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# To Your Health

FALL/WINTER 2024



**care.**

It's what we believe in.



**fallonhealth**

Care and coverage that goes further.

## Letter from Fallon Health's Interim Chief Medical Officer



In this publication, we often talk about seeing your primary care provider (PCP) regularly—because when you do, you'll likely have better overall health.

Think of your PCP as your health care partner. Your PCP is there to help you improve any current health issues and prevent new ones.

Having a relationship with your PCP is especially important if an emergency health situation comes up, and you have to visit a hospital. Whether you're treated in the emergency department or admitted to the hospital, you should alert your PCP's office right away. If your PCP is aware of your situation, they can help prevent complications once you go back home and reduce your risk of being readmitted.

After a hospital visit, your PCP can:

- Help you follow the hospital's care plan and adjust that plan if needed
- Review any new medications you've been prescribed and any changes made to existing medications
- Keep a close eye on your recovery, making sure you're improving as you should
- Address any concerns or questions you may have about your condition and how you're healing

We hope that you don't need to go to the hospital. But if you do, we recommend contacting your PCP as soon as you can, so you can schedule a follow-up appointment for after you return home.

Sincerely,

A handwritten signature in black ink that reads "Lora Council".

Lora Council, MD, MPH, MCHM  
Interim Chief Medical Officer

## Stay safe this fall and winter

- Prevent falls by wearing shoes with non-skid soles for better grip. Use a cane, walking stick, or walker for extra stability. Make sure driveways and walkways are clear of leaves, snow, and ice.
- Some prescription and over-the-counter medications can affect body heat. Talk with your provider about what you're taking and whether it can affect you.
- Get vaccinated for the flu and COVID-19. Ask your provider if vaccines for pneumonia and RSV (Respiratory Syncytial Virus) are recommended for you.
- Keep warm. Wear layers and stay inside on extremely cold days. When outside, wear a scarf, hat, and gloves.
- Eat well, stay hydrated (yes, it's important all year round), and exercise regularly. All will support your immune system and help maintain your overall health. ■





# Fallon Health welcomes new president and CEO



On July 1, 2024, Fallon Health welcomed Manny Lopes as its new president and CEO. Lopes was appointed to the role earlier in the year following a thorough national search.

"I am thrilled to have joined Fallon Health," said Lopes. "The innovative work being done here on behalf of our members, our partners, and the communities we serve is unrivaled. Fallon Health's commitment to innovation, equity, quality, and improving health outcomes is closely aligned with my own. This is truly an organization that cares."

Throughout his career, Lopes has been dedicated to making health care more available and developing fair and creative ways to ensure all members receive the care they need and deserve.

"Manny's extensive and highly relevant experience make him the ideal person to lead Fallon Health," said Frederick M. Misilo, Esq., chair of Fallon Health's Board of Directors. "Throughout his career, he has developed a deep and empathetic understanding of the health care needs of the communities that Fallon Health serves today and will serve in the future."

Prior to joining Fallon Health, Lopes held various leadership roles in several

prominent health care organizations, including East Boston Neighborhood Health Center (now known as NeighborHealth), Blue Cross Blue Shield of Massachusetts, and Fenway Health. He was also a co-founder of the MassPACE Association and former chair of the Boston Public Health Commission, and is a founding member of the Health Equity Compact—an initiative launched in 2022 that aims to advance health equity in Massachusetts. ■

## We're moving! But not far...

Fallon Health's headquarters will have a new home in Worcester by the end of 2024. Here's what this means:

- Our new mailing address will be:  
Fallon Health  
1 Mercantile St.  
Ste. 400  
Worcester, MA 01608
- If you've sent something to our previous address, don't worry—it'll get to us. Our mail is being forwarded.
- All Fallon Health phone numbers, website URLs, and email addresses remain the same. Our physical location is the only thing that's changing. ■



# Fallon Medicare Plus™

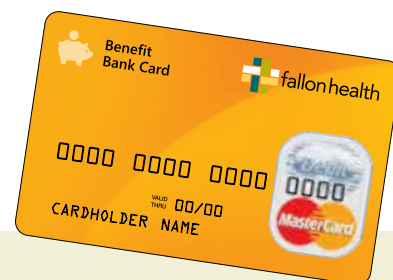
## Important benefit information ✓

### Benefit Bank card

Fallon Medicare Plus members may have a Benefit Bank card that is preloaded with money that can be used for dental care, eyewear, fitness memberships, and hearing aids (allowances vary depending on your plan). You can use the card to pay a portion, or the full cost, of an item.

