

Healthy Communities



Our feature:

Childhood obesity: What's a parent to do?

Page **6**

More inside:

It Fits! supports member in
marathon quest

Page 3

FCHP service at your fingertips

Page 9

Senior program Navigator coordinates
needed services

Page 10



More You

W. Patrick Hughes, President and CEO,
Fallon Community Health Plan



We've got you covered

If you were to invite all your family, friends, neighbors and coworkers who are Fallon Community Health Plan members to a big backyard barbecue, you'd have quite a diverse group!

You see, FCHP is the only health plan in Massachusetts that comprehensively addresses the need for affordable health insurance among people of all age groups and all income levels.

For starters, we have a wide array of "commercial" products for people in all phases of their lives, from babies and young adults, to older individuals or families seeking insurance on their own or through an employer. Our HMO is among the top 10 health plans nationwide.* We're proud that our FCHP Direct Care pioneered the limited-network concept, which Massachusetts now requires other insurers to imitate as one approach to keeping costs low and benefits high.

FCHP also has partnered with major providers and employers in our region to offer unique plans that significantly lower costs while continuing to offer employees substantial health care options.

As one of the first Medicare HMOs in the country, Fallon Senior Plan™ continues to offer affordable options as a Medicare Advantage plan, ranked #3 in the country.* Continuing our commitment to keeping seniors independent, Summit ElderCare®, our Program of All-Inclusive Care for the Elderly, has become the largest New England PACE program. We also are proud that our NaviCare® HMO SNP, introduced in late 2009, continues to grow and provide a high level of service for members who are 65 and older and dually eligible for Medicare and MassHealth Standard.

No other health plan in Massachusetts has so much to offer. For more information about our health care options, visit fchp.org or call one of our Customer Service Representatives (see box on page 9).

If you'd like to comment or send a suggestion, I encourage you to write to me at healthycommunities@fchp.org.

* National Committee for Quality Assurance - Health Insurance
Plan Rankings 2010-11

Traveling? Pack a medical tote!

You have the camera and cell phone, maps and money—and your suitcase is packed with your favorite clothes. But, before leaving home for any vacation destination, be sure you have what you need for a safe and healthy trip. The contents of your medical tote bag will vary depending on your destination and your overall health. Here are a few items you should consider:

- Your FCHP health insurance ID card!
- If going out of the country, you may need immunization records and a summary of your medical record.
- A basic first-aid kit that contains the essentials you need for common emergencies, such as alcohol wipes, swabs, bandages and antibiotic cream. You can find inexpensive, compact kits at most pharmacies.
- Pain reliever medication (such as aspirin, ibuprofen or acetaminophen)

continued on page 4



Fallon Community Health Plan's health guide for members is produced by the health plan's Communications Department. The content of this magazine has been reviewed by our physicians and administrators. This publication does not advance any particular medical treatment, nor does it endorse the management of medical problems without the advice and care of health care professionals. We are not responsible for the content of 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 (TDD/TTY: 1-877-608-7677), or contact customerservice@fchp.org.

Publisher: Robert Nolan **Managing Editor and Writer:** Lorraine P. Bachand **Design & Production Director:** Craig Roscoe
Copy Editor/Writer: Jeff DeAlmo **Production Coordinator:** Krista Angney **Cover photo:** Patrick J. O'Connor. Copyright 2011

Visit our Web site at fchp.org.



It Fits! supports member in marathon quest

When, after 27 years, Fallon Community Health Plan member Fran Curtis quit smoking back in June 2008, he never imagined he'd be running the premier Boston Marathon in April 2011.

Fran quit smoking cold turkey, motivated in part by his employer, G.V. Moore Lumber Co. in Ayer, offering with FCHP a lower insurance premium for non-smokers. Fran began hiking and walking to keep himself busy—and not eating. Eventually, he could breathe more easily when active and decided to take it up another notch with running. Fran found a new, but this time healthy, addiction.

