

# healthy communities

FALLON COMMUNITY HEALTH PLAN'S QUARTERLY HEALTH GUIDE



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# ask our experts



**Q: Is it true that you have to be extra careful about dental care when you're pregnant?**

**A:** Yes! Making sure you take good care of your teeth and gums is important throughout your lifetime. But for expectant mothers, good dental health is important to ensure a healthy pregnancy.

When a woman becomes pregnant, her hormone levels increase at a fast rate. The greater concentration of hormones promotes the growth of more damaging bacteria in plaque, which in turn causes greater inflammation. The result may be gingivitis. This condition is so common among pregnant women that it is often called "pregnancy gingivitis." It can make gums red, swollen and tender, and even bleed. If this happens, it can lead to periodontal disease, which is a more serious form of gum disease.

If a woman already has problems with her teeth or gums, or if plaque is not removed with a thorough brushing every day, the chances are higher that gingivitis will develop during the pregnancy. This is a concern because gum infections have been linked with increased risk of premature and underweight births.

That's why it's so important to make an appointment with your dentist as soon as you become pregnant—or are even planning to become pregnant. Your dentist will examine your teeth and gums to make sure they're healthy. A dental cleaning also may be in order. If you're pregnant, don't expect to have any dental X-rays taken, as X-rays are not recommended during pregnancy unless you have an emergency.

Throughout your pregnancy, you



should brush your teeth at least twice a day and floss your teeth at least once every day. Go out and buy a new soft-bristled toothbrush, and try to use toothpaste that has fluoride in it. And, for you and baby, be sure to eat a healthy, balanced diet high in vitamin D and calcium.

—Nayeli Velez-McCaskey, D.D.S.,  
Chelmsford, Mass. ■

**Q: I sometimes get symptoms from my asthma when I go outside during the winter. I've heard that cold weather, or having a cold, can bring on asthma symptoms. Is that true?**

**A:** It is true. Both cold air and upper respiratory infections—such as colds or flu—can cause the wheezing, chest

tightness, coughing and shortness of breath that are the classic symptoms of asthma. That's because the lungs of a person with asthma are more sensitive and can react to things that don't affect most people without it.

Being active while out in the chilly winter air, or even just going out into the cold from a warm room, can often trigger symptoms. Cold, dry air evaporates moisture within the airways. When active, this evaporation increases as your breaths become faster and more shallow—especially if you breathe through your mouth instead of your nose, which warms and humidifies the air you inhale. To prevent the cold from triggering your asthma, make sure you are properly taking your medication (if you're on any), and wear a scarf over your mouth and nose when going outside.

No one wants the sniffles and coughs that are so common at this time of year—but avoiding them is even more important for asthma sufferers. Be sure to wash your hands often and take care of yourself to help ward off illness. Having a cold or other respiratory infection makes it much more likely that you'll experience asthma symptoms. Asthma is a disease of chronic lung inflammation, and cold and flu viruses promote more inflammation, which can trigger asthma symptoms. So could pollen, animal danders, dust mites or molds, if you're allergic to them.

Call your doctor if you're having problems controlling your asthma. Working with you, your doctor can find the most appropriate ways to manage your condition. He or she may suggest lifestyle changes or adjust your medications.

—John Renneburg, M.D., specialist in allergy and immunology, Fallon Clinic, and affiliated with Saint Vincent Hospital ■

do you have a health-related question?

Write to us at:  
Fallon Community Health Plan  
Ask Our Experts

Marketing Communications Department  
10 Chestnut St., Worcester, MA 01608

**making a difference**

Our nation's health care system is a hot topic in Washington, D.C., the State House—and our homes. And the cost of care is front and center.



Are you uneasy, maybe even overwhelmed, with the increasing costs of your health care? You may be paying more out of your paycheck or out of your pocket for basic services and insurance coverage. Do you wonder why?

Our local and national leaders are looking at historic legislation that aims to make affordable health insurance coverage available to all. But legislation isn't the only solution. As you'll read in the insert to this magazine, the cost issues are complex. However, there are many steps we—FCHP and you—can take that will make a difference.

Employers are doing their best to continue offering affordable health insurance. FCHP is working closely with them to develop health plan options that meet their needs and yours.

For example, as an FCHP member, you have \$0 copayment for physical exams and well-child visits. You may be reimbursed for many fitness activities through our *It Fits!* program. Members with certain chronic conditions receive extra attention to help them better manage their illness and the associated costs. And that's just for starters.

What can you do? You might begin by reading our feature story, in which one member shares her thoughts about becoming a more informed and more engaged consumer of health care. I hope you'll enjoy her story and be inspired by it.

The message is simple—it's your life and you need to take action. Consider using generic medications that are less expensive. Develop habits that will keep you healthier. Pay attention to your health plan options and your benefits. And be sure to take advantage of all the programs and services offered by Fallon Community Health Plan.

We'll continue to be here for you—every step of the way.

Sincerely,

Eric H. Schultz  
President and CEO  
Fallon Community Health Plan

**ask our experts**

Learn why you should see your dentist when you're pregnant. Plus, take control of your asthma when cold weather—or a cold—strikes.