Here are some important things to know:

- **If you have a balance on your Benefit Bank card at the end of 2024, it won't carry over.** You can use your balance until Dec. 31, 2024. If you need balance information, please contact us, or visit the MyFallon member portal at members.fallonhealth.org.
- **You'll receive a new card in 2025.** When you do, you can start using it right away—no need to activate it. ■



#### Remember—

you can use your Benefit Bank card to help pay for eligible copayments and out-of-network services.

#### Have questions? Call us. We're here to help.

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

### Save time and money on your prescriptions



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

*\*For all Fallon Medicare Plus Medicare Advantage plans*

*except Saver No Rx HMO. Not available for members of Fallon Medicare Plus Supplement.*

#### Rx Savings Solutions (RxSS™)

Through its free, confidential service, RxSS will identify alternative prescriptions that could save you at least \$5 or more.

You and your doctor decide what medication options are best for your health and budget. RxSS makes the process easy and will help you along the way. Visit [fallonhealth.org/rxss](https://fallonhealth.org/rxss) to learn more. Or you can call us at

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

#### OptumRx® Home Delivery

Prescription cost-sharing starts at \$0 for Tier 1 drugs at network retail and mail-order pharmacies. For Tiers 2-4 medications that are available in a long-term supply, you can use mail order to get up to 90 days' worth for the cost of a 60-day supply. For Tier 1 medications, you can get a 100-day supply of your prescription and your copay remains \$0. ■

# Are you a caregiver?



It can start with something small, like picking up groceries for your mom now and then and doing a load of laundry when you drop them off. Or driving your dad to an appointment or 2, so he gets to and from his destination safely. Or starting to do some outdoor chores that your spouse used to manage.

At first, it's easy to do a few tasks like these. You aren't taking on extra work—you're helping someone you care about, and it doesn't feel like much to do a few things for them.

Yet over time, those things add up. At some point along the way, it dawns on you ... you've become a family caregiver.

You're not alone. Approximately 1 in 5 Americans are family caregivers, according to the National Alliance for Caregiving. Of those, more than half are over age 50 and approximately 61% are women.

If you're on a caregiving journey or are about to start one, it's important to have support. Here are some options for you to consider:

- People you know—friends and family—who've had similar experiences will understand your situation and can encourage you.
- Councils on aging provide a range of support services for family caregivers. The Massachusetts Councils on Aging has a list on its website: [mcoaonline.org](http://mcoaonline.org).

- Respite care services or programs offer short-term relief for caregivers. The ARCH National Respite Network has a locator tool on its website: [archrespite.org/caregiver-resources/respitelocator](http://archrespite.org/caregiver-resources/respitelocator).
- The Family Caregiver Support Program offered by the Massachusetts Executive Office of Elder Affairs provides free information, resources, and support to caregivers over the age of 18. Visit [mass.gov/info-details/family-caregiver-support-program](http://mass.gov/info-details/family-caregiver-support-program).
- Caregiver support groups are led by trained professionals and can help you connect with other family caregivers. A list is available online at [mass.gov/info-details/support-groups-for-family-caregivers](http://mass.gov/info-details/support-groups-for-family-caregivers).
- Caregiver Connection, a blog for caregivers from Fallon Health. It provides family caregivers with information, support, and advice from health care professionals and other caregivers on a wide range of topics. Visit [fallonhealth.org/caregiver-blog](http://fallonhealth.org/caregiver-blog). ■

# Bladder issues are more common than you may realize

When it comes to the body's many organs, the bladder is often overlooked. So, when changes occur—such as needing to “go” more often or feeling a loss of control—they can be worrisome and, perhaps, make you feel a bit embarrassed.

