

# healthy

AUTUMN 2015

# communities



Sounding the alarm  
on diabetes

Visit "The Well" for  
wellness programs

Our Cancer  
Support Program

# A PLAN FOR ALL SEASONS



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

I hope this issue of Healthy Communities finds you enjoying the nation's best foliage, crisp apples and perhaps a hiking trail or two.

We're fortunate to live in New England. We have access to forests, bike paths, mountains, beaches, lakes and rivers—and a changing landscape that provides countless opportunities for us to take charge of our health and get out and move.

As seasons change, so do our health needs, and Fallon is here to help you to manage them. At the Fallon Information Center on Route 9 in Shrewsbury, we offer affordable wellness programs that focus on seasonal topics from the winter blues, holiday stress and tick safety. We'll even help you to get your flu vaccination. (See page 3 for more info.)

A health topic that knows no season, however, is the rising cost of prescription drugs. The cost of medications—as set by the pharmaceutical industry—continues to increase dramatically. Fallon continuously works to keep the costs of prescription medications from trending higher, while ensuring that you have access to the medications you need.

Addressing these cost trends is critical for your health and to ensuring a sustainable health care system. Fallon partners with industry associations, such as America's Health Insurance Plans (AHIP) and The Alliance of Community Health Plans (ACHP), to develop evidence-based reports and use lobbying efforts to bring this issue to the attention of the federal government. We also offer programs that help our members save on prescription drug costs and focus on disease management and preventive health.

Our passion is making you as healthy as you can be and to keep health care affordable. We're here to help. You can count on our nearly 40 years of experience and expertise in caring for people in all seasons of their lives.

Enjoy fall and all it has to offer! As always, share your thoughts with us at [healthycommunities@fchp.org](mailto:healthycommunities@fchp.org).

## For more information

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

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

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

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

### Main Fallon Customer Service

1-800-868-5200 (TRS 711)  
Monday, Tuesday, Thursday,  
Friday, 8 a.m.-6 p.m.  
Wednesday  
10 a.m.-6 p.m.

### Fallon MassHealth members

1-800-341-4848 (TRS 711)  
Monday through  
Friday, 8 a.m.-  
6 p.m. ●



Fallon Health's health guide for members is produced by the health plan's Corporate Relations Department. The content of this magazine has been reviewed by our physicians and administrators. This publication does not advance any particular medical treatment, nor does it endorse the management of medical problems without the advice and care of health care professionals. We are not responsible for the content of websites referenced in this publication. Please note that some of the articles included in this magazine may describe services and/or procedures that are not covered benefits. Also, eligibility for programs and benefits may vary by employer, plan and product.

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

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## Be alert to cyber bullying

If you have young children or teens, they are probably into social media, using their cell phones, tablets or computers to text, chat and otherwise connect with their friends. With school in full swing, social media is humming—and cyber bullying is likely on the rise. It can take the form of mean text messages, email rumors, embarrassing photos and fake profiles.



An estimated 70% of students report seeing frequent bullying online. Girls are about twice as likely as boys to be both doers and victims of cyber bullying. But, only 1 in 10 victims of cyber bullying will inform a parent or trusted adult of their abuse.<sup>1</sup>

Cyber bullying can be more sinister than bullying in person. It can happen 24/7, which makes it even harder to escape. Messages or photos can be posted anonymously, sent far and wide very quickly and be very difficult to delete.

That's why parents need to remain alert for the signs of cyber bullying. Watch for these behaviors in your child as identified by the National Crime Prevention Council:

- Becomes withdrawn or shy
- Shows signs of depression
- Doesn't want to go to school
- Gets into trouble at school
- Suddenly stops using the computer
- Changes eating or sleeping habits (has nightmares)
- Has frequent headaches or stomach aches, feeling sick or faking illness

The biggest red flag is a sudden decrease in computer or phone usage. Your child could be a victim of a cyber bully. Don't ignore it—talk with your child to learn more and agree on what actions to take. You may consider contacting the parents of a known bully, or notifying the school staff to be aware. Check in with kids often. Listen to them. Know their friends, ask about school, and understand their concerns. ●

Great resource: <http://www.ncpc.org/topics/cyberbullying>

<sup>1</sup> [dosomething.org/facts/11-facts-about-cyber-bullying](http://dosomething.org/facts/11-facts-about-cyber-bullying)

## Fight flu and pneumonia

Make time this fall to get the flu vaccine. You need to get vaccinated every year to be protected against the latest strain of the virus.

