

# healthy

WINTER 2013

## communities



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## Finding a better way

*Innovation is creativity with a job to do.*  
— John Emmerling, innovation guru

I am proud of a recent Fallon Community Health Plan achievement that extends our tradition as an innovative organization. FCHP partnered with Magellan Health Services in a joint venture, called Fallon Total Care, which was chosen as one of only six organizations to participate in a new state program. The program, which will launch this summer, aims to improve care and coverage for residents aged 21 to 64 who have complex health care needs and qualify for both Medicaid and Medicare.

Innovation continues to be at the heart of our company, built into the vision, values and core competencies that guide us. Being an innovator means consistently generating fresh ideas and working hard to bring people something different and better. It means creating and offering solutions for better quality, more affordable care. Let me share a couple of FCHP examples, among many.

We were the first health plan in Massachusetts to introduce a limited-network product, called FCHP Direct Care, which continues to grow and save participating members premium dollars while still receiving top-notch care. We've expanded that now-popular approach with FCHP Steward Community Care in Eastern Mass. We've also created customized "Advantage" products that are saving several businesses and their employees millions of dollars and, in some cases, jobs.

FCHP has evolved into a health care services organization that is unique as both a health plan—and also a provider of care through Summit ElderCare®, which we founded in 1995 as the region's first comprehensive health care program to offer seniors and their caregivers an alternative to nursing home placement. Today, it's the largest Program of All-inclusive Care for the Elderly model in New England.

Our innovation emerges from strong teamwork within our organization and partnerships with our members, providers, businesses and the communities we serve. We'll continue to anticipate your evolving health care needs and create innovative, common-sense solutions—so that you, as an FCHP member, can have a better health care experience.

Share your thoughts with us at [healthycommunities@fchp.org](mailto:healthycommunities@fchp.org).



*Patrick Hughes, President and CEO, Fallon Community Health Plan*

A stylized, handwritten signature in black ink that reads "Pat".

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## A bite of sunshine!

Next time you go food shopping, bring home some fresh, sweet oranges.\* Their bright color, juicy flavor and health benefits are certain to cheer you up this winter!

Oranges are packed with good-health ingredients. Consider the benefits of one medium orange:

- Only 80 calories
- 100% of daily recommended vitamin C
- Fat-free, sodium-free, cholesterol-free
- Significant source of potassium
- Good source of fiber—an advantage over drinking orange juice

These benefits, and more, make oranges a great choice for a guilt-free snack or dessert. Peel, take a bite, and let the sunshine in! ●

*\* Sweet oranges, unlike grapefruit, don't seem to interact with medicines. However, check with your doctor or pharmacist before consuming any citrus fruits if you take prescription medications.*

*Source: USDA National Nutrient Database for Standard Reference*



## Have that difficult conversation now

Death is one of those big topics that most of us would rather avoid talking about. So where does that get us? The end result is topsy-turvy: while 70% of us say we wish to die at home, 70% of us end up dying in a hospital or nursing home.

Last August, four years after caring for her mother who had Alzheimer's, journalist Ellen Goodman, collaborating with the Institute for Healthcare Improvement, launched "The Conversation Project." This national campaign aims to encourage open discussions about aging and death, and to help caregivers understand their older family members' end-of-life wishes.

You'll find all the details at [www.theconversationproject.org](http://www.theconversationproject.org).

As the campaign states, "Too many people are dying in a way they wouldn't choose, and too many of their loved ones are left feeling bereaved, guilty and uncertain. ... It's time to share the way we want to live at the end of our lives. ... We believe that the place for this to begin is at the kitchen table—not in the intensive care unit—with the people we love, before it's too late."

On the Web site, you can download the Conversation Starter Kit to help you get your thoughts together and figure out where to begin. Whether you're getting

“Don't be afraid to ask your doctor difficult questions about end-of-life care.”

ready to tell someone what you want, or you want to help someone else get ready to talk, the Starter Kit can be a useful guide. You also can read and share personal stories.