If you've noticed changes in your bladder health and habits, it's ok. You can—and should—talk to your provider about it. Bladder issues are common in older adults, which means your provider won't be surprised if you mention it.

There are many reasons for changes in bladder health,



according to the Cleveland Clinic and the Mayo Clinic:

- As we age, muscles weaken—including those in the pelvic area that support the bladder.
- Menopause can affect the health of the linings of the bladder and the tube that lets urine leave the bladder and body (called the urethra).
- Being overweight can put strain on the bladder.
- For people with diabetes, high blood sugar can negatively affect bladder control.
- Urinary tract infections (UTIs) can throw off normal function.
- Constipation can put pressure on pelvic nerves, which can increase the need to pee.

- Obstructions in the urinary tract, such as those caused by kidney stones and an enlarged prostate, can stop or slow the flow of urine.

Some bladder issues may be easy to fix. Others may be an early sign of a serious health problem. The sooner you inform your provider, the sooner the issue can be addressed.

Make an appointment with your provider if you experience any of these problems:

- Difficulty, discomfort, or pain when urinating
- A sudden feeling of needing to use the bathroom right away
- Leakage when coughing, sneezing, or exercising ■

## Working behind the scenes to support and protect you

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

Our Utilization Review Team looks at members' treatment histories to determine if care was medically necessary, efficient, and clinically appropriate. The team then looks for ways to improve in similar future cases. Our decisions are based on the benefits of receiving medically necessary care for prevention or treatment of illness.

We don't offer any compensation or reward to our Utilization

Review Team or affiliated providers for denying or restricting appropriate care or services. To view your rights and responsibilities, visit [fallonhealth.org/members/resources/rights](https://fallonhealth.org/members/resources/rights), look at your Evidence of Coverage (EOC) online at [fallonhealth.org/medicare](https://fallonhealth.org/medicare) or [fallonhealth.org/navicare](https://fallonhealth.org/navicare), or call us to request an EOC by mail. ■





# Recipe: Sheet pan chicken, green beans, and potatoes

This budget-friendly, family-sized meal from the American Diabetes Association's Diabetes Food Hub is made with just 6 ingredients and a sheet pan for minimal clean up.

For more diabetes-friendly recipes that everyone can enjoy, visit [diabetesfoodhub.org](http://diabetesfoodhub.org).



**Sheet pan chicken, green beans, and potatoes**

## Ingredients

- Red potatoes, chopped into bite-sized pieces – 2 medium (2 cups chopped)
- Olive oil – 1 tsp
- Chicken tenderloins – 16 oz
- Frozen cut green beans – 10 oz
- Unsalted butter – 4 tbsp
- Italian dressing mix – 1 tbsp
- Cooking spray

## Directions

1. Preheat oven to 400°F.
2. Optional step to “leach” the potatoes, which helps reduce the potassium content for people on a potassium-restricted diet: Place chopped potatoes in a large pan and cover completely with water. Bring to a boil, then drain. Add fresh water, covering the potatoes by 1 inch. Bring to a boil again and boil for 10 minutes. Drain and toss with 1 teaspoon olive oil before adding to the sheet pan.
3. Spray a 9x13-inch sheet pan with cooking spray. Place the raw chicken strips down 1/3 of the pan, the potatoes down another 1/3 of the pan, and the frozen green beans down the last 1/3 of the pan.
4. Melt the butter and drizzle over the chicken, potatoes, and green beans. Sprinkle Italian dressing dry mix over everything in the pan.
5. Bake for 20 to 30 minutes. Check chicken for doneness after 20 minutes.

# NaviCare® SCO and HMO SNP

## Important benefit information ✓

### Save Now card

The Save Now card is pre-loaded each calendar quarter (Jan. 1, April 1, July 1, and Oct. 1) with money to buy health and personal care items. NaviCare members can buy items in a store or place an order by phone or online, with free shipping.