The flu is very contagious, so by getting vaccinated you'll be less likely to get it and spread it. Common flu symptoms are fever, headache, body ache, dry cough, sore throat—and perhaps even severe breathing problems.

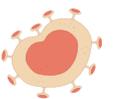


Get it soon! Flu season starts in October, and it takes about two weeks for the vaccine to fully protect you.

### Pneumonia, too!



If needed, you can get the pneumococcal vaccine at the same time (in different arms). It protects you from the bacteria that can cause serious, even life-threatening, infections in the lung (pneumonia), bloodstream (bacteremia) and brain/spinal cord (meningitis). Most people need only one injection to protect them for a lifetime.



Both the flu and pneumonia vaccines are covered in full. And, remember, if you have a prescription benefit through Fallon and are age 18 or older, you also can get the vaccines at most pharmacies in our network without paying out of pocket. You'll need to show your health plan member ID card.

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



### *Katelyn's story* **Breathe easier with Fallon**

*Fallon's Disease Management Program helps members who have a chronic disease such as asthma to stay healthy. Fallon members, Felicia and Katelyn Stone (on left and right), thank their Fallon Health Educator, Sharon Ware, for helping Katelyn to better manage her asthma.*



When Katelyn Stone was first diagnosed with asthma at the age of 7, it was a frightening experience. Katelyn could not even run without being out of breath. Shortly after diagnosis, Sharon Ware, an Asthma Health Educator at Fallon Health, began working with Katelyn and her family to help them focus on lifestyle behavioral changes and self-management tools to manage her asthma. "Sharon gave me a lot of advice that kept us from having to go to the doctor and saved us from emergency room visits," said Katelyn's mom, Felicia. "I was absolutely surprised that Fallon had a program that would help to keep your child out of the hospital."

With the added education and resources, Katelyn is a stronger, healthier 9-year-old. Today, she is on the swim team and has received multiple ribbons and awards.

"I'm very grateful," said Felicia.

Fallon Health has several disease management programs that support our members not only with asthma but also diabetes, COPD and heart disease. All members in a program receive disease-specific bi-annual newsletters. Some members who are more at risk receive regular coaching over the telephone from a health educator or nurse. The calls focus on lifestyle behavior changes and self-management tools. The programs are free and voluntary. If you have any questions about Fallon's Disease Management Programs, please contact Carla DeSantis, Program Support Coordinator, at 1-800-333-2535, ext. 69898 (TRS 711), Monday – Friday from 8:30 a.m. to 5:00 p.m. ●

### **Get to know us better**

There's more to Fallon Health than meets the eye. Find out more about us by reading a digital version of Fallon Health's 2014 annual report at [fallonhealth.org/about-fchp/annual-report](http://fallonhealth.org/about-fchp/annual-report).

Our annual report gives insight into the words that best describe our culture and our core values—the essence of who we are: Member-driven. Community-focused. Connected. Trusted. Innovative. Flexible.

We hope you'll take a few minutes to read our report and get to know us better. ●



2014 annual report

we  
are...

#### ■ **Twitter**

- General health and wellness tips: @fallontips
- General Fallon news: @fallonmedia
- Jobs at Fallon: @falloncareers



- **facebook.com/fallonhealth;**  
**facebook.com/falloninfocenter**

## Sounding the alarm on diabetes

November is American Diabetes Month. Did you know that more than 86 million American adults (one in three!) live with prediabetes—and most don't even know it?