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Fallon Community Health Plan's quarterly health guide is produced for members by the health plan's Marketing 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.

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

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**m**

*My name is Katie. I'm a member of Fallon*

*Community Health Plan, as well as an employee. I'm also actively trying to live a healthy life, with the help of my family, friends and Fallon Community Health Plan. And with my "insider's view," I can definitely say that FCHP is here for its members every step of the way, helping us to live healthy lives.*



# my everyday health credo: a member's story

*See, I decided three years ago that I was going to lose a few pounds—and I ended up gaining a new perspective on my life and health. And out of that, my fundamental beliefs—my credo—were born. Sounds so official, right? Well, it's much less formal in action, and I don't always follow through. I wouldn't be human if I did. But it's a start.*

## **I believe that I'm the boss of me.**

The truth is, I'm the only one responsible for my body (thighs and all). But honestly, that thought of ultimate responsibility is a little scary. How much easier would life be if I had a little side-

kick to tell me all the answers to being healthy, fit and happy? However, having the discounts and programs that are available to me as an FCHP member definitely helps out.

**I believe in thinking about health as a journey, not a destination.** The first step on my journey was joining Weight Watchers® three years ago. As an FCHP member, I took advantage of the *It Fits!* program and received 12 weeks of Weight Watchers for free. ("Free" has always been a big motivator for me! Free bagels, free cookies ... but I digress.) With the support of my family, I gradually lost 30 pounds

and celebrated with a new wardrobe. Maybe I celebrated too much because since then, my pants are a little tighter and my weight fluctuates—10 pounds up, five pounds down, and so on. But I'm learning to be okay with that by thinking of my life and my health as the clichéd "journey." To love myself through all the ups and downs. To set reasonable goals. To just keep going along for the ride.

**I believe in adding broccoli to my baked potato.** And a banana to my cereal and extra veggies into the spaghetti sauce my husband and I eat

*continued on page 6*

## a member's story

continued from page 5

for dinner. (I'm watching out for his health, too.) In other words, I try to add extra vegetables and fruits anywhere I can, mainly because when I want a snack, my first choice isn't usually an orange or a bag of carrots. I'd rather have crackers, chips or better yet, chocolate. So if I can get part of my "five a-day" hidden under the cheese on a baked potato, I'm all for it.

**I believe in taking the stairs.** As in hoofing it up five flights of stairs to my office instead of taking the elevator. Also, my husband and I signed up for a

gym membership, and since we want to work out together, the best time to go is at 5:30 a.m., three times a week. That hour of the day (when most birds are still sleeping) is not the easiest for us to get moving, so sometimes we don't make it. On those days, I try to do other little exercises—like taking the stairs and walking our dog Charley around the block—to make up for missing our gym date. (And taking Charley for a jaunt around the neighborhood is actually a fun way to get exercise—for him, too!)

**I believe in moderation.** Ah, if this was only as easy as it sounds. I tend to think in terms of "all or nothing"—either I avoid

chocolate chip cookies or I eat a dozen. I'm not sure why I think this way, but I know I'm not alone. Weight Watchers has taught me the basics of moderation, but it's something that I need to be constantly reminded of. The one exception is water—it's good for me and caffeine-free!

**I believe in singing in the car.** As well as doing any other healthy activity that relieves stress. For me, it's singing in the car, writing in my journal, having a great laugh with my girlfriends and doing yoga. And it definitely helps my stress level to get a reimbursement on my yoga classes from FCHP!

**I believe in a holistic approach to my health care.** Physical, mental, emotional, spiritual. To me, it's all connected when it comes to my health. That's why I've checked out acupuncturists with whom I can get discounts through FCHP's *Naturally Well* program. I haven't been yet because I'm doing my homework about acupuncture and other "complementary" methods, learning all I can about it before I get it myself.

**I believe in getting my annual physical.** And why not, since there's no copayment for me and my husband as FCHP members to see our primary care physicians for our routine checkups! My doctor is my guide. I may be the boss of my body, but Doc knows how to identify signs and symptoms of illnesses and can give me tips on how to keep myself healthy.

## take control of your health with our help!

Have you heard about Fallon Community Health Plan's *Every Day Health* program? FCHP has put the tools and resources you need at your fingertips, whether you want to reinforce your healthy lifestyle or just need extra support. See a sample of our *Every Day Health* programs below. For more information, please call our Customer Service Department at 800-868-5200 (TDD/TTY: 877-608-7677), Monday through Friday, 8 a.m. to 6 p.m.

