

# healthy communities

AUTUMN 2014



# SIMPLIFY! SIMPLIFY!



## A message from Patrick Hughes, President and CEO of Fallon Health

### It's complicated!

How often have we all heard this brush-off phrase that implies something can't be explained or understood? In the case of our very complex health care system, there's some truth to it—and it's no wonder people find it confusing. Those of us working in health care have got to do better. That's always been Fallon Health's goal.

This year, Fallon embarked on an "enrich the member experience" initiative that is identifying customer service roadblocks and opportunities. We've already mapped out how simplifying some of our procedures will simplify your lives. Watch for improvements to come in 2015!

### Meanwhile, we've already covered a lot of ground.

On a fundamental level, Fallon has many plans, programs and benefits that help you to navigate your care—from having a baby, to coping with a chronic disease or critical diagnosis, or maintaining quality of life in later years.

But we've also taken many small steps that have an impact. For example, in this magazine, read how you'll no longer get charged a copayment for diagnostic labs and services for certain ongoing chronic conditions your doctor addresses at preventive care visits.

Similarly, you can now get your flu or pneumonia vaccine at most network pharmacies by just showing your Fallon member ID if you have a prescription benefit—no more paperwork and cash up front.

On [fallonhealth.org](http://fallonhealth.org), you can register for the myFallon member portal to access many self-service tools and also check out our handy Fallon Member ID Card app for smartphones. Online, you'll find our "easy as 1-2-3" health care guides. And, new this fall, we have short Medicare 1-2-3 videos at [fallonhealth.org/medicare123](http://fallonhealth.org/medicare123) that'll clarify this topic for you or a loved one.

Many of you take advantage of the Fallon Information Center on Route 9 in Shrewsbury—a convenient place to get answers in person and take affordable wellness programs.

As Fallon looks ahead to 2015, we'll continue to take the advice of Walden writer Henry David Thoreau, "Simplify, simplify."

Best wishes for health and happiness this season. Share your thoughts with us at [healthycommunities@fchp.org](mailto:healthycommunities@fchp.org). ●

## For more information

*Fallon Health benefits and coverage may vary by product, plan design and employer.*

For specific details about your Fallon coverage, including your plan, its benefits and features, please check with your employer and/or be sure to review your *Evidence of Coverage* or, for MassHealth members, your *Covered Services List* and *Member Handbook* from Fallon.

Also, register with myFallon to check your benefits and claims.

You also may call the Customer Service number for your specific plan, which you'll find on the back of your member ID card, or call the numbers below.

### Main 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.

### Fallon MassHealth members

1-800-341-4848  
(TRS 711)

Monday through  
Friday, 8 a.m.-  
6 p.m. ●



Fallon Health's 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 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 contact [customerservice@fchp.org](mailto:customerservice@fchp.org).

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## You, your teen and body image

As children become pre-teens (“tweens”), and pre-teens become teens, their bodies are changing rapidly, and sometimes awkwardly. Many girls and boys struggle with keeping a positive body image. It’s no surprise that this age group (age 10–19) is the most susceptible to eating disorders, depression and low self-esteem.

What’s a parent to do? The most important thing to remember is that your children will often imitate your actions. You set a powerful example. Try to pay attention to how you talk about food, react to your own body and discuss insecurities, because your children look to you as a role model and will be listening.

### Attitude about food

When it comes to how you talk about food, don’t use labels such as “bad” or “unhealthy,” which can lead to children feeling guilty when eating these foods. Instead, try labeling certain foods, such as sweets, as “sometimes-food,” and other foods, such as vegetables, as “always-food.” Try not to use words like “fat” or “diet” in your own life or with your kids.

### Encourage exercise

Encourage your children to take up sports or other physical activities (and participate with them), which often can reinforce a better body image. Emphasize physical attributes like strength, speed, energy or grace.

### Body positive

Highlight your positive personality traits (e.g., kind, adventurous, dependable) instead of physical traits—and do the same with your children. Support your children’s talents and abilities that go beyond their looks. Stress that being healthy is more important than appearance.