#### Reminder for 2024

**Use your Save Now card balance before the end of the year.**

If you have a balance on your Save Now card, be sure to spend the entire amount by Dec. 31, 2024 (the end of this calendar quarter). Any money that's left on the card won't carry over. If you need

balance information, please call 1-888-682-2400 (TTY 711), 24 hours a day, 7 days a week, or visit [myotccard.com](http://myotccard.com).

#### Important updates for 2025

- **You'll receive a new Save Now card in 2025.** Your new card will be yellow, and you'll need to activate it. Instructions will be included with your new card.
- **As a NaviCare member, you may qualify to use a portion of your 2025 Save Now card funds to buy groceries!** Each calendar quarter, you'll be able to use up to \$100 of your Save Now card funds to purchase healthy food. This benefit provides you flexibility



in how you use your Save Now card dollars. It doesn't provide additional money on your Save Now card.

This benefit is only for qualified members who have certain chronic conditions. Not all members qualify. To find out if you're eligible for this benefit, call your Fallon Health Navigator. ■

### Save time on your prescriptions

By using OptumRx Home Delivery, you don't have to leave the house to get your prescription—it's delivered right to your door, and you can receive up to a 100-day supply! Plus, the shipping is free.

If you currently use your transportation benefit to go to the pharmacy to pick up

your prescriptions, by switching to Home Delivery you can save those free rides for other things, like meeting friends or going to the grocery store.

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



**Tip:** Make sure your provider writes your mail-order prescription for 100 days. ■



## Diabetes Q&A

Which of the following can make my blood sugar rise?

- a. Dehydration
- b. Lack of activity
- c. Too much food, such as a snack or meal higher in carbohydrates than usual
- d. Stress, illness, or short- or long-term pain
- e. Insufficient insulin or oral diabetes medications
- f. All of the above



**Answer:**

- f. All of the above. According to the American Diabetes Association, high blood sugar (known as hyperglycemia) occurs when the body either can't use insulin properly or has too little of it. ■

## Third-party apps: Protect your personal information

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



Also, most third-party apps won't be covered by the Health Insurance Portability and

Accountability Act (HIPAA). HIPAA protects your medical records and other personal health information. This means the health information you share, or store, on an app may not be protected in the way you're used to.

Instead, most third-party apps will fall under the authority of the Federal Trade Commission (FTC) and its laws. These laws include protections against deceptive practices, such as sharing your personal data despite having a privacy policy that says otherwise.

For more information about protecting your personal health

information when using an app, visit the privacy page of our website at [fallonhealth.org/about/privacy](http://fallonhealth.org/about/privacy).

If you notice suspicious activity related to your Fallon Health benefits, email us at [compliance@fallonhealth.org](mailto:compliance@fallonhealth.org) or call our toll-free, anonymous hotline 24 hours a day, 7 days a week at 1-888-203-5295. ■



# Managing COPD

If you have chronic obstructive pulmonary disease (COPD), flare-ups such as excessive coughing or wheezing can make it difficult to breathe. There are many things you can do to help manage symptoms and improve your quality of life. These guidelines may help.

- If you smoke, stop. And avoid secondhand smoke.
- Protect yourself from outdoor air pollutants. Stay inside with the windows closed when the air quality outside isn't good.
- Minimize exposure to indoor air pollutants. Use an air conditioner or purifier (with a HEPA filter if possible). Make sure fireplaces have tight-fitting doors and are well vented. Use natural cleaners instead of those with strong chemicals and use spray bottles instead of aerosols.
- Ask your PCP about medications that may help.
- If you already take controller medications, make sure to take them every day, even if you're feeling good.
- Get vaccinated for the flu, pneumonia, and COVID-19, which can all cause respiratory infections.
- If you do get a respiratory infection, get treatment immediately.
- Maintain a healthy weight.
- Eat healthy foods and follow exercise recommendations from your health care provider.



- Be prepared with an action plan for when flare-ups happen. This is a written plan that you develop with your provider. The plan outlines what to do when your COPD symptoms get worse, helping you to make quick decisions in an emergency.