"It's a very positive first step to start talking about this topic with family and significant others—which will certainly make it a bit easier if you ever face tough medical decisions," says Russell J. Munson, M.D., FAAFP, Senior Medical Director, Clinical Integration, at Fallon Community Health Plan (FCHP).

"Also, don't be afraid to ask your doctor difficult questions about end-of-life care," Dr. Munson adds. "All Massachusetts physicians are required to get continuing medical education on the topic and can help inform and support your conversation with different ideas to think about."

For more information about advanced care planning and health care proxies, go to [fchp.org/directives](http://fchp.org/directives). ●



# more

## New! Check your benefits and claims online!

Be sure to regularly visit [fchp.org](http://fchp.org) to be among the first to use our new My FCHP member portal that we're launching this winter. You'll discover easy-to-use tools and functionality—including the ability to check your benefits and claims. You'll appreciate the improved self-service capabilities that will help you better understand and manage your health insurance.

Here's a sample of what you'll be able to do in the new, improved My FCHP:

**Look up claims:** Members will see their submitted claims and see details such as claim status, date the claim was paid, how much the provider billed for services and any cost-sharing you may have for the claim. You can search for claims by date or by claim ID number.

**View benefits:** Members will be able to view and print member-specific benefit information and plan documents, such as your *Member Handbook* and your *Schedule of*  
*continued*





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*Benefits or Covered Services List* (which describe, and list the cost share of, your benefits).

**Use other tools:** You'll have the ability

to order a new ID card and download and print a temporary card. You can also access interactive health tools, such as "Find and compare hospitals" and the Personal Wellness Profile.

## Watch for our member ID card app!

Your Fallon Community Health Plan member ID card is security in your wallet. Now we're adding the convenience of an "e-card!" You'll be able to get your mobile FCHP member ID card, as well as a spouse's or child/grandchild's card, for your iPhone® or Droid®. FCHP is the first health insurer in the state that will offer this convenience to our members.

With our free mobile ID card app, you'll be able to easily view your card, see any copayments you might have, use it at many doctors' offices, or e-mail or fax an image of the card to a doctor, hospital or pharmacy. There'll be no more worry about forgetting your own or a family member's ID card—it'll be right on your phone!

To get started:

1. Check the iTunes App Store or Google Play for the free FCHP Member ID Card app. (If it's not there, check again soon—it's coming!) Download the app.
2. When you first log in, you'll need to enter your member ID number, located on your ID card that you received from us in the mail.
3. Enter your ZIP code.

Your member number will be saved after the first time you log in for your convenience.

For your security, only the last four digits of your member number will be visible. Each time you log in, you will need to enter the first five digits of your ZIP code.

For more information and links to the app stores, see [fchp.org/mobileID](http://fchp.org/mobileID), or call Customer Service at the number you'll find on the back of your member ID card. ●



**Get in touch with FCHP:** The new portal will allow members to contact us securely and privately through our secure e-mail form.

You'll need to register to start using the new My FCHP. Current users will need to re-register. To begin, visit the Members section of [fchp.org](http://fchp.org), find the login box at the top right of the screen, then click the "Register" link. You'll just need to enter some basic information (such as your member ID number) and create a password! ●

## Pharmacy and prescription drugs made clear

Now it's easier to understand your pharmacy benefits and find out which formulary you have—visit [fchp.org/members/Pharmacy](http://fchp.org/members/Pharmacy) today! ●



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  - **Quitting smoking:** [twitter.com/quittowin](http://twitter.com/quittowin)
  - **General FCHP news:** [twitter.com/fchp\\_news](http://twitter.com/fchp_news)
  - **Jobs at FCHP:** [twitter.com/fchp\\_careers](http://twitter.com/fchp_careers) ●

benefits

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### For more information—

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

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

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

- **General FCHP Customer Service** 1-800-868-5200
- **FCHP MassHealth members** 1-800-341-4848

We're available Monday through Friday, 8 a.m. to 6 p.m. TTY users, please call TRS Relay 711. ●