When it comes to your tween’s and teen’s body image, a little compliment and encouragement (as well as empathy and patience!) can go a long way.

Red flags for eating disorders are obsessing about food, weight and eating, and expressing a negative body image. If you think your child may be developing an eating disorder, contact a health care professional as soon as possible.

For more information on how to increase your child’s body image go to [kidshealth.org](http://kidshealth.org) and search “body image.” ●



## Great news!

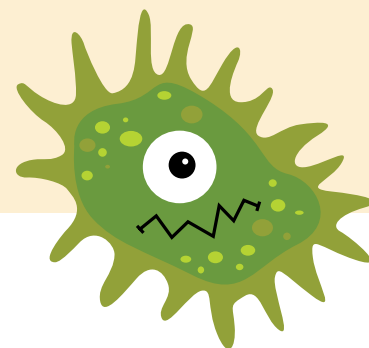
### We’ve made it easier for you to get a flu and pneumonia vaccine!

Now, Fallon Health adult members who have a prescription benefit can get these vaccines at most pharmacies in our network\* without first paying out of pocket. Both vaccines will be covered in full—no cash up front, no reimbursement paperwork.

You will need to show your health plan member ID card.

Of course, you may still get either vaccine at your doctor’s office. (Under Massachusetts law, individuals under age 18 must go to their primary care provider for these vaccinations.)

\* Visit [fallonhealth.org/flu](http://fallonhealth.org/flu) for available pharmacies and other details, or call our Customer Service number on the back of your member ID card.



## Fight flu and pneumonia

Make time this fall to get the flu vaccine—your best protection against the flu strains that can cause the most illness this fall/winter season. Improve your chances of missing out on typical flu symptoms such as fever, headache, body ache, dry cough, sore throat—and perhaps even severe breathing problems.

You do need a new vaccine every year. Get it soon! Flu season starts in October, and it takes about two weeks for the vaccine to fully protect you.

### Pneumonia, too!

If needed, you can get the pneumococcal vaccine at the same time (in different arms). It protects against pneumonia, a serious illness that can lead to hospitalization or death.

*continued on page 6*



**It's leaf-peeping season! Take time to see, smell, and taste all the good things about autumn.**



This is also a time of transition—and to consider small lifestyle changes for the coming months.

Learn more about portion control to avoid holiday weight gain, adjust your wake-sleep cycle as our clocks “fall back” an hour (Nov. 2), and add “getting a flu shot” to this month’s to-do list.

Read on for more interesting facts and healthful suggestions you can share with others this season.

**A mature, healthy tree can have 200,000 leaves, which drop and carpet the ground each fall like clockwork.**

If you’re a homeowner (or a good helper!) who is tackling those thousands of leaves on your lawn, be sure to choose a rake that’s comfortable for your height and strength. Warm up and stretch first. When picking up leaves, bend at the knees. Don’t overfill leaf bags, and don’t throw them over your shoulder—that’s hard on your back.

And, if you find yourself with a runny nose, itchy, watery eyes and sneezing often, you likely have a seasonal allergy. Outdoor molds that breed in fallen leaves and vegetation peak in October, and ragweed—which can produce one billion grains of pollen per plant—is the major culprit of hay fever.

What can you do? Try wearing an allergy or dust facemask when outside and, when you come indoors, wash your face and hands, and change clothes. Keep windows closed. And be



sure to talk with your doctor about diagnosing and treating your allergies.

**Adult gray squirrels can each eat up to two pounds of nuts each week ... and each fall hide as many as 10,000 nuts to last through winter.**

You should go nuts, too! Squirrels are on to something! Packed with protein, vitamins and minerals, fiber and heart-healthy fats, nuts are a great choice in a healthy diet.

But, nuts are high in calories, aren't they? All nuts are about equal in terms of calories per ounce, ranging from 160 to 200 calories. The key is to practice portion control. You'll reap the benefits with just a handful of nuts (15-20 nuts) a day. Avoid nuts packaged or roasted in oil; instead, eat them raw or dry roasted.