- **Health and wellness programs**, such as *Wellness Works*, *It Fits!*, *Oh Baby!*, *Tobacco Treatment Program* and *SilverSneakers® Fitness Program*
- **Resources and support**, such as *Nurse Connect*, *Healthy Communities* and our many educational programs
- **Online tools**, such as our Web site, *Healthwise® Knowledgebase* and *Healthyroads.com*
- **Member discounts**, such as *Naturally Well* and fitness center discounts
- **Our care services** that support our members in both inpatient and outpatient settings, and include our disease care services programs ■

*SilverSneakers® is a registered trademark of HealthCare Dimensions Incorporated.*

**I believe in asking questions.** How else can you get answers about your health if you don't ask questions? Now, you can ask a health care professional on FCHP's new Nurse Connect line, 24 hours a day, seven days a week. Or, you can get answers to thousands of questions on the Healthwise® Knowledgebase, available at [www.fchp.org](http://www.fchp.org). The Healthwise® Knowledgebase has been a great resource for me and my family. Last year, my sister and I both had colds that lasted for what seemed to be months—miserable months at that. We looked up our symptoms in the online library, which suggested that we contact our doctors. Good thing we checked—I had bronchitis. (My sister, lucky girl, just had a lingering cold.)

**I believe that Fallon Community Health Plan is here for me, every day.** They're here for me with *It Fits!* reimbursements for Weight Watchers and my yoga classes or gym memberships. They'll be here for me when I have a baby. They'll be here for my uncle—who's been a smoker for as long as I can remember and who I'd love to have quit—with FCHP's *Tobacco Treatment Program*. And they're here for you and your family, too, in so many ways beyond health insurance.

*And there it is. Why not make FCHP your "sidekick" and come up with your own credo for a healthier you? ■*



## a day in the life ...

### Monday, January 9

- 5:10 a.m. Alarm goes off. A snowy, icy day. Snooze!
- 7:00 a.m. Alarm (again). Get up and do 30-minute Pilates video (bought with discount from Healthyroads.com).
- 8:00 a.m. Breakfast: 1/2 cup hot oatmeal with raisins, and off to work.
- 8:30 a.m. Skip the elevator and go for the stairs up to my fifth floor office.
- 10:30 a.m. Download *It Fits!* reimbursement form for yoga classes.
- 10:35 a.m. Call PCP to schedule annual physical. (After all, there's no office visit copayment.)
- 12:30 p.m. Lunch! Salad with chicken breast—and small bag of reduced-calorie chips—with girlfriends (who always make me laugh).
- 2:00 p.m. Schedule appointment with chiropractor for husband, who irritated his back injury by shoveling the driveway (like a good boy).
- 3:00 p.m. Snack time! An apple and a tablespoon of peanut butter (and a pat on the back for resisting the chocolate truffles in the office's kitchen)
- 5:30 p.m. Take dog for a walk through the neighborhood.
- 6:15 p.m. Dinner's on with swordfish, whole grain rice, steamed veggies and time with my hubby.
- 8:00 p.m. Me time. Relax with a book and my journal, right before bed.





## not just your ordinary bug

It may seem to some parents that their young children are sick every other week. Flu-like symptoms are common enough that parents might think that their child picked up a “bug” at day care or school. But it’s usually not a serious illness.

Sometimes, however, the bug could be something worse—it could be rotavirus. The virus, which has a characteristic wheel-like appearance under a microscope, got its name from the Latin word *rota*, meaning wheel.

Every year, approximately 55,000 children in the United States are hospitalized with severe diarrhea and dehydration caused by rotavirus. The virus typically affects children between the ages of 24 months and 4 years, and most children contract the virus by the time they’re 3.

It’s a very contagious illness that may be passed on by an infected child who touches a toy or someone who doesn’t wash hands after changing a diaper.

Rotavirus can also be responsible for causing vomiting, fever, stomach pain and severe dehydration. This can be especially dangerous for children under the age of 2. Sometimes the dehydration even calls for a trip to the hospital for intravenous fluids.

To reduce your child’s risk of becoming dehydrated, make sure he or she is taking in fluids that contain electrolytes, such as Pedialyte®. You can also give your child clear liquids or items like Jell-O® and Popsicles® to increase their fluid intake, too.

Signs that your child is dehydrated include fewer trips to the bathroom



or dry diapers for several hours, dry mouth, an absence of tears when a child is crying, and even sunken eyes. If your child shows any of these signs, call your primary care provider or pediatrician for advice on other treatment options. ■

## turn it down ... and off!

Did you give your teenager an iPod® or other portable music device as a recent holiday or birthday gift? If so, you might want to talk about and monitor your son’s or daughter’s potential misuse of these fun products.

Portable audio players store hours of music. As a result, teens are listening to music longer—and louder—putting them at risk for ringing in the ears (tinnitus) or even significant hearing loss.

Walkmans®, introduced in 1980, popularized the use of headphones and ear buds for listening to music. People commonly used them while exercising or for short-term listening.

But the introduction of the iPod in 2001 changed the way that people,

especially teens, experience music. Teens often seem permanently attached to their MP3 player. They use it to block out their environment when studying, reading, walking, working or even traveling on a subway or bus.

Studies have shown that when you are exposed to a volume of 85 decibels for eight hours, you tend to develop hearing loss. Since some portable music devices can reach or exceed 105 decibels (an aircraft taking off on the runway is 110 decibels), listeners need to be aware of the dangers when they pump up the volume.

Hearing tends to progressively get worse as we age and the more abuse to the ears, the sooner one will see the effects.

