipment for your home.

"Staying active can help to boost your mood and overall sense of well-being."

Members who are eligible for the It Fits! benefit are still able to get reimbursed for gym memberships, kids' sports programs, yoga classes, ski passes and many other activities.

\*It Fits! may or may not be available as a benefit depending on employer, plan and product.

# Learn about post-mastectomy coverage

If you elect breast reconstruction after a mastectomy, Fallon provides coverage for services as determined in consultation with you and your attending physician, in accordance with the Women's Health and Cancer Rights Act (WHCRA) of 1998.

Covered services include:

- All stages of reconstruction of the breast on which the mastectomy was performed
- Surgery and reconstruction of the other breast to produce a symmetrical appearance
- Prostheses
- Treatment of physical complications from the mastectomy, including lymphedema

Your plan's usual deductibles, copays and coinsurance apply to medical and surgical benefits you receive after mastectomy. For more information, call the number on the back of your member ID card.

Fallon Health complies with all applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex.

Si usted, o alquien a quien usted está ayudando, tiene preguntas acerca de Fallon Health, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-800-868-5200.

### Help for behavioral health—without prior authorization >==

Fallon Health partners with Beacon Health Strategies to provide you with the behavioral health services you need, including mental health and substance use care. Although it's important to talk with your PCP about your behavioral health concerns, you no longer need a referral from your PCP to get outpatient counseling services.

To find a provider near you for routine appointments, call Beacon during regular business hours. For emergency or urgently needed care, call immediately. Beacon is available 24 hours a day, seven days a week at 1-888-421-8861.

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of your member ID card. Or call the number below.

**Fallon Customer Service** 1-800-868-5200 (TRS 711)



Monday, Tuesday, Thursday, Friday, 8 a.m.-6 p.m. Wednesday, 10 a.m.-6 p.m.

### Follow Fallon on social media

Follow Fallon Health on Facebook (facebook.com/fallonhealth) and Twitter (twitter.com/fallon\_health) for health tips, community events and advice on how to best use your insurance.

20-730-032 Rev. 00 6/20