Eat a variety of nuts—walnut, pecan, almond, cashew, etc.—because each has different nutrition credentials. Sprinkle nuts on cereal, salads, fruits and yogurt; try nut-encrusted fish or chicken; and keep snack-size bags of nuts handy to curb a hunger attack.

**The first apple trees in the United States were planted by Pilgrims in Massachusetts Bay Colony. Now we have 2,500 known varieties of apples.**

Autumn is apple-picking season and the ideal time to get in the habit of eating this "powerhouse" fruit. Research studies on apples suggest an impressive range of health benefits.\*

Apples are the perfect portable and affordable snack. One medium apple has 5 grams of fiber, plus calcium, potassium and vitamins C



and A—and is only about 80 calories. Plus, it's fat-free, sodium-free and cholesterol-free. Be sure to eat the skin—it's the healthiest part of the apple!

The McIntosh apple, always among America's top-10 favorites, accounts for about two-thirds of the New England crop. But, with all the varieties available, your taste buds won't get bored. Try eating them whole, dice them for toppings, dip them in yogurt or eat them with cheese and crackers, to name a few options.

\* Visit the website, [usapple.org](http://usapple.org), and click on "Spotlight Health."

**At one time, pumpkins were believed to help eliminate freckles and were once used as a remedy for snake bites!**

Today, pumpkins go hand in hand with the fall holidays. Putting aside pie, pumpkin is one of the healthiest foods of the season. It's actually a fruit and a member of the gourd family (includes melons and squashes).

A pumpkin is low in calories, fat and sodium, and high in fiber. (One cup of cooked pumpkin flesh has only 49 calories.) It's a good source of vitamins A and B, potassium, protein, and iron. You can boil, steam or bake pumpkin—look up a delicious recipe online!

As a bonus, don't forget the pumpkin seeds! They're a great source of fiber and heart-healthy nutrients, and make a yummy snack when roasted.

The fall season offers many other super-foods. Try a variety of squashes, beets, sweet potatoes, parsnip, Brussels sprouts, pears and cranberries. They all are low-calorie,

low-fat foods full of vitamins, fiber and unique tastes.

**This season's full moons are called the Harvest Moon, which once helped farmers gather their crops as daylight dimmed, and the Hunter's Moon, for when Native Americans hunted in preparation for winter.**

Most of us no longer grow or hunt our own food. We look to other ways to be active and stay fit—and the cooler fall months have many possibilities.

You can burn calories by walking, hiking and cycling (200-400 calories\*) while appreciating fall foliage. Side trips for apple or pumpkin picking (200 calories\*) are fun family adventures.

Even outside "housework"—like raking leaves (272\* calories), seeding lawns and pruning shrubs—helps to tone muscles and gets the heart pumping. Take a break from watching football for a family-friendly game of touch football! (544 calories\*)

\* Calories burned are calculated for a 150 lbs. person for 1 hour.

Start transitioning to your winter fitness routine by mixing up indoor and outdoor exercise options and finding substitutes for your outdoor activities—such as an indoor swimming pool, a stationary cycle or a mall walking club. ●





Most people need only one injection to protect them for a lifetime. This vaccine is recommended for anyone who is age 65 and older or who has a chronic illness—such as heart, lung, liver or kidney disease, diabetes, asthma, alcoholism or cancer.

Both the flu and pneumonia vaccines are covered benefits and not subject to any deductible. Go to [fallonhealth.org/flu](http://fallonhealth.org/flu) for details.

And, remember: The next-best protection against the flu is to frequently wash your hands with soap and water, and use an alcohol-based hand sanitizer. ●

## BENEFIT UPDATES

### *Fallon commercial plan members*

## **Preventive visits easier and more affordable**

Fallon Health continues to make it easier for our members to be as healthy as can be and save on health care costs.