Encourage your teen to limit how often and how long he or she uses a portable music device every day. Suggest that the volume be kept at only 60% of the total volume potential. The music is too loud if your child can’t hear you over the music or if you can hear music from the headphones or ear buds.

And be sure to follow your own advice! ■

—Camille Catalano, hearing instrument specialist, Holden Hearing Aid Center, Holden, Mass.

# fchp update



## fchp president receives scouting's top honors

Eric Schultz, FCHP President and CEO, recently received the Boy Scouts of America's highest honors. The Mohegan Council of the Boy Scouts of America awarded Schultz the **Distinguished Citizen Award** and the **Distinguished Eagle Scout Award**. Both awards are highly prized because they are rarely given.



The Distinguished Citizen Award is given to someone who exemplifies the "spirit of scouting" in his adult life. The Distinguished Eagle Scout Award acknowledges Eagle Scouts who have distinguished themselves in business, professions and service to their country.

As an Eagle Scout, Schultz is an active board member for the Mohegan Council of the Boy Scouts of America and is an assistant Scoutmaster for Troop 100 in Westborough. ■

## you can count on us

You want to speak to a person when you have a question. You'd like someone to call you back when you need ongoing help. You'd like to talk to someone who can point you in the right direction.



Fallon Community Health Plan has been listening to you! One of our top goals always is to make it easier for you, our members, to navigate the health care system.

### at your service

In our Customer Service Department, and throughout our organization, we've made it a priority to have knowledgeable employees who take the time needed to respond to your questions or concerns.

If you call us with a more complex situation, we guarantee we will call you back after a quick and careful review. We've even added a registered nurse to our customer service team to help us respond accurately and quickly. Our representatives are happy to explain your benefits, guide

you in choosing a doctor or send you requested information.

When you need us, we don't hesitate to go the extra mile. For example, as the new Medicare prescription drug coverage went into effect on New Year's Day, we had FCHP representatives at key pharmacies to resolve any issues for our senior members on the spot. Later in January, our customer service manager even met with a Fallon Senior Plan™ member at a coffee shop near his home so he could rejoin FCHP after being accidentally enrolled by Medicare in another plan.

In a dramatic example of truly listening to our members, one of our customer service representatives grew concerned as a senior caller with labored breathing struggled to talk to her. He did not want to call 911, but the representative and her manager decided it was in the member's best interest to do so. After they placed the call, they remained on the phone with him until the ambulance arrived.

### staying in touch

Because being the best is an ongoing process, we continue to seek out your ideas and opinions. If you get a call from us, don't be surprised. We regularly make calls to our members just to see how they're doing and to remind them of our new programs and services. And, we hope you won't hesitate to call us if you need our help. You can reach us at 800-868-5200 (TDD/TTY: 877-608-7677), Monday through Friday, 8 a.m. to 6 p.m.

Throughout 2006, we remain focused on giving our members exceptional service and taking every opportunity to improve. We want to be here for you, every day. ■

## post-mastectomy benefits reminder

Did you know that Fallon Community Health Plan provides benefits for mastectomy-related services? These include reconstruction of the breast affected by a mastectomy; surgery and reconstruction of the other breast with the goal of producing a symmetrical appearance; treatment of physical complications of all stages of mastectomy; and prosthesis. For more information, call Fallon Community Health Plan at 800-868-5200 (TDD/TTY: 877-608-7677). ■

## it fits! even better

Now our popular *It Fits!* feature will give you even more “bang for your bucks!” Fallon Community Health Plan recently expanded *It Fits!* to include many more athletic activities. For example, town and school sports programs for all ages are now covered when they include an aerobic and instructional component.

FCHP already reimburses you, through *It Fits!*, if you join a local fitness center, take aerobics, Pilates and yoga classes (by a certified instructor) or participate in Weight Watchers® programs. The total reimbursement remains \$200 for family and \$100 for individual contracts.

And now we'll reimburse you for even more activities. These may include baseball, softball, soccer, hockey, dance and gymnastics for adults and children. You can choose to be reimbursed for your child's school sport user fees, or registration in sports leagues or camps. Some items that are not covered include equipment, green fees, transportation, lodging and meals.

We hope this expansion will particularly support and encourage physical activity for our younger members. After all, children who participate in physical activity see benefits involving weight, muscular

## fchp supports better-endings partnership

Fallon Community Health Plan always has advocated for health care proxies and better end-of-life care. FCHP has taken our support one step further by pledging a total of \$75,000 (\$25,000 a year for three years) to the **Central Massachusetts Partnership to Improve Care at the End of Life**.

Now three years old, the Central Mass. Partnership has as its vision that “all persons in Central Massachusetts live their last days in this life as comfortably as possible, in the setting of their choice, according to their expressed wishes, while they and their families are supported by a caring community.”

Among the partnership's many initiatives is an eight-page brochure, *A Guide for a Better Ending*, which includes the Massachusetts Health Care Proxy form. This brochure is now available on the FCHP Web site at [www.fchp.org/members/resources/directives.aspx](http://www.fchp.org/members/resources/directives.aspx).