"I soon figured out that, once you get past your discomfort zone, you get that runner's high. I was hooked," Fran explains. "I started entering races, which are great for goal-setting and camaraderie, but quickly realized how expensive that was. Luckily, FCHP's It Fits! program

reimbursed me for many race entry fees that I wouldn't have been able to afford. That certainly helped to keep me on track with a healthier lifestyle."

Fran has run many races and hundreds of miles, but is most proud of covering the 26.2 miles from Hopkinton to Boston in "one of the greatest races in the world." Last year, as a spectator with his girlfriend Cheryl at the marathon's finish line, he was inspired to set a new goal for himself—to run the race in 2011. He turned his original disappointment of failing to qualify for the race by 18.8 seconds into a positive. Instead, Fran joined a team running for the charitable organization, Summer Search Boston, and raised several thousand dollars.

"My near miss was a blessing in disguise," Fran adds. "I had a great experience as part of an incredible team



Congratulations to Fran Curtis, who impressively completed his first Boston Marathon in a time of 3:31:46 and raised more than \$6,500 for Summer Search Boston.

and raised money for a good cause, too. Thank you, Fallon Community Health Plan!"

ADHD: Early treatment makes a difference

Did you know that attention deficit hyperactivity disorder (ADHD) is the most common problem among school-aged children? In fact, one out of 20 children has ADHD, and boys are more likely to have it than are girls.

It's important to identify attention problems early and provide appropriate treatment in order to prevent problems that could have a lifelong impact. Signs of ADHD include

problems paying attention, overactive behavior and acting before thinking.

Beacon Health Strategies, Fallon Community Health Plan's behavioral health partner, has a program that helps children who may have ADHD and are having problems at home, school or with peers.

If you are concerned that your son or daughter may have ADHD, please contact your child's doctor. You also

can get in touch with Beacon Health Strategies at 1-888-421-8861. They'll help you find a professional in your area. Beacon's services do not require a referral.



FCHP insider tip: Call readiness

Karli Kerswell, Manager,
Call Center Programs



Fallon Community Health Plan's Customer Service Department, based at our headquarters, is a hub of activity, answering an average of 40,000 to 50,000 calls a month. With each call, we do our best to assist you and make your call a positive experience. To help us do that, below are a few things to consider before placing a call to us.

- Know in advance what questions you want to ask. Write them down so you don't forget any.
- If you have questions about a provider bill, you should first call the provider who sent you the bill—which may be for a copayment or deductible you owe. If you still have questions, please call us. We suggest you have the bill in front of you as we may need information on the bill in order to respond to your questions.
- Due to privacy laws, we can't discuss in-depth member information with anyone other than the member. If you call us on another member's behalf (for example, a spouse or child over 18), you will need to have a Personal Representative Authorization form on file with us. (Go to fchp.org and search for "Personal Representative" to find

the form relevant to your plan.) If you don't have a form on file, then try to have the member with you for consultation when you call. We will always try to help in a general manner.

- Are you looking to change your primary care provider (PCP) and have one in mind? Before calling us to make the change, call the PCP's office first to ask if the provider will accept you as a patient.
- If you have FCHP commercial insurance through your employer, then it is your employer (not FCHP) who can address your questions about your premiums and the specifics about the health care plan you have.
- FCHP does not receive specific information about your medical care or have your medical record. We only get information about claims we need to pay for care you received. If you have a question about your health care or a medical appointment, please call your doctor's office.
- We seem to be busiest on Mondays, so if it's convenient to call us another day of the week, you'll likely reach us more easily.

FCHP's general Customer Service number is 1-800-868-5200 (TDD/TTY: 1-877-608-7677), and we're available Monday through Friday from 8 a.m. to 6 p.m. For other customer service numbers that may be specific to your plan, see "FCHP Customer Service at your fingertips" on page 9 of this issue.

medical tote continued from page 2

- Have on hand the four "A"s: Antihistamines (e.g., Benadryl®), Anti-inflammatories (e.g., aspirin or Motrin®), Antacids (e.g., TUMS® or Alka-Seltzer®) and Anti-diarrheal medication (e.g., Imodium® or Pepto-Bismol®). Look for generic, store brands for better buys.
- An adequate supply of any prescription medications (Be sure you have a written, detailed list of your medications with you.)
- Bug repellent
- Sunscreens and sunglasses
- Extra pair of eyeglasses or contact lenses

There may be other items you can think of particular to your family, like carrying an EpiPen for a son's allergies or a glucose monitoring kit for dad who has diabetes. By putting health needs on your packing list, you're more likely to create memories of a safe and fun vacation. Happy travels!