Starting October 1, 2014, we are fully covering the cost of certain diagnostic labs, like ongoing cholesterol screenings, and diagnostic services related to chronic conditions, like diabetes, when related to your annual preventive visit—which has no copayment.

At preventive visits in the past (routine physicals with your PCP or annual gynecological exams), you may have had to pay something if you received diagnostic care.

At these preventive visits, the doctor reviews your overall health and risk of disease, and may recommend preventive measures. However, if you need to talk to your doctor about a symptom, ongoing problem or concern, that could trigger what's called diagnostic care—and a related cost.

That is standard health insurance practice—but no longer with Fallon!

We've heard from you about how confusing and budget-pinching that approach can be, so we decided to make some of the common diagnostic labs and services more straightforward and affordable for you.

As the first health plan in Massachusetts to cover preventive visits with no cost to members, we have always believed in the importance of prevention. Now, we are the only plan in Massachusetts that goes above and beyond what is required by fully paying for certain diagnostic labs and services related to prevalent, ongoing chronic conditions.

## **Acetaminophen—take as directed**

Common advice to “read the label” and “take as directed” was never more important than in the case of acetaminophen, one of the most popular over-the-counter pain relievers that is best known under the brand-name Tylenol®.

In the past year, Tylenol added “red warnings” about acetaminophen on its bottle caps, and the Food and Drug Administration urged health care professionals to stop prescribing certain pain medicines that contain more than 325 mg of acetaminophen per dose.

### **What's all the fuss about?**

There's no doubt that acetaminophen is safe and effective when taken as directed, which means taking no more than 4,000 milligrams a day. The problem is how easy it can be to accidentally overdose—causing serious liver damage and even death.

Many people are unaware that acetaminophen can be found in more than 600 common over-the-counter and prescription products, including generic and store-brand pain relievers (Excedrin®), fever reducers and sleep aids (NyQuil®/DayQuil®) as well as cough (Robitussin®, Vicks Formula 44®), cold and allergy medicines (Sudafed®, Sinutab®).

Also, acetaminophen can be an ingredient in certain prescribed pain relievers such as Percocet®, Vicodin® or Tylenol with codeine.

What's the bottom line? Never take two medicines that contain acetaminophen at the same time. Read the drug label or the drug leaflet for the list of ingredients. Look for the word “acetaminophen” or the letters “APAP” or “AC”, abbreviations sometimes used for the drug. If you are still unsure, ask your doctor or pharmacist. ●



If you have any questions, please call Customer Service at the number you'll find on the back of your member ID card. ●

*Benefits and coverage may vary by product, plan design and employer.*

### Fallon commercial plan members

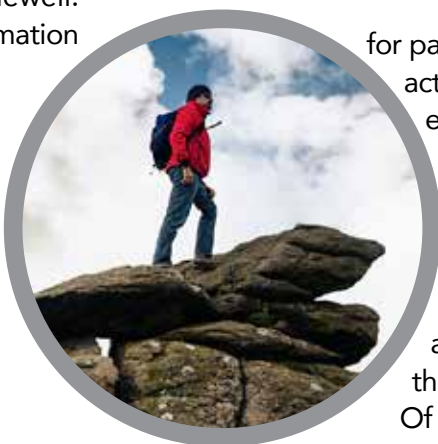
## Linking to wellness

If you're curious about the many health and wellness programs available to you as a Fallon Health member, visit our one-stop online resource, "The Well," at [fallonhealth.org/thewell](http://fallonhealth.org/thewell).

You'll find information about My Healthy Health Plan, It Fits!, Oh, Baby!, our care management programs, healthy discounts, classes and programs, and more. Make sure you're making the most of your health plan!

Speaking of My Healthy Health Plan, don't forget that all adult dependents on your health plan are eligible to receive up to \$200 for participating in this customized wellness program. Ask if your employer offers it, or check with Fallon Customer Service. (You'll find the number on the back of your member ID card.) Learn more about it by visiting The Well.