To address what they call a "crisis," the American Medical Association (AMA) and the Centers for Disease Control and Prevention (CDC) got together earlier this year to launch **Prevent Diabetes STAT: Screen, Test, Act – Today™**.

You have prediabetes if your blood sugar (glucose) level is higher than it should be, but isn't yet in the diabetes range. The AMA and CDC labeled diabetes as "one of the nation's most debilitating chronic diseases."

Their press release warned: "Research shows that 15% to 30% of overweight people with prediabetes will develop type 2 diabetes within five years unless they lose weight through healthy eating and increased physical activity."

For more information about Prevent Diabetes STAT and to take a test to learn your risk for type 2 diabetes, go to [preventdiabetesstat.org](http://preventdiabetesstat.org). Also visit the CDC website at [cdc.gov/diabetes/prevention](http://cdc.gov/diabetes/prevention).

**Do you already have diabetes and find it hard to manage?** Let a Fallon Diabetes Health Educator help you. Sign up for our free, voluntary and confidential telephone coaching. The calls focus on lifestyle behavior changes and self-management tools. All members in a program receive disease-specific bi-annual newsletters. To find out more, call 1-800-333-2535, ext. 69898 (TRS 711). ●

## Need caregiver support?

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

## Review your benefits booklet

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

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

You can find and download a copy of this on our website:

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

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



## Are you turning 65 or planning to retire soon?

If you're approaching your 65th birthday, then you will soon be eligible for Medicare. Medicare is a federal health insurance program that covers medical and hospital expenses.

Understanding the Medicare program can be difficult. There's a lot to know—and it's important to understand all of your options so you can choose the coverage that's right for you.

Fallon Health has created a simple online guide to help answer your questions about the Medicare program. You can find it at: [fallonhealth.org/medicare](http://fallonhealth.org/medicare).

If you have more questions or would like more information, call us at 1-866-424-0903 (TTY: 711). We're here to help. ●

# UP! THE RISE IN DRUG COSTS

*It's rare that the cost of anything goes down—except maybe at retail bargain outlets. We typically brace ourselves for prices to go up and up.*

That's also been the case with prescription medications. For every dollar each of us spends on health care, 15 cents of it goes to drug costs. This number is expected to double by 2020.<sup>1</sup> In the United States, the costs of drugs are going up much higher than the standard inflation rate. And with 70% of the population using at least one prescription drug—and more than 50% using two<sup>2</sup>—it's no wonder that the cost of prescription medication accounts for 15% of all health care costs.

Ongoing medication price hikes from pharmaceutical companies greatly contribute to the cost of health care and directly impact health insurance premium costs. To ensure that you—our members—get the medication you need, we absorb as much cost as possible before having to share costs in premiums and prescription copayments.

## But why are costs so high?

“Quite simply, drug prices are not regulated in the United States,” says Leslie Fish, Pharm.D., Vice President, Pharmacy Services, at Fallon Health. “Under current law, brand-name specialty drugs, for example, are given a 12-year period of exclusivity, protecting them from competitors or generic drugs. This delays less costly generic versions from reaching the

market. Pharmaceutical companies can then set prices—sometimes with profit margins exceeding 90 percent.”

Without regulatory change and the political will to make change happen the soaring costs of prescription drugs remains an area of concern for us all. Fallon is doing its part to address the costs of prescription medications while ensuring that members have access to appropriate medications. There are measures you can take, too.

## Fallon's response to rising costs

Some of the tools that Fallon and other health plans are using to keep the costs of prescription medications from escalating include:

- **Contracting for medications.** We work with community physicians and specialists to evaluate the safety, effectiveness and cost of new therapies. This allows us to offer a preferred list of medications to members.
- **Administering medication in the home setting** instead of a hospital outpatient setting, when appropriate. Many hospital-outpatient departments charge high rates for infused medications. It can be triple the amount—or more—than an at-home infusion.