For more information about the Central Massachusetts Partnership to Improve Care at the End of Life, visit their Web site at [www.betterending.org](http://www.betterending.org). ■

strength, bone mass, self-esteem and much more!

If you have any questions, please log on to [www.fchp.org](http://www.fchp.org) or call Customer Service at 800-868-5200 (TDD/TTY: 877-608-7677), Monday through Friday, 8 a.m. to 6 p.m. ■

*Benefit may vary by employer group.  
Weight Watchers® is a registered trademark of  
Weight Watchers International, Inc.*

## more for you at [www.fchp.org](http://www.fchp.org)

If you haven't been to our Web site recently, you'll want to take another look! This winter we made several exciting additions to the site that you'll find interesting and helpful.

First, you can now log in to *My FCHP*, the new member section on our site for **secure customer interaction**. You'll be able to access information about your FCHP benefits, choose a physician, find out more about our wellness programs, obtain the resources to make the best health care decisions, and more—all in a secure environment.

- Be sure to try out your new **Personal Wellness Profile™** tool. You'll begin by answering several questions about your personal and family medical history, your current health, how well you eat, how active you are and more. When completed, the tool will automatically give you a profile of your health pluses and minuses so that you know where to focus your attention for better health. Use the My Personal Wellness Plan work sheet to write down your health

## link to information about your care

Now you can get an overview of our **Quality Services Program** on our Web site at [www.fchp.org/about/quality.aspx](http://www.fchp.org/about/quality.aspx). 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.

Learn more details by downloading a copy of our *Quality Services Program* brochure at this Web address. You also may call our Quality and Health Services Department at 508-368-9101 for this information.

Look up other important information on our Web site, too. What are your rights and responsibilities as an FCHP member? What should you know about preventive care? What should you do in an emergency? How do you find an interpreter? For answers to these questions and additional information related to your care, please go to our Web site, [www.fchp.org](http://www.fchp.org). Simply click “Resources” in our “Members” section. You also can request this information by calling our Customer Service Department at 800-868-5200 (TDD/TTY: 877-608-7677), Monday through Friday, 8 a.m. to 6 p.m. ■

goals and action plans. And, you can also consult the Online Library for articles with practical suggestions.

- Need more personal guidance? Now you have it with **our online supplement to Nurse Connect**. Nurse Connect is our new phone line that gives you around-the-clock access to registered nurses and other health care professionals who serve as health coaches. (Read more about it on page 16.) Through *My FCHP*, at [www.fchp.org](http://www.fchp.org), our health plan members may now log in to access Nurse Connect's Dialog Center<sup>SM</sup>. You'll be able to send a secure message to a health coach and get a reply within 24 hours. You'll also find extensive health information resources to help you be more informed about your care. Member health information will be kept private and secure under applicable state and federal laws.
- Now we've made it easier for you to **learn all about any medication** prescribed for you or a loved one. Check out the new drug database feature that we've added to the Healthwise<sup>®</sup> Knowledgebase link on our home page, [www.fchp.org](http://www.fchp.org). Simply type a drug name into the Healthwise search engine and get an instant profile of your medication, with need-to-know facts like what to do if you miss a dose, possible side effects and drug interactions. The fact sheets are easy to read, and can guide you in taking your medications safely.

And please come back to our Web site again soon! We'll be adding a special tool so you can compare hospitals in the FCHP network for their quality performance. ■

## fchp grants support obesity and depression programs

Programs aimed at preventing childhood obesity and at improving primary care treatment of depression recently received support from Fallon Community Health Plan with grants of \$5,000 each. These unique FCHP grants focus on programs directed by physicians and that contribute to FCHP's mission of *making our communities healthy*.

FCHP is funding the startup of **Start Healthy, Stay Healthy**, a pilot program at UMass Memorial Medical Center in Worcester. The program aims to change lifestyle patterns for children who are overweight or at-risk for becoming overweight.

FCHP awarded its second grant to Northeast PHO to develop practical **tool kits for treating depression** for its primary care providers on the North Shore. The goal is to promote more understanding and collaboration with PCPs and their patients in the successful treatment of depression.

"As a leader in health care," said Eric H. Schultz, President and CEO, "Fallon Community Health Plan is proud to be working alongside innovative providers who share our commitment to improving the lives of those we serve. I am very enthusiastic about the positive impact these programs may have in their communities." ■



### **Start Healthy, Stay Healthy**—UMass Memorial Medical Center

At the grant presentation were (left to right): Jennifer Teed, R.D., UMMMM Nutritionist; Suzanne McLaughlin, M.D., Assistant Professor of Pediatrics; Dan Concaugh, Esq., FCHP Vice President, Network Development and Management; Caryn Sweeney, FCHP Provider Relations Representative; Kathy Bien, FCHP Contracts Manager



### **Tool Kit for Management of Depression in Primary Care Practice**—Northeast PHO

Present at the grant award were (left to right): Sue Wilder, FCHP Provider Relations Representative; Mark Libon, Ph.D., Vice President Outpatient Mental Health and Substance Abuse Services, Health and Education Services; Caryl Beison, Director of Operations, NEPHO; Carol Freedman, R.Ph., MAS, Pharmacist, NEPHO; Joel Shelkrot, M.D., Medical Director, NEPHO; and Dan Concaugh, Esq., FCHP Vice President, Network Development and Management

# health, fitness and you!



## safe heating for health

With the high cost of heating our homes this season, many of us are setting our thermostats as low as we can tolerate. By reducing the usual daytime temperature by even one degree, you can save one to three percent off your heating bill. It's possible to lower the temperature even more overnight or while you are away.