Are your kids protected?

The American Academy of Pediatrics issued last February its annual update of vaccination guidelines for children and adolescents—and you'll find them on our Web site.

Although the AAP's recommendations are very similar to 2010, pediatricians suggest that reviewing the revised schedule is a good opportunity for parents to make sure their children's vaccines are up to date.

Some of this year's immunization guidelines are:

- All children aged 6 months to 18 years should get an annual flu shot.
- All kids should have up-to-date whooping cough vaccines; children aged 11 to 12 also should have a booster shot.
- Teenagers need a booster shot to protect them from meningococcal meningitis.

You'll find the complete 2011 guidelines on our Web site at fchp.org/providers/medical-management/health-care-guidelines.aspx. Also, check out the American Academy of Pediatrics' site at aap.org/immunization.

Senior Care Services at FCHP

Our community's aging population is growing in numbers and diversity, and in the demand for more customized health care services. In response, FCHP created a specialized Senior Care Services division that pursues products and programs focused on the care of our senior population. We offer a variety of innovative health care solutions that are making a difference to our seniors and their caregivers. To learn more, visit our Web site at fchp.org/about-fchp/senior-care-services.aspx.



FCHP is a health plan with a Medicare contract.

H9001_2011_730_41 File&Use 03202011

FOLLOW US ON  @fchp_tips

 Find us on Facebook "FCHP Family Fun Discounts"

Interactive online wellness tools

• Health risk assessment tool

The Personal Wellness Profile™ is a health and lifestyle questionnaire that evaluates your family history, fitness and eating habits, emotional health and other health factors to give you an overall picture of your current health and wellness. Log into My FCHP, then look under "My health tools." *The assessment is geared to people 18 to 64 years of age.*

If you can't do the profile online, call us at 1-888-807-2908, press 3, to request a written version you can complete and return to us. We'll scan it and mail you your report.

• Healthwise Knowledgebase*

The Healthwise® Knowledgebase is a comprehensive, online health encyclopedia that covers more than 3,400 topics—health conditions, medical tests and procedures, medications and everyday health and wellness issues. The tool also features "Decision Points" and "Actionsets" to help you make wise health decisions. You can access Healthwise Knowledgebase from fchp.org, under "Quick links to helpful tools."

** The products and services described above are neither offered nor guaranteed under our contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to the FCHP grievance process.*

Childhood obesity: What's a parent to do

Children are supposed to grow taller—but in America today, too many kids are also growing wider. There's an increasing epidemic of childhood obesity. Almost one in three children is now overweight, putting the health of the next generation—and the nation—at risk.

Childhood obesity is now a hot-button issue. It's all over the news, and everyone's talking about it. We all know the main culprits: Ever-expanding portion sizes. Sugary drinks and constant snacking. Fast food followed by lots of time in front of the TV or computer. All told, we're taking in 31% more calories than we did in 1970—including 15 pounds more of sugar per person per year!

Children who are overweight before age 15 are very likely to become obese adults. Like their adult counterparts, all of these children are at higher risk for heart disease, diabetes and asthma, among other conditions—and some will get them even before adulthood. Our local and national communities are saying that the need to do something is urgent.

And, if it's your child who is packing on the pounds, the concerns are hitting closer to home. You're probably asking yourself, "But what can I do?"

You can probably guess what we're going to say next: Help your child to eat better and exercise more. Easier said than done, right? Read on.

What to do?