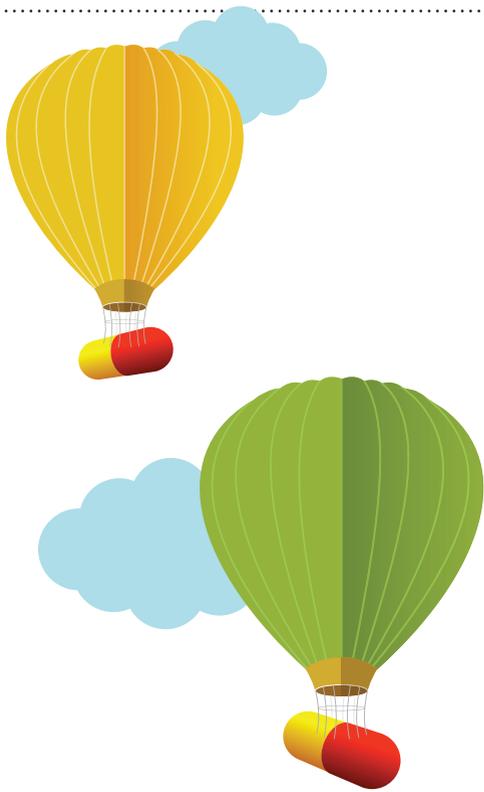


- **Creating guidelines.** Working together, providers and health plans can ensure that medications are prescribed appropriately to patients and that their therapies are carefully monitored. It is critical for patients to understand the guidelines for using the medication and any potential side effects they might have.

## What you can do to manage drug costs

The first step is to take responsibility for your own health, especially when it comes to what medications you're putting into your body.

“Medications play an important role in health care. But, we can take measures to avoid a disease—or an added health care expense—by focusing on healthy lifestyle choices,” says Sarika Aggarwal, M.D., Fallon's Chief Medical Officer. Dr. Aggarwal suggests that we take an active role



in our health care by asking your doctor the following questions:

1. Why do I need to take this medication, and for how long?
2. Are there any side effects or interactions I should be aware of?
3. In addition to medication, are there healthy lifestyle changes that can help?
4. Are there generic drug options I can consider?

Your health plan is here to support you in making lifestyle changes that will benefit your health, and can help you to complement—or avoid—drug therapy. We all have a stake in better controlling medication costs in the years ahead. To make health care coverage more affordable, the nation must address the soaring cost of prescription drugs that continues to increase at an unsustainable rate.

## EXAMPLES OF HIGH-COST DRUGS

*New and existing generic medications, and especially branded and specialty medications, all play a part in this upward spiral.*

### Generics

There are many generic drugs on the market that are just as effective and cost less than brand-name drugs—and have a longer track record of safety. Although less expensive, the cost of generics has increased at a rate of 10% over the last 18 months. Certain generic medications have had remarkable price increases. For example, tetracycline, a common antibiotic, went from 5 cents for a 250 mg tablet in 2013 to \$4.26 in 2014. A 2mg Albuterol sulfate tablet used to treat asthma and COPD cost \$11 in 2013, but skyrocketed to \$434 in 2014. (Based on Average Wholesale Prices). While generic medications account for 85% of the drugs taken in the U.S—they represent only 30% of all pharmacy costs.<sup>3</sup>

### Branded medications

Popular brand-name drugs often cost hundreds of dollars per prescription. In 2013 the use of hypoglycemic agents for diabetes treatment saw a total increase in spending of 14%.<sup>4</sup> The insulin Lantus® had five price increases ranging from 27 - 47% between April 2013 and November 2014. (Based on Average Wholesale Price).

### Specialty medications

Specialty medications are used in a variety of diseases such as rheumatoid arthritis, multiple sclerosis, Crohn's Disease and cancer. Specialty medication trends are rising the most at 21-25%<sup>5</sup> per year. A breakthrough specialty drug—Harvoni—offers a 90% cure rate for hepatitis C. The treatment, however, comes with a high price tag. At a whopping \$1,200 per pill, taken daily for 12 to 24 weeks, the treatment can add up to \$105,000 to \$210,000 per patient.