For more information, see the brochure at the U.S. Department of Labor Web site, [dol.gov/ebsa/pdf/whcra.pdf](http://dol.gov/ebsa/pdf/whcra.pdf), or call FCHP Customer Service using the number on the back of your membership ID card. ●

*\* Please note that even though this law applies only to people in group health plans, if you are an **FCHP MassHealth** member you are covered for all medically necessary medical and surgical services for the treatment of mastectomy-related services.*

### Is it time to apply for your fitness reimbursement?

Our popular It Fits! program reimburses eligible FCHP subscribers at any time for many fitness activities—everything from ski lessons, lift tickets and season passes to gym memberships and classes, new cardiovascular home fitness equipment, certain weight-loss program fees, and more!

Our standard reimbursement is up to \$400 for families (\$200 for individuals) per benefit year. Final requests for reimbursement must be made no later than three months following the end of a benefit year.

For many of our subscribers (the person whose name the health insurance policy is in), the benefit year is a calendar year—January 1 through December 31. In that case, your It Fits! reimbursement request must be submitted to us no later than the end of March.

*continued*

### Welcome new members!

You've received your new FCHP member\* welcome kit with a *Schedule of Benefits*, an FCHP ID card and a welcome call from us to answer any questions you might have.

Now we encourage you to visit [fchp.org/newmember](http://fchp.org/newmember) to find out what to do next, how we'll help you transition to FCHP coverage if you're receiving care for an ongoing medical condition or pregnancy, and get answers to frequently asked benefit questions.

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

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

### Mastectomy-related services are covered

The Women's Health and Cancer Rights Act (WHCRA) provides protections for our employer group health plan members\* who elect breast reconstruction after a mastectomy.

Under the WHCRA, group health plans offering mastectomy coverage also must provide coverage for certain services related to the mastectomy in a manner determined in consultation with your attending physician and you.

This required coverage includes all stages of reconstruction of the breast on which the mastectomy was performed; surgery and reconstruction of the other breast to produce a symmetrical appearance; prostheses; and treatment of physical complications from the mastectomy, including lymphedema.

benefits

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If your benefit year begins April 1, your request is due by the end of June; if it's July 1, you would have a deadline of the end of September.

Simply complete the reimbursement form found at [fchp.org/itfits](http://fchp.org/itfits) or on your plan's home page, linked from [fchp.org](http://fchp.org). Or, request a copy from Customer Service; the number is on the back of your member ID card. Mail it to us with the necessary documentation. See form for details. Don't miss out on getting some cash back!

### New Weight Watchers discount, too

FCHP commercial plan members can sign up for Weight Watchers® Online\* and receive a 20% discount, or sign up for Weight Watchers Monthly Pass\*\* to attend local meetings and receive a 25% discount off of the regularly marked price.

To take advantage of this discount, visit [wellnessweightwatchers.com](http://wellnessweightwatchers.com) and use Employee ID #59685 and the Passcode "fchpwellness". Members still should submit for reimbursement by using the It Fits! form with proof of purchase. ●

*Please note that this program is not available to FCHP MassHealth members.*

\* Your subscription will be automatically renewed each month at the company monthly rate until you cancel.

\*\* Monthly Pass will automatically renew each month until you cancel. Your account will be charged up to 15 days prior to your renewal date at the company monthly rate.

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

## More You in action

"It took only one medical emergency for me to realize how much I didn't know about health insurance," says FCHP Select Care member Eileen Pinchuck. "I'm so grateful that Fallon Community Health Plan had a wonderful resource person to help me."

Last July, Eileen's 3-year-old son, Nolan, was diagnosed with a peritonsillar abscess that had formed behind his tonsil. The abscess, an uncommon result of strep throat, can lead to serious infection and other complications. Nolan's pediatrician recommended he go straight to Boston Children's Hospital Emergency Room, where a specialist who previously treated Nolan for ear infections would meet them.

Eileen remembers thinking as she drove to Children's that Monday morning: "Does my insurance company even allow me to go here? Will they pay the medical bills?" These thoughts were fleeting because the health of her child was in jeopardy—the rest she would deal with later.