*But be careful about maintaining an adequate indoor temperature if you have infants, older adults or someone who is ill at home.* Infants lose body heat more easily than adults, and seniors often make less body heat because of a slower metabolism and less physical activity. Someone who is ill cannot tolerate the cold so easily either.

If this is the case, set your thermostat to at least 68 degrees. Even mildly cool homes with temperatures from 60 degrees to 65 degrees can trigger hypothermia, a dangerous drop in body temperature to below 96 degrees. (The best way to identify someone with



hypothermia, according to the U.S. Centers for Disease Control and Prevention, is to look for the “umbles”—stumbles, mumbles, fumbles and grumbles. Call 911 for emergency help.)

So, as you look to conserve energy this winter, make sure your family dresses warmly not only outdoors, but indoors, too! For other tips on lowering your heating bill from the U.S. Department of Energy, visit [www.eere.energy.gov/consumer/tips/heating\\_cooling.html](http://www.eere.energy.gov/consumer/tips/heating_cooling.html). ■

## breathe easier

Carbon monoxide, or CO, is a colorless, odorless gas that can be deadly. Because you can't see it or smell it, dangerous levels can build up in your home without you even knowing. Symptoms of CO poisoning are often similar to those of flu, such as headache and nausea. In more serious cases, CO causes unconsciousness or death.

Gov. Mitt Romney recently signed Nicole's Law, which mandates CO detectors for homes and residential buildings. The law goes into effect March 31 for single-family homes, and will be enforced by local fire departments during home inspections prior to the sale or transfer of property. Homeowners are being urged to install CO detectors voluntarily.

Like smoke detectors, CO detectors sound an alarm when CO levels get too high, giving you and your family time to escape. If your CO detector goes off or you suspect exposure, get everyone out of the house immediately. Call the fire department from a neighbor's, and seek medical help if anyone shows symptoms of CO poisoning.

To read the text of Nicole's Law, go to [www.mass.gov](http://www.mass.gov) and type “Nicole's Law” in the search engine for a direct link. ■

## is tanning indoors safe?

Ah, isn't it great to have a tan year-round simply by visiting your neighborhood tanning salon? A tan makes you look and feel great, right? Maybe so—but is it worth it? The answer is: definitely not. Tans you get indoors have the same major health risks as those you get from natural sunlight.

## know your cpr

Take note—CPR guidelines have changed.

The American Heart Association now recommends giving 30 chest compressions for every two rescue breaths for all victims from infants (excluding newborns) through adults. The AHA had previously recommended just 15 compressions. This change, the experts say, should increase blood flow to the heart, brain and other vital organs. Other changes to the guidelines have also been made.

For information about the new guidelines or taking a class near you, call the American Heart Association at 877-242-4277 or visit them online at [www.americanheart.org](http://www.americanheart.org) (type “CPR 2005 Guidelines” in the search engine). ■

Like the sun, indoor tanning devices emit dangerous levels of ultraviolet rays, a serious health risk. Ironically, the “healthy” look of a tan actually means that skin damage has occurred. Plus, getting a base tan indoors provides little protection against sunburns and, like an outdoor tan, causes DNA damage. A base tan typically offers a sun protective factor of only about SPF-4, contrary to the SPF-15 and higher that’s recommended for safety.

Dermatologists, doctors who specialize in skin care, insist there is no such thing as a safe tan—indoors or out. More than one million new cases of skin cancer are diagnosed in the United States every year. The American Academy of Dermatology estimates that one in 62 Americans have a lifetime risk of developing invasive melanoma, skin cancer’s most serious form. That’s a 2,000% increase from 1930.

Unprotected or excessive exposure to ultraviolet radiation is the major cause. On top of the cancer risk, exposure to UV rays leads to premature aging of the skin, damage to your eyes and to the body’s immune system. (These are good reasons to use adequate sunscreen whenever outdoors—even in winter.)

Despite knowing these risks, teenagers are turning to the tanning salons in droves, according to numerous studies. Unfortunately, indoor tanning is particularly harmful to teenagers because, as they are growing, their skin cells are dividing more rapidly than they do in adulthood. Even a single sunburn increases their risk of skin cancer. Damage from UV radiation in these early years can be particularly harmful—and should be avoided.

For more information about the risks of indoor tanning, you can read a brochure by the Federal Trade Commission at [www.ftc.gov](http://www.ftc.gov). Simply type “indoor tanning” in the search box on the home page.