### References

1. "The Future of Cost Innovation: An Analysis of the Impact of Breakthrough Therapies on Government Spending," Avalere Health, LLC, June 2015
2. "Nearly 7 in 10 Americans Take Prescription Drugs, Mayo Clinic, Omsted Medical Center Find," Mayo Clinic News Network, June 2013
3. "Generic Prices Take Flight" P&T, December 2014
4. "Specialty Agents With Expedited Approval May Fuel 2015 Pharmacy Costs", Managed Care, December 2014
5. "Health Plans, Patients Struggle to Pay for High-Cost Drugs", Managed Care, December 2014

## Managing chronic lower back pain

Fallon Health now offers our members with chronic lower-back pain a free, web-based program through Emmi® Solutions, a health care communications company.

If you are receiving care for chronic lower-back pain, you'll be contacted by Emmi and encouraged to watch a short online video about back pain, its possible causes and ways to treat it. The video will:

- Simplify information so you can understand the pros and cons of each treatment option.
- Help you sort out treatment goals and fit them with your personal needs.



- Give you the tools needed to discuss your options with your primary care provider.

Topics include how medication and epidural injections may provide pain relief, the benefits of passive and active therapies, the limitations of back surgery, lifestyle changes that promote pain relief, and more.

This is an opportunity for members with this chronic condition to be more informed about and engaged in discussing treatment options with providers in every setting. ●

## Working behind the scenes for members

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

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

## Welcome new members!

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

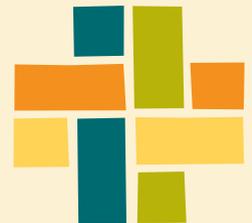
We encourage you to visit [fallonhealth.org/newmember](http://fallonhealth.org/newmember)\* to get answers to frequently asked benefit questions.

You'll also find information about our Smooth Switch program that will help you transition to

Fallon coverage if you're taking a prescription medication, receiving care for an ongoing medical condition or pregnancy, or if you are looking for behavioral health services.

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

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



- Do you know your rights and responsibilities as a Fallon member? For a full list of your rights and responsibilities, please go to [fallonhealth.org/members/resources/rights](http://fallonhealth.org/members/resources/rights), or call our Customer Service Department.
- At Fallon, a team of health care professionals reviews member treatment histories to determine if the care given was medically necessary, efficient and clinically appropriate—and then looks for ways to improve all three areas in similar future cases. This process is called utilization review.
- We focus on encouraging the best possible care. Therefore, Fallon does not offer any compensation or reward to its utilization review team or affiliated providers for denying or restricting appropriate care or services. Our decisions are based first and foremost on the benefits of receiving medically necessary care for prevention or treatment of illness.

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



## Visit “The Well” for Fallon Health wellness programs

As you work to meet your fitness goals for 2015, remember that we’ve packaged Fallon’s many health and wellness programs and benefits under the umbrella name, The Well. Visit [fallonhealth.org/thewell](http://fallonhealth.org/thewell) for a one-stop online resource that outlines our many programs and services for people of all ages and health status.

You’ll find more information about My Healthy Health Plan, It Fits!\*, Oh Baby!, our care management programs for people who have chronic or complex health conditions, the worksite wellness programs we offer, a library of health-related flyers you can download, and much more. Check it out today!

### My Healthy Health Plan\*

One program featured in The Well is My Healthy Health Plan. This is a web-based wellness program that financially rewards (up to \$200) eligible commercial plan subscribers and their adult dependents for taking a health assessment and participating in a customized action plan that may include regular health coaching, wellness workshops, interactive tools and more. Check it out! ●

*\* This program is not available to our MassHealth members. Benefits and coverage may vary by product, plan design and employer*



### Fallon commercial plan members

#### Fallon Health's SmartShopper program educates and rewards members

Have you looked into our Fallon SmartShopper program yet? You can learn more about the real cost of health care, and you may even save money by choosing lower cost and often more convenient locations for common procedures/services.

The two features of Fallon SmartShopper are\*:

1. Seeing the real cost of care

Look up costs for health care services and procedures to see what they really cost vs. what you pay, and to see the cost differences between health care facilities near you.