Nolan got through the many tests, exams—and even emergency surgery—like a trooper and quickly returned to his busy 3-year-old life.

Only four months earlier, the Pinchucks had become FCHP family plan members through the Worcester County Food Bank. "Before Nolan's emergency," Eileen explains, "our family used health insurance only for routine care. We never had a deductible and suddenly we were faced with an enormous amount of bills, paperwork and questions."

Eileen was able to connect with FCHP Account Advocate Carla A. Smith, who quickly reassured her that Nolan's medical expenses (approximately \$25,000) were covered, with the family only responsible for the deductible amount.

"They were suddenly overwhelmed with a scary situation," Carla notes, "I was happy to explain how things work and guide Eileen through the necessary steps."

Eileen explains that "if you don't understand the basics, you don't know what to do. Carla was empathetic and patient. She helped me to navigate this complex system of health care and insurance. Carla took the 'overwhelming' out of the system!

"Now that I know so much more," Eileen adds, "I can make the most of our plan and be a better advocate for myself and my family. Whenever I see FCHP's More You slogan, I smile and think that my family is proof!" ●



*Eileen Pinchuck with sons Nolan (left) and Cole.*

## New required benefits for 2013

Laws passed in Massachusetts last year require new health insurance benefits for hearing aids and treatment of cleft lip and palate for children and young adults. For our MassHealth members, please note the exceptions below.

Fallon Community Health Plan will cover these benefits upon the issuance or renewal of your health insurance on or after January 1, 2013. They are optional for self-insured plans so, if you have employer-sponsored health insurance, check with your employer for details. Details about these benefits are included in your *Evidence of Coverage* or *Covered Services List*.

## Deductibles: When will you pay?

Many of our members have plans with deductibles. For example, if your plan has a \$1,000 deductible, you'll pay the first \$1,000 for certain services that apply, and then FCHP will begin to pay for those services.

Deductibles can be confusing, particularly when it comes to which health care services you have to pay before being covered in full. It usually depends on whether a service is considered "preventive" or "diagnostic." Your routine annual exam is a good example of this—and our Well Now post on the topic, "My deductible plan and the routine exam" (October 10), is a must-read at [fchp.org/blog](http://fchp.org/blog).

Well Now also has an archive of more than 50 posts on healthy living and navigating health care. You're bound to find something of interest! Stop by today for a quick and informative read. ●



## Oh Baby! adds more support

Now, eligible members who sign up for our popular Oh Baby! program get an extra bonus: They can receive a free car seat and a breast pump, rather than choosing one or the other.

Oh Baby! is a health and wellness program available to eligible members who are either expecting or adopting a child. In addition to a car seat and breast pump, eligible participants receive items like prenatal vitamins, a book on either caring for your child or avoiding sibling rivalry, a home safety kit, discounts on childbirth classes and birth announcements, plus a few little extras—all at no additional cost!

For more information, go to [fchp.org/ohbaby](http://fchp.org/ohbaby). ●



## Hearing aids for those age 21 and younger\*

FCHP will cover up to \$2,000 of the cost of one hearing aid per ear, every 36 months, for children age 21 or younger. Coverage for related services under this new law will include the initial evaluation, fitting and adjustments, and supplies prescribed by a licensed audiologist or hearing instrument specialist. Cost sharing may apply.

For information, call your plan Customer Service number on the back of your member ID card.

*\* FCHP MassHealth members will continue to have the same medically necessary coverage for hearing aids as you do now. There has been no change to this benefit.*

## Cleft lip and cleft palate treatment for children

FCHP already covered medically necessary medical and surgical services for the treatment of cleft lip or cleft palate regardless of a plan member's age.\*

We now cover certain additional services for plan members under age 18. The coverage includes medical, dental, oral surgery and facial surgery; surgical management and follow-up care by plastic surgeons; orthodontic treatment and management; preventive and restorative dentistry to ensure good health and adequate

*continued on page 10*

# Taking charge of diabetes

An estimated 23.5 million people in the United States are diagnosed with Type 2 diabetes—a lifelong disease that happens when the pancreas can't make enough insulin or the body can't use insulin in the right way. Diabetes is a leading cause of heart disease and stroke, kidney failure, lower-limb amputations and blindness.