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

If you need support in managing any acute, chronic, or complex health conditions, including asthma, cardiac conditions, congestive heart failure, COPD, and diabetes, Fallon Health's care management programs are here for you. These programs are free of charge, and you can choose to participate or not at any time—it won't affect your benefits.

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

## Clinical practice and preventive care guidelines

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



## Protection from the latest scams



Scams are happening more often and to more people, particularly older adults—and there’s one in particular that you should know about. It’s a scam targeting Medicare members that involves durable medical equipment (DME)—specifically urinary catheters.

DME is health care-related equipment that can be used repeatedly at home—urinary catheters, diabetic supplies, wheelchairs, canes and crutches, oxygen equipment, etc. DME is usually prescribed by your health care provider.

Through online ads, phone calls, magazines, and text messages, scammers contact Medicare members with offers of free DME, services, or gift cards. They may claim they’re either with—or calling on behalf of—Medicare or Fallon

Health. Their goal is to obtain personal information they can use to bill Medicare and insurance plans for equipment that isn’t necessary or hasn’t been provided. This hurts everyone.

Here’s how you can protect yourself from scammers:

- Don’t ever share your sensitive personal information—like your Social Security, Medicare, and credit card numbers, passwords, and personal identification numbers (PINs). Legitimate businesses and organizations won’t ask you for them.
- Don’t entertain offers from unfamiliar companies for “free” or “little to no-cost” services, supplies, urinary catheters, or other DME.

- Don’t respond to ads for services from outside of the U.S, or order supplies from magazines. Health care providers can direct you to legitimate providers and companies.
- If medical equipment is delivered to you, don’t accept it unless it was ordered by your health care provider. Refuse delivery or return it to the sender and keep a record of the sender’s name and the date you returned the items.
- If you suspect you’re being targeted for a scam, call us at the phone numbers provided on the back cover of this newsletter. ■

## Don’t forget your telehealth benefit!

You have access to board-certified U.S. doctors by phone or video chat any time of day or night, 365 days a year through Teladoc®. These doctors can diagnose, treat, and prescribe medication for non-emergent conditions, such as the flu, sore throat,

eye infection, bronchitis, and much more.

Go to [www.teladoc.com/fallon](http://www.teladoc.com/fallon) to register and download the Teladoc app.

Remember—if you prefer to use telehealth options with your network providers, it’s covered.

Interpreter services are available if you need them.

*Teladoc Health, Inc.*  
*All rights reserved* ■





## For more information

### **Fallon Medicare Plus™ (Medicare Advantage)**

#### **Customer Service**

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

### **Fallon Medicare Plus Supplement (Medicare Supplement)**

#### **Customer Service**

1-800-868-5200 (TRS 711)  
8 a.m.–6 p.m., Monday,  
Tuesday, Thursday, Friday  
10 a.m.–6 p.m., Wednesday  
[fallonhealth.org/medsupp](http://fallonhealth.org/medsupp)

### **NaviCare® SCO and NaviCare® HMO SNP Enrollee Services**

1-877-700-6996 (TRS 711)  
8 a.m.–8 p.m., Monday–Friday  
(7 days a week, Oct. 1–March 31),  
[fallonhealth.org/navicare](http://fallonhealth.org/navicare)

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



Fallon Health's health guide for members of Fallon Medicare Plus and NaviCare is produced by the health plan's Corporate Relations Department. The content of this newsletter has been reviewed by Fallon Health physicians and administrators. This publication does not advance any particular medical treatment, nor does it endorse the management of medical problems without the advice and care of health care professionals. We are not responsible for the content of non-affiliated websites referenced in this publication. Some of the articles in this newsletter may describe services and/or procedures that are not covered benefits. Eligibility for programs and benefits may vary by your plan and product.

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Visit our website at [fallonhealth.org/medicare-choices](http://fallonhealth.org/medicare-choices).

Fallon Health is an HMO plan with a Medicare contract and a contract with the Massachusetts Medicaid program. Enrollment in Fallon Health depends on contract renewal.