2. Rewards for cost-effective choices\*

Another part of the program ranks our contracted doctors and other health care providers based on cost and geography, and offers an incentive reward to eligible members. You must:

- Shop for your health care procedure/service using the Fallon SmartShopper program at least 24 hours in advance of your care and;
- Get your procedure/service done at one of the cost-effective options provided by the program.

The incentive rewards range from \$25 to \$500 depending on the medical procedure and where it is performed.

Find out more! Go to [fallonhealth.org](http://fallonhealth.org) and then click on the "Shop and compare health care costs" link. If you have questions, call the SmartShopper service line at 1-866-228-1525. ●

\* The Fallon SmartShopper cost transparency tool is available to all Fallon commercial plan members. Eligibility for the incentive rewards varies by employer, plan and product. Many services require prior authorization. Call 1-866-228-1525 for more information. Receiving a cost with Fallon SmartShopper does not mean your service or procedure is authorized. Allow up to 8 weeks after you receive your service or procedure to receive your incentive reward check. Incentive rewards are taxable income and Fallon Health will provide year-end information for members to claim their incentives on their personal tax returns.



### Introducing our Cancer Support Program

Fallon Health now offers its own Cancer Support Program to members who are being treated for cancer. We offer the program at no extra cost as part of your medical coverage with Fallon.

#### Program overview

Our nurses, social workers and navigators work as a team to provide support over the phone, answer questions about all aspects of care, give guidance about care options and do home visits for those who qualify. There's no time limit in the program—participants may remain in it for as long as they need.

Our health professionals will keep in touch with the participants' providers and work hand-in-hand on their care plan. The program is confidential. Fallon will only share members' protected health information with their providers.

#### Who's eligible?

The Cancer Support Program is open to members of Fallon's fully insured commercial, Medicare Advantage and MassHealth plans. Individuals are invited to join based on their claim history (receiving active cancer treatment) or a recommendation from their provider. Members may also self-refer. Some exclusions apply.

If you have cancer and would like to know more about this program, call us at 1-800-333-2535, ext. 78002 (TRS 711). You may leave a confidential voicemail message and we'll return the call within 24 business hours. ●



Si usted desea que se traduzca al español alguna información en esta publicación, favor de llamar a Departamento de Servicio al Cliente de Fallon Health al 1-800-868-5200 (si tiene problemas de audición, llame a número 711 de retransmisión de telecomunicaciones) de lunes a viernes de 8 a.m. a 6 p.m.

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## IN THE NEWS CONT.

### Support for your community

We are committed to our mission of *making our communities healthy*. Through our Community Relations Department and our caring employees, we continually look for ways to make meaningful differences in people's lives. We donate more than one-million dollars annually and hundreds of volunteer hours to community organizations across our service area through grants for health and wellness-related programs, in-kind donations, hunger-relief support and volunteer efforts by our employees.

To learn more about how Fallon can help your community, visit our all-new Community Relations section on our website at [fallonhealth.org/community](http://fallonhealth.org/community). ●

### W. Patrick Hughes to retire from Fallon Health

#### *Richard Burke named interim CEO*

After a long and highly successful career, Patrick Hughes, President and CEO of Fallon Health, has decided to retire, effective November 1, 2015.

Pat has been an outstanding leader, taking Fallon Health in the right direction during a dynamic time in the health care market and industry. His vision, efforts and results, which have been recognized by local and national health care leaders, have made Fallon a better organization. Under his tenure, Fallon offered its growing membership unparalleled service and quality as well as expanded products and networks. All of us at Fallon thank Pat for his

contributions, congratulate him on his retirement and wish him well.

The Board of Directors has named Richard Burke, President of Senior Care Services and Government Programs, as the interim CEO. Throughout his 17 years at Fallon, Richard has demonstrated a strong commitment to both Fallon and to the communities it serves and has held senior management roles overseeing government and regulatory affairs, corporate compliance and a variety of operational departments. ●