—Michael Constantine, M.D., medical oncologist, affiliated with Community Care Center, Milford, and Milford Regional Medical Center ■

## figuring fitness

Body mass index, or BMI, has gained popularity as a better way to calculate whether you are at a healthy weight.

For most people, determining your BMI as well as the circumference of your waist are reliable ways to estimate your body fat and the health risks\* associated with being overweight. These risks include, among others, high blood pressure, coronary artery disease, stroke, osteoarthritis, some cancers and type II diabetes. Generally, the higher your BMI, the higher your health risk. The risk increases even further if your waist size is greater than 40 inches for men or 35 inches for women.

The standard BMI ranges are classified as:

- below 18.5 = underweight
- 18.5 to 24.9 = normal weight
- 25 to 29.9 = overweight
- 30 and above = obese

These BMI ranges for adults\*\* are calculated using a simple math equation based on weight and height. For example, someone who weighs **150 lbs.** and is **5 feet 8 inches tall** (68 inches total) would calculate BMI this way:

$$\begin{aligned} \text{BMI} &= (\text{weight in pounds} \times 700) \div (\text{inches squared}) \\ &= (150 \times 700 = 105,000) \div (68 \text{ inches} \times 68 = 4624) \\ &= 105,000 \div 4624 = 22.7 \text{ BMI} \end{aligned}$$

This person, with a BMI of 22.7, would fall into the normal weight category.

To find your BMI, you can do the calculation above or just click on the Healthwise® Knowledgebase link on our home page, [www.fchp.org](http://www.fchp.org). (It’s also listed under our “Quick links” as “Health encyclopedia and reference guide.”) Once in Healthwise, search for “interactive,” and choose the tool, *Is Your Weight Increasing Your Health Risk?*

Use your BMI assessment as a starting point and talk with your doctor about healthy weight and preventive measures you can take to stay well—like taking advantage of FCHP’s *It Fits!* program to join health clubs or Weight Watchers®.

\* Some studies have suggested that the body mass index over- or under-estimates health risks in various non-European populations, and in athletes and the elderly.

\*\* For children ages 2 to 20 years, BMI is plotted on a growth chart specific for age and gender. For additional information, check out [www.keepkidshealthy.com](http://www.keepkidshealthy.com). Just type “BMI” in the search engine.

Benefits may vary by employer and plan.

Weight Watchers® is a registered trademark of Weight Watchers International, Inc.

# seniority



## keep the winter blues at bay

While few of us welcome winter with open arms, keeping an open mind can help. Regardless of your age or fitness level, there's a lot you can do to turn winter "blahs" into "ahs."

Make a list of the things you already enjoy to keep active and in touch with friends. And there are always new things to try!

### outdoor activity

Get outside as much as you're able.

- Join (or form) a walking group. This is a great way to get your exercise and socialize at the same time.
- If you downhill ski, enjoy the company! More seniors than ever are hitting the slopes. Check out our Wachusett Mountain discounts at [www.fchp.org/members/benefits/overview.aspx](http://www.fchp.org/members/benefits/overview.aspx).
- Snowshoeing (or cross-country skiing or even walking) in a nearby state park will have you feeling fit. For more ideas, contact the Appalachian Mountain Club, where you have a membership discount. (For details, see [www.fchp.org](http://www.fchp.org). Under the "Members" section, click on "Benefits overview.")

### indoor activity

When the weather isn't cooperating, consider indoor options that will keep you busy—besides TV!



- Join a health club. (Read more about the SilverSneakers® Fitness Program in this section.)
- Go to the mall to walk, talk and window shop with friends. (Many malls have senior walking clubs.)
- Put on an exercise video at home. Or turn on the radio and move to the music.
- Create your own exercise routine that's practical and enjoyable. You can walk up and down your stairs (carefully!). Lift cans of vegetables or hand weights. Do simple leg and arm lifts.

### mental exercise

- Read a book, write a letter, work a crossword puzzle or do a craft project.
- Go to your local library or visit the senior center. (Ask what programs or group trips they have.)
- Volunteer. You may even find someone whom you can help to keep his or her winter blues at bay. ■

## we're here for you

Fallon Community Health Plan wants to thank you for your continued membership in Fallon Senior Plan™.

Throughout the past year, FCHP has taken an active role in educating our members and their families, as well as the community at large, about the new Medicare prescription drug program. We hope we've been successful in helping you make an educated decision about your health care coverage.

FCHP is still here to help you get answers about your medical and prescription coverage. If you need clarification about Medicare Part D or your Fallon Senior Plan benefits, don't hesitate to call us. In addition, we invite you to attend an upcoming educational meeting in your area. Call our Customer Service Department Monday through Friday, 8 a.m. to 6 p.m., at 1-800-868-5200 (TDD/TTY: 1-877-608-7677). We'll be happy to assist you.

You also may call 1-800-MEDICARE (1-800-633-4227) (TTY: 1-877-486-2048) 24 hours a day, seven days a week for more information about Medicare benefits and services, including general information about health or prescription drug benefits. ■

## it may not be too late

Throughout 2005, people with Medicare were encouraged to enroll in a plan offering the new Medicare

prescription drug coverage, known as Medicare Part D.