You'll also find details about our It Fits! reimbursement program that as a standard benefit pays families \$400 and individuals \$200 annually



## Welcome new members!

You've received your new Fallon Health member welcome kit with a *Schedule of Benefits* and a Fallon ID card and received a welcome call from us to answer any questions you might have. Be sure to register for our member portal, *myFallon*, to access benefits and claims information and much more.

Now we encourage you to visit [fallonhealth.org/newmember](http://fallonhealth.org/newmember) to find out what to do next and get answers to frequently asked benefit questions.\*

You'll also find information about our **Smooth Switch** program that will help you transition to Fallon coverage if you're taking a prescription medication, receiving care for an ongoing medical condition or pregnancy, or if you are looking for behavioral health services.

Of course, you can always call Customer Service at the number on the back of your member ID card. ●

\* Please note that the information on the [fallonhealth.org](http://fallonhealth.org) welcome page does not apply to MassHealth members. For more information, see [fallonhealth.org/masshealth-members](http://fallonhealth.org/masshealth-members).

for participating in healthy activities. A subscriber is eligible for reimbursement once per benefit year—so if you're on a plan with a benefit year of January 1 to December 31, be sure to take full advantage by the end of the year!

Of course, for information you can always call Customer Service at the number you'll find on the back of your member ID card. ●

Program eligibility and benefits may vary by employer, plan and product.

## When your care is complex, we can help

Fallon Health's care services programs offer extensive services and support when you need us most. One of these programs is our complex case management for members whose medical condition requires a

lot of care and resources.

You may refer yourself to this program if you have a "critical event or diagnosis"—for example, a car accident, a fall that results in serious injury, cancer or serious health decline. We'll do a brief assessment to confirm your eligibility for the program.

Our nurse case managers and social workers coordinate your care in collaboration with your caregivers and physicians. We want to help ensure that you receive all the appropriate services and have access to all the resources needed to resolve your health issues in the best way possible.

For more information, or to ask about enrolling in the program, you or your caregiver may call Fallon's Complex Case Management Program at 1-800-333-2535, ext. 78002 (TRS 711), Monday-Friday, 8:30 a.m.-5:00 p.m. ●

### New program helps members with COPD

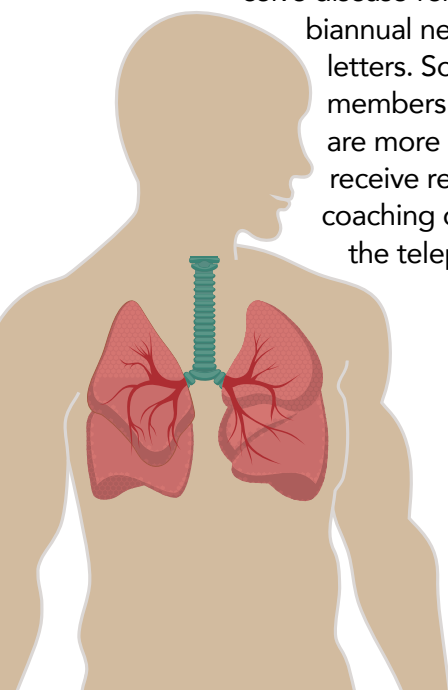
Fallon Health is pleased to announce the addition of chronic obstructive pulmonary disease (COPD) to our disease management program offerings.

Members with COPD have an opportunity to work with a health educator or nurse on symptom management and improving the quality of day-to-day life. The program gives special attention to medication/oxygen therapy, peak flow monitoring, activity level/energy conservation and exercising to an appropriate level with your doctor's consent.