Type 2 diabetes is usually controlled with proper diet, physical activity and medication. That is often easier said than done. But, as one FCHP member will tell you, it can be done when you tap an expert who acts as your coach, cheerleader or referee as needed. Here's his story.



The Diabetes Awareness Campaign stamp (above) was issued in 2001 in a ceremony at the Joslin Diabetes Center in Boston. The stamp conveys the importance of education, early detection and ongoing research to better manage diabetes.

**R**obert L. Thomas likes to take charge of situations—a trait that has served him well as founder and now division director of the Martin Luther King, Jr. Business Empowerment Center in Worcester. When it came to dealing with his Type 2 diabetes, however, Robert let it slide for years before taking control and referring himself to the Diabetes Management Program offered by Fallon Community Health Plan. Now he says, “Better late than never!”

Robert admits that he was in denial about his diabetes, even though his father and sister had suffered its consequences.

“I was overweight and taking insulin, but still thought I was fine,” he says. “Gradually, I realized that if I didn’t start taking better care of myself, I’d be in trouble and unable to live up to my family or work commitments or enjoy life.”

Robert took the first steps on his own, losing some 80 lbs. and getting off insulin. “I saw the short-term

rewards and wanted to continue making progress, but knew I needed help. That’s when I called the FCHP Diabetes Management Program and began a unique relationship with Maria Santiago.”

Maria is a Health Educator who has a bachelor’s degree in human service and management, and years of training and experience in chronic disease education. She currently coaches FCHP members who have diabetes and/or cardiac disease. Maria calls Robert on a



regular schedule and, over time, they have developed a great rapport and mutual respect. They met in person for the first time in September.

With his weight up and down, Maria helped Robert find a diet that suited his personality and schedule. Now, Maria notes, "I'm helping him to follow healthy eating principles without the diet. Controlling diabetes comes down to basic lifestyle issues: good nutrition, regular exercise, taking medication as needed and de-stressing."

Robert admits that he was the poster boy for bad eating habits—and still struggles.

"I have a busy schedule and often work long hours, so I would eat here and there on the run, with big dinners late in the evening. The calories mounted up—and my diabetes

## Are you ready? Call for support today.

As an FCHP member, you can access disease management programs for diabetes, cardiac disease, heart failure and asthma. Health Educators focus on sharing lifestyle behavioral changes and self-management tools for healthier living. The programs are free and voluntary. For information and to see if you're eligible, please contact Carla DeSantis, Program Support Coordinator, at 1-800-333-2535, ext. 69898 (TTY users, please call TRS Relay 711).

remained out of control. Maria taught me how to change my portion sizes and make healthier food choices. I can actually eat more throughout the day! Another great suggestion was to keep a stash of healthy snacks in my office and car for hunger attacks."

He adds, "Now I know the diabetes 'rules,'—I didn't have a clue before—and that makes all the difference."

Robert continues, "Maria focuses on education and motivation. The program works so well because she doesn't judge or make me feel bad. She's a problem-solver and uses her positive attitude and abundance of energy to keep me in check.

"Maria uses an iron hand with a velvet glove," Robert laughs. "As I go about my day, I hear her voice in my head, and that makes me slow down and think about what I'm doing." Robert proudly points to lab reports that prove his actions are getting results.

"Managing diabetes is a learning process," Robert admits, "but Maria has my back. If you're like me, the best gift you could give yourself is to give her a call!" ●

## The diabetes-heart link

People who have diabetes are more at risk for heart disease. In fact, heart disease accounts for the majority of diabetes-related deaths. Heart attacks may occur at an earlier age in people with diabetes and often result in premature death.

One of the bonus benefits of participating in FCHP's Diabetes Disease Management Program is that Diabetes Health Educator Maria Santiago is also the Health Educator for our Cardiac Disease Management Program. She is particularly knowledgeable about the connection between these conditions and how individuals with diabetes can take better care of their heart.