We want to remind you that **May 15 is the last day** to make changes to your prescription drug coverage for 2006. **Fallon Senior Plan™ offers plans with and without Medicare prescription drug coverage.** If you are currently a member of a Fallon Senior Plan without Medicare prescription drug coverage, you may want to consider a Fallon Senior Plan with Medicare prescription drug coverage.

Please note that **you may make changes** to how you get your health insurance if you have a “qualifying event” (including if you move in or out of your plan’s service area or you get married).

According to *Medicare & You 2006*, “Even if you don’t take a lot of prescription drugs now, you still should consider joining a drug plan in 2006. As we age, most people need prescription drugs to stay healthy.”

*Medicare & You 2006* continues with the caution: “If you don’t join a plan by May 15, and you don’t currently have a drug plan that, on average, covers at least as much as standard Medicare prescription drug coverage, you will have to wait until November 15, 2006, to join. **When you do join, your premium cost will go up at least 1% per month for every month that you wait to join** [our emphasis]. Like other insurance, you will have to pay this penalty as long as you have Medicare prescription drug coverage. If you join by December 31, 2006, your coverage will begin January 1, 2007.”

If you are a Fallon Senior Plan member who receives coverage through your retiree group plan, these deadlines and penalties may not apply. ■

## a healthier you—at no extra cost

Exercising and keeping yourself at a moderate weight are two great practices for your physical and mental well-being. And it’s never too late to reap the benefits!

Fallon Community Health Plan offers the support you need to help you get started and stay motivated. All Fallon Senior Plan™ members can enjoy the SilverSneakers® Fitness Program and a Weight Watchers® membership, both at no additional cost beyond your monthly plan premium and your Medicare Part B premium.

**SilverSneakers** is a health and fitness program that gives you a basic membership to select fitness facilities, which are located in our service area and across the nation. (New! SilverSneakers has added three facilities in our service area: Auburn Yoga & Pilates Center in Auburn; Wendell P. Clark Memorial Community Center in Winchendon; and Tri-Community YMCA in Southbridge.)

You may participate in your choice of fitness classes that focus on improving strength, flexibility, balance and coordination. You’ll also have access to exercise equipment and, where available, swimming pools, and steam and sauna rooms. It’s a great way to get and stay fit, as well as meet new friends!

Also, you may take advantage of the popular Weight Watchers program. Each calendar year, members in our HMO plans can request one set of coupons for a 12-consecutive-week membership to Weight Watchers at [www.fchp.org](http://www.fchp.org) (under “Members,” then “Request materials”) or by calling Fallon Community Health Plan at the number below. (Call us to find out about our Weight Watchers benefit for PPO members.)

For more information about SilverSneakers or the **Weight Watchers** program, please call 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., or go online to [www.fchp.org/SeniorPortal/overview/index.aspx](http://www.fchp.org/SeniorPortal/overview/index.aspx).

*SilverSneakers® is a registered trademark of HealthCare Dimensions Incorporated.*

*Weight Watchers® is a registered trademark of Weight Watchers International, Inc. ■*

## get answers 24/7 with nurse connect

Your baby has a high fever and it's the middle of the night. You want to learn more about a recent diagnosis. You want to know more about your treatment choices so you can make an informed decision. Medical questions can arise at any time, day or night.

And now you can get answers, day or night. Fallon Community Health Plan has joined with Health Dialog to offer our members **Nurse Connect**. You have access to registered nurses and other health care professionals who serve as health coaches 24 hours a day, seven days a week, 365 days a year.

**The Nurse Connect number is 800-609-6175 (TDD/TTY: 800-848-0160).**

When you have a health question, you may immediately call a health coach, who can provide personalized education and support, help in making healthy decisions, educational materials relevant to a recent diagnosis or condition and help with finding additional health information online.

And there's more. You can log in to **Nurse Connect's Dialog Center<sup>SM</sup>**, through "My FCHP" on our Web site, where you can send a secure message to a health coach and get a reply within 24 hours. You'll also find extensive health resources to help you become more informed about your care. Member health information will be kept private and secure under applicable state and federal laws.

This is a way for you to be more educated and engaged in your health care and better communicate with your doctor. Look for the Nurse Connect magnet in this issue of the magazine. And please share our Nurse Connect number with your FCHP friends! ■

## on our cover ...

FCHP member Katie Frantz, and her dog Charley, know that having fun is an important part of being healthy. Inside this issue of *Healthy Communities*, Katie shares her perspective on life and health. When reading Katie's story, you may think that her dedication to a healthier lifestyle is her full-time job. But Katie's approach is to incorporate better nutrition, more exercise and a positive attitude into her everyday life.

In addition to a real full-time job as a writer and editor, she is pursuing a master's of arts degree in experiential health and healing. In her "free" time, she is a serious beaded-jewelry maker, a poet, a freelance Web designer and a former soprano in an *a cappella* singing group from Western Massachusetts. She and her husband frequently visit with their families when not caring for their house, yard, gardens—and Charley. As for Charley, he loves his daily walks and tries to eat right, too.

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