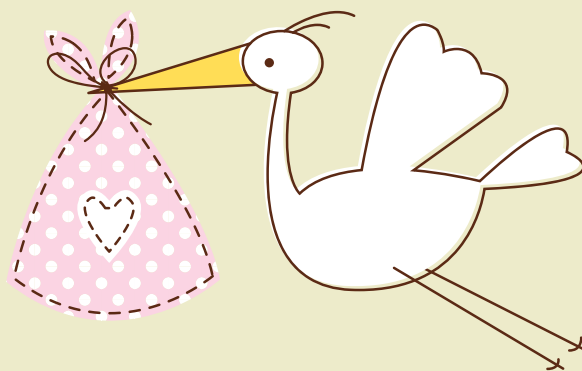
### Other programs available too

In addition to COPD, Fallon has several programs that support our members who have asthma, diabetes, and cardiac disease or heart failure. The programs are free and voluntary.

All members in a program receive disease-related biannual newsletters. Some members who are more at risk receive regular coaching over the telephone



### A new addition to our Oh Baby! program



Oh Baby! is a health and wellness program available to eligible Fallon Health members who are either expecting or adopting a child. Eligible participants receive items such as prenatal vitamins; a toddler car seat; a portable electric breast pump; a temporal artery thermometer or one of two books (on caring for baby and sibling rivalry); a home safety kit; discounts on childbirth classes and birth announcements; plus a few little extras—all at no additional cost!

**Our newest addition!** Fallon has partnered with the March of Dimes to provide our Oh Baby! participants with yet another resource in support of bringing up healthy babies. It's "My 9 Months®," a free library developed by the March of Dimes for new or expecting parents.

There's a lot parents can do both before and during pregnancy to have a healthy baby—and there's even more to do when the baby is born. This website gives new and second-time parents needed information, when they need it. (The website can be read in Spanish, too.)

See for yourself. Go to [fallonhealth.org/ohbaby](http://fallonhealth.org/ohbaby) and look for the "My 9 Months" link. ●

*Program eligibility and benefits may vary by employer, plan and product.*

from a health educator or nurse. The calls focus on lifestyle behavioral changes and self-management tools. We want to give you action steps for healthier living.

If you have questions about any of Fallon's disease management programs—or think you would like to participate, please contact Carla DeSantis, Program Support Coordinator, at 1-800-333-2535, ext. 69898, Monday-Friday from 8:30-5:00 p.m. ●

### Attention MassHealth members

### Some radiology tests will need approval

For nearly five years, Fallon Health has partnered with a company called MedSolutions to better manage the high cost of specialty radiology for many of our members. We are now expanding this program to our MassHealth members.

As of September 2014, your doctor must get prior authorization when requesting most outpatient





radiology tests for you. This requirement applies to such advanced imaging services as an MRI/MRA, CT/CTA, nuclear cardiac imaging (NCM) and PET scans.

The cost of each of these radiology tests can be hundreds or thousands of dollars. For example, a “CT scan of the abdomen with contrast (a dye)” can cost anywhere from \$823 to \$2,333 depending on where you go for the scan.

The program doesn’t apply to inpatient admission or emergency room imaging tests. Decisions whether or not to authorize outpatient radiology services are based on nationally accepted radiology standards.

If you have any questions, please call Customer Service at 1-800-341-4848 (TRS 711), Monday through Friday, 8 a.m.-6 p.m. ●

## Working behind the scenes for members

Fallon Health has many practices in place that protect and support you, our members, when it comes to using your benefits and getting the best possible care.



- Our **Quality Services Program** is our comprehensive approach to ensure that you receive high-quality and safe clinical care and top-notch service with Fallon. The program monitors member satisfaction/complaints, continuity and coordination of care, appropriate drug use, preventive health care and much more. To download a copy of our Quality Services brochure, go to [fallonhealth.org/about-fchp/quality-standards](http://fallonhealth.org/about-fchp/quality-standards). You may request a copy by calling our Quality Programs Department at 1-508-368-9103.

- Do you know your **rights and responsibilities** as a Fallon member? For a full list of your rights and responsibilities, please go to [fallonhealth.org/members/resources/rights](http://fallonhealth.org/members/resources/rights), or call our Customer Service Department.

- At Fallon, a team of health care professionals reviews member treatment histories to determine if the care given was medically necessary, efficient and clinically appropriate—and then looks for ways to improve all three areas in similar future cases. This process is called **utilization review**.