The first place to start is with you! As parents, it's important to set a good example, and most of us have room for improvement, right? Kids often imitate their parents, so get healthier with your child. Don't think of the process as imposing a new diet or getting Junior to a goal weight. Instead, look at it as a long-term family journey to wellness.

Below are some tips to get you started. Some of these ideas are discussed in more detail on First Lady Michelle Obama's Lets Move! Campaign Web site, letsmove.gov.

Introduce healthy routines. The average child spends 7.5 hours a day in front of the TV, computer or cell phone—so make physical activity more of a regular family priority. Several times a week, enjoy family walks or bike rides, visit a local playground or link up with a community fitness program.

Try to gather around the table often for wholesome meals—and limit fast-food outings to a couple of times a month, if at all. Ask your kids for suggestions. And, make changes a little at a time so they stick. The healthy habits you establish for your child now will hopefully last a lifetime.

Make healthier food enjoyable. "Kid-friendly" foods are tasty, but are too often high in fat, calories, salt and sugar—and low in vitamins, minerals and fiber. So include your children in planning or even preparing new dishes with some of their favorite healthier foods. You can find some recipe ideas online at myrecipes.com/kids/healthy-kids and kidshealth.org/kid/recipes/index.html.





Reduce temptation. Kids have more snacks these days—up to six a day! So keep “kid-approved” fruits and vegetables within reach—think carrot sticks, grapes or apple slices—so it’s easy to make healthy choices. An occasional splurge is OK, but keep favorite “junk food” out of sight (or out of the house) to avoid over indulging.

Resize your plates and portions. Food portions today are two to five times larger than years ago. Travel back in time and teach yourself and your family how to eat less food, and in balanced proportions. Learn more about portion sizes at webmd.com/diet/control-portion-size. Try using smaller plates—an often successful technique. Fill half the plate with fruits and vegetables (let your kids pick their favorites), and the rest with a whole-grain side dish (such as a ½ cup brown rice pilaf) and a protein (for example, a 3 oz. slice of chicken breast).

Playtime can be exercise. Not everyone enjoys typical exercises like jogging, weight lifting or aerobics. But “exercise” doesn’t have to be a chore. Sports like soccer and basketball—even played in the backyard—can provide a real workout. Swimming and dancing are other fun, healthy activities. Even running around during a vigorous game of tag counts!

Take advantage of our wellness programs. Make sure your kids have their annual checkups to help prevent health problems. Also, see the sidebar at right or go to fchp.org to learn more about how you and your children can take advantage of our It Fits! program, FCHP Family Fun, and more!

FCHP in D.C. to fight pediatric obesity

FCHP’s Executive Vice President and Chief Medical Officer Elizabeth C. Malko, M.D., M. Eng., FAAFP, made a special trip to Washington, D.C. last March. There, along with other members of the Alliance of Community Health Plans (ACHP), she met with Robin Schepper, executive director of First Lady **Michelle Obama’s Let’s Move! Campaign**, as well as Rep. Jim McGovern and a staff member from Sen. Scott Brown’s office.

Dr. Malko has been leading FCHP and ACHP’s efforts on this topic. She spoke about FCHP’s **It Fits! Program**, which was highlighted in **ACHP’s recent report** (achp.org/lai/pediatricobesitypub.html) about the innovative efforts health plans across the country are taking to combat pediatric obesity.

The richest fitness reimbursement in the Commonwealth, **It Fits!** pays you back up to \$400 annually (\$200 per individual) for your family’s participation in healthy activities such as school, town and other athletic programs, race fees, swim lessons, and more! Additionally, we offer **fitness center discounts** to a number of gyms and health clubs in the state. See fchp.org/members/healthy-extras/discounts/fitness-center-discounts.aspx for more details.



In D.C. with Dr. Malko (far right) were Diane Holder, President and CEO of UPMC Health Plan; Patricia Smith, President and CEO of ACHP; and Robin Safley, CHP Champions Program Coordinator, Capital Health Plan, Tallahassee.