Nearly all people with diabetes have one or more cholesterol problems that are risk factors for heart disease—such as increased triglycerides, too-low HDL or too-high LDL cholesterol. It's important to monitor these regularly. Key lifestyle changes, such as losing weight, becoming more active and improving diet, may keep cholesterol in check. If not, prescription medication can help.

If you have diabetes, take care of your heart disease risks. Learn more at the American Diabetes Association Web site: [diabetes.org/diabetes-cholesterol.jsp](http://diabetes.org/diabetes-cholesterol.jsp)



Robert L. Thomas visited Health Educator Maria Santiago in September.



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dental structures for orthodontic treatment or prosthetic management therapy; and audiology, nutritional services, and speech therapy when these services are medically necessary and consequent to the treatment of cleft lip or cleft palate. Prior authorization is required.

*\* FCHP MassHealth members do not receive any new benefits under this mandate. As stated, FCHP covers all medically necessary medical and surgical services for the treatment of cleft lip and palate. FCHP will continue to cover dental services that are covered under your MassHealth benefits.*

### **And, a new physician assistant provider option**

FCHP commercial plan\* members and Commonwealth Care members now may choose a physician assistant (PA) to provide health maintenance, diagnosis and treatment.

HMO members may select a PA as their primary care provider. The PA must, of course, be licensed and contracted with FCHP. Physician assistants now may issue prescriptions without the written approval of a supervising physician and can make referrals. PAs will be included under primary care providers in our online searchable list of network providers. ●

*\* This includes our commercial HMO and PPO products, including those for the Group Insurance Commission.*



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## **More FCHP options with Harrington HealthCare**

Harrington HealthCare System now accepts a broader array of Fallon Community Health Plan products, including FCHP Direct Care, FCHP Select Care, FCHP Tiered Choice, Fallon Senior Plan™, FCHP MassHealth and NaviCare®.

These FCHP products are accepted at all Harrington HealthCare System facilities, including Harrington Hospital, Harrington HealthCare at Hubbard, Harrington HealthCare at Charlton, as well as Harrington's Physician Hospital Organization. More members who live or work in this region can stay local for their care.

Harrington President and CEO Edward H. Moore noted, "Harrington HealthCare System is extremely pleased about our expanded relationship with Fallon Community Health Plan. Harrington has long offered a number of Fallon products to the residents of this region. By broadening our offerings, we are giving those covered by FCHP, everywhere from Webster to Charlton to Southbridge, more choices in the marketplace." ●

## **More support in more places**

For more than 30 years, FCHP has been providing health care options for people with Medicare—options that fit people's lifestyles, medical needs and budgets. For 2013, we greatly expanded both our Fallon Senior Plan™ and NaviCare® service area and network—so now you have more support options for your loved ones and yourself.

Fallon Senior Plan, a Medicare Advantage plan, has many affordable plan options to choose from. Our NaviCare options provide even more support for living independently—at no cost to the member.

Our expanded service area now covers most of Massachusetts—including the counties of Barnstable, Bristol, Essex, Hampden, Hampshire, Middlesex, Norfolk, Plymouth,

Suffolk, Worcester and portions of Franklin County.

To learn more about these and other health care solutions for caregivers and their families, visit our Web site at [fchp.org/caregiver](http://fchp.org/caregiver). Or, call the FCHP Customer Service number on the back of your member ID card, Monday through Friday, 8 a.m. to 6 p.m. ●

## **New insurance information on W-2 forms**

This year, under national health care reform, employers are required to report new information on your W-2 form: the total cost of your health insurance coverage, including what your employer paid and what you paid. The cost is reported in box 12 of the Form W-2 filed with any 2012 state and federal tax returns.

The purpose behind this new requirement is to give you useful and comparable consumer information on the total cost of your health care coverage, which often isn't clear when an employer pays a significant portion. Including this information on the W-2 form does not mean your benefits are taxable.

This reporting is optional in 2012 for employers with fewer than 250 employees.