We focus on encouraging the best possible care. Therefore, Fallon does not offer any compensation or reward to its utilization review team or affiliated providers for denying or restricting appropriate care or services. Our decisions are based first and foremost on the benefits of receiving medically necessary care for prevention or treatment of illness.

To learn more about how we work behind the scenes for you, and how you can work together with us, see more detailed information on our website, [fallonhealth.org](http://fallonhealth.org). Or, you can request to have information mailed to you by calling Fallon Customer Service at 1-800-868-5200, weekdays 8 a.m.-6 p.m. (Wednesdays 10 a.m.-6 p.m.). If you are a Fallon MassHealth member, call 1-800-341-4848 (TRS 711), weekdays 8 a.m.-6 p.m. ●

## New website is guide to choosing a PCP

Now there's a website, **HealthcareCompassMA.org**, which makes it easy for you to search and compare more than 400 primary care doctors' offices across the state on how well they provide certain aspects of care, services, tests and treatments.



The website also has tips and tools to help you identify ways to work more closely with your primary doctor to

ensure that you are getting the best care. You'll also find the link on [fallonhealth.org/members/resources](http://fallonhealth.org/members/resources).

The website was launched last summer by the Massachusetts Health Quality Partners, which has been publicly reporting on patient experiences and clinical quality in primary care since 2005.

Healthcare Compass MA provides sound, statistical ratings based on national standards for primary care and on survey results for more than 64,000 patients. The site reports on primary care offices with three or more doctors and focuses on commercially insured patients. ●

## Guides to understanding health care topics

We know it's not always easy to understand health insurance, so we've developed several "easy as 1-2-3" health care guides.

The topics include HMOs; choosing a health plan; drug coverage; deductibles; personal health accounts; understanding health care costs; and Medicare.

These are informative, easy-to-read tools that we hope you'll review and share. They can be downloaded at [fallonhealth.org/members/resources](http://fallonhealth.org/members/resources), then look for Health Insurance 101 guides. ●

## Need caregiver support?

Visit [fallonhealth.org/caregivers](http://fallonhealth.org/caregivers), where we explain how to get the caregiving support you need, including coordinated care options from Fallon Health, and where we have information on topics that concern the health and well-being of older adults. Check it out today—and share the link with family and friends. ●

## Review your benefits booklet

The benefits and services you are covered for as a member of Fallon Health are described in a booklet, called *Member Handbook*. This includes the *Evidence of Coverage* (commercial plan members) or is amended with a *Covered Services List* (MassHealth members).

It's a good idea to review your booklet periodically to remind yourself what tests and type of medical care you're covered for, as well as any out-of-pocket expenses you may have.

You can find and download a copy on our website:

- **Commercial plan:**  
[fallonhealth.org/members](http://fallonhealth.org/members) (log in to myFallon)
- **MassHealth:**  
[fallonhealth.org/masshealth-members](http://fallonhealth.org/masshealth-members)

Also, you may request a copy by calling Fallon Customer Service. You'll find the number on the back of your member ID card. ●



- [facebook.com/fallonhealth](https://www.facebook.com/fallonhealth); [facebook.com/falloninfocenter](https://www.facebook.com/falloninfocenter)
- Twitter:
  - **General health and wellness tips:** @fallontips
  - **Quitting smoking:** @quittowin
  - **General Fallon news:** @fallonmedia
  - **Jobs at Fallon:** @falloncareers ●

## Fallon commercial plan members

### Provider network updates

At Fallon Health, we continue to build our networks to give you more providers you can choose for your health care.

A network is a group of health care providers (like doctors, hospitals and other facilities) who are contracted with Fallon to provide the services we cover for members. Which provider network you can use depends on which Fallon plan you're enrolled in, such as Select Care, Direct Care and Steward Community Care.

You can find the name of your provider network on your health plan member ID card—and a list of the hospitals and doctors in the network by visiting the Members section of [fallonhealth.org](http://fallonhealth.org). To search for a doctor, use our Find a Doctor tool at [fallonhealth.org/doctor](http://fallonhealth.org/doctor).

Here are some providers we've added to our network in 2014:

#### Select Care

- **North Shore Physicians Group (NSPG)**, which has 200+ physicians who treat patients in locations throughout Boston's North Shore.
- **Southwestern Vermont Physician-Hospital Organization**, which includes the Southwestern Vermont Medical Center and approximately 120 physicians in that region.



#### Direct Care

- **Heywood Hospital** and many of the physicians in the Heywood Physician Hospital Organization (PHO) in Northern Worcester County are now contracted with Fallon's Direct Care network—effective July 1, 2014. The hospital and PHO were already available in other Fallon networks, including Select Care. If you are interested in seeing a particular doctor, check his/her Direct Care affiliation in advance by calling the office or going to [fallonhealth.org/doctor](http://fallonhealth.org/doctor).

#### Select Care and Direct Care

- **Merrimack Valley IPA** includes doctors at locations in Billerica, Chelmsford, Lowell, North Andover, North Chelmsford and Tewksbury.
- **Healthcare South, PC** has doctors at locations in Cohasset, Hanover, Marshfield, Quincy, Scituate and Weymouth.
- **Health First Family Care Center** delivers health care services to a diverse population in Fall River.

#### Select Care and Steward Community Care

- **New England Sinai Hospital** is a regional specialty hospital, delivering pulmonary and complex medical care as well as ambulatory services and outpatient rehabilitation services to residents of southeastern Massachusetts.

Find more information about networks and how your coverage works at [fallonhealth.org/members](http://fallonhealth.org/members). ●

*Direct Care and Steward Community Care provide access to networks that are smaller than the Select Care network. In these plans, members have access to network benefits only from the providers in their respective network. Please consult the respective provider directory—paper copies can be requested by calling our Customer Service Department at 1-800-868-5200—or visit the provider search tool at [fallonhealth.org](http://fallonhealth.org) to determine which providers are included in Direct Care and FCHP Steward Community Care.*

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 a número 711 de retransmisión de telecomunicaciones) de lunes a viernes de 8 a.m. a 6 p.m.

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Permit #328

## Health care fraud: Protect, detect and report

Health care fraud costs the country tens of billions of dollars a year, according to the federal government. By being informed and alert, you can prevent becoming a victim of health care fraud.

For example, never share your health insurance or personal information with someone who comes

to your door or calls you offering medical equipment or free services in exchange for benefit information.

We encourage you to take the following action:

**Protect**—Always protecting your personal information is the best line of defense in the fight against identity theft, health care fraud and abuse. Treat your Social Security and Medicaid numbers like a credit card number, and do not share your

cards. Be sure to protect your Fallon Health member card, as it contains information regarding your benefits.

**Detect**—Always review your *Explanation of Benefits*, or *Coverage List* and *Member Handbook* for services. Look for services or supplies you did not receive, duplicate charges or services, services not ordered by your doctor and/or charges you don't understand.

Providing and billing for health care services can be complicated, and payment errors may be unintentional mistakes and not the result of fraud. It's better to ask questions, and contact your provider or Fallon when you don't understand the services and charges.

**Report**—Always contact us for assistance if you're uncertain or suspicious about a situation. Call us at your plan phone number, listed on page 2 of this publication—or anonymously call Fallon's toll-free hotline for reporting fraud at 1-800-203-5295. ●



## Fallon Health invites you to Senior Spectacular 2014

Free events for seniors, their families and caregivers.

**Thursday, October 23**

Worcester - DCU Center  
50 Foster St.

**Tuesday, October 28**

Springfield - Basketball Hall of Fame  
1000 West Columbus Ave.

Time: 10 a.m. to 3 p.m.

- Workshops, seminars and health screenings
- Live music and dancing
- Free giveaways, samples and raffles

*Come one and all!*

*You don't have to be a Fallon member to attend.*