If you have any questions, please talk with your employer. ●

## Supporting our communities

*Throughout the year, Fallon Community Health Plan and its employees support a variety of programs that keep alive our mission: making our communities healthy. Here are a few examples of our community outreach during the last half of 2012.*

- **FCHP's Healthy Communities Challenge**, held last summer and promoted on FOX25 TV, rewarded local programs that encourage healthy living, good nutrition or physical activity. The \$5,000 grant winner was Middleboro Boks (Build Our Kids' Success), a free before-school fitness program for students in grades 1 - 5. Nine finalists received \$500 each.

## FCHP achieves two national top-10 rankings

For the fifth time in the last six years, Fallon Community Health Plan is the #1 Medicaid health plan in America. We are also the #1 Medicare HMO in Massachusetts (and the 8<sup>th</sup> highest-ranked Medicare HMO in the country). In a highly competitive environment, we ranked in the top 10% of health plans nationwide for our commercial, or private, plan.

The annual rankings, based on a variety of quality and customer satisfaction measures, were announced last fall by the National Committee for Quality Assurance.\* The NCOA is an independent, not-for-profit organization dedicated to measuring the quality of America's health care.

FCHP is very proud of its strong performance in these rankings and will continue to focus on excellence in delivering programs and service to our members. ●

*\* NCOA's Health Insurance Plan Rankings 2012-13 – Medicaid; NCOA's Health Insurance Plan Rankings 2012-13 – Medicare Advantage; and NCOA's Health Insurance Plan Rankings 2012-13 – Private. For more information, visit [ncqa.org](http://ncqa.org).*



- **FCHP's annual Golf FORE a Cause tournament** raised more than \$210,500, which we distributed among more than 104 food pantries and hunger relief programs throughout the state.
- **FCHP's annual Community Benefits Grants**, totaling \$106,000, were awarded to nine non-profit, community-based organizations throughout Massachusetts that

support preventive health and social services for seniors and children.

- **Our Pay It Forward program** continued for the fifth year, giving 30 randomly selected employees the opportunity to give away \$500 each to charitable organizations of their choosing—for a total of \$15,000. ●

Fallon Community Health Plan's health guide for members is produced 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. Also, eligibility for programs and benefits may vary by employer, plan and product.

For clarification of your covered benefits, please contact Fallon Community Health Plan's Customer Service Department at 1-800-868-5200 (TTY users, please call TRS Relay 711), or contact [customerservice@fchp.org](mailto:customerservice@fchp.org).

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## Fallon Community Health Plan Information Center

Visit us to:

- Get answers to your questions about Medicare, Medicaid or commercial health insurance plans
- Receive information on FCHP products
- Address concerns about a claim or bill
- Attend wellness programs and more

**Walk-ins are always welcome!**

### Winter hours:

**Monday – Friday 8 a.m. – 5 p.m.**

**Saturday 9 a.m. – 3 p.m.**

**White City Shopping Center,  
Route 9 in Shrewsbury**

Call 1-866-209-5073

Visit [fchp.org/info-center](http://fchp.org/info-center)



## It's a skating party!

Many of our members have been excited this season about the new Worcester Common Oval, a public outdoor ice skating rink behind Worcester's City Hall, which is bigger than the skating rink at Rockefeller Center in New York City. Fallon Community Health Plan is a lead sponsor of the rink. Now here's a special deal just for you!

### FCHP Member Appreciation Weekend Saturday and Sunday, February 23-24

Worcester Common Oval  
FREE ADMISSION

Rink is open 1 p.m. to 6 p.m.

FCHP members get free admission to the Oval on both days by simply presenting their FCHP member ID card. Come on down and enjoy this family-fun activity!

At other times, take advantage of our FCHP Family Fun coupon (see [fchp.org](http://fchp.org)) for 2-for-1 admission and skate rental at the Oval by showing the coupon and FCHP member ID card. Additional information about the Oval programs and events can be found at [WorcesterCommonOval.com](http://WorcesterCommonOval.com). ●