Dr. Malko also discussed the FCHP-created **Commit to Be Fit! program**. Through partnerships with local schools, students participate in tracking the physical activity they do each day—at school and at home. This free program helps students learn to make healthy choices and incorporate physical fitness into their lives.

“Our message was heard about how health plans are adding value and making a difference by connecting with others, including members, providers, even public schools, to find innovative ways of improving the health of the communities we serve,” said Dr. Malko.

FCHP does more. Our **Community Mini-Grants** program helps fund local initiatives to combat childhood obesity. Our **Wellness Works** worksite wellness program helps bring healthy habits right into our communities’ workplaces. Plus, we sponsor the **Canal Diggers 5km and 1 Mile Fitness Walk** each year in Worcester’s historic Canal District (more at canaldiggers.org). And FCHP’s **Family Fun Program** includes discounts to healthy and kid-friendly activities like skiing, skateboarding and rock climbing. Visit fchp.org to download coupons.

More Benefits

FCHP benefits update for commercial plan members*

- **New! \$0 preventive vision benefit**

FCHP commercial plan members (FCHP Direct Care, FCHP Select Care and Fallon Preferred Care) now have one of the best vision benefits in the region with no copayments for **annual** preventive vision exams. This new benefit with our standard plan designs was introduced April 1 and goes into effect when your health insurance plan is renewed.

- **Changes to Weight Watchers reimbursement**

Due to changes at Weight Watchers®, members who qualify for our It Fits! reimbursement program may now request Weight Watchers coupons for 13 consecutive weeks, reducing the available It Fits! reimbursement by \$120. Previously, coupons were for 12 consecutive weeks and reduced the benefit by \$100.

It Fits! is the richest reimbursement program in the Commonwealth, offering families \$400 (and individuals \$200) each benefit year for all kinds of healthy activities, like memberships at any gym, sports camps, town sports leagues, yoga classes, swim lessons, hiking clubs and more.

Annual reimbursement is based on a benefit year, the 12-month period for which you sign up for health insurance. It may be, but is not always, January 1 through December 31.



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

Eligibility for programs and benefits may vary by employer, plan and product.

Contracted providers keep costs down*

Fallon Community Health Plan (FCHP) is always looking for ways to control the rising costs of health care. One way is by working with providers who agree to our negotiated rates for their services. These are “network providers” and they help us keep quality health care as affordable as possible.

But when providers refuse to contract with us, we cannot influence what they charge. In those cases, industry

standard and FCHP policy is to pay the reasonable and customary cost for the service in that community, minus any copayment/coinsurance you might have.

Most providers accept this as payment in full. However, some may bill you for the difference between what they charged and the amount paid by FCHP. Before you pay, contact them directly to ask if they expect you to pay the amount that exceeds what is

considered reasonable and customary.

Know that FCHP wants to have contracts in place with as many providers as possible, and pursues that at every opportunity. Because the more provider relationships we have, the better able we are to bring down the cost of health care for all of us.

FCHP chooses OneTouch meters for diabetes monitoring*

Anyone with diabetes knows that it's important to monitor and manage blood sugar to prevent many diabetes-related health problems. To help with that first step, Fallon Community Health Plan has chosen as its preferred system the LifeScan OneTouch® Blood Glucose Meter, used with OneTouch strips. According to LifeScan, OneTouch is the number one recommended brand by health care professionals.

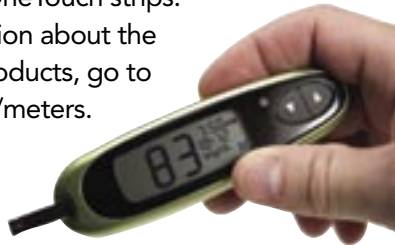
Now, we are requiring any FCHP member new to using a blood glucose meter to first try the LifeScan OneTouch. We also are encouraging our members who currently use other meters to switch to OneTouch.

Our commercial plan members will save money with lower copayments on the OneTouch strips, which are on Tier 2 of our covered drug list, while all other test strips are on Tier 3.

Blood glucose meters are free. The OneTouch UltraMini™ Meter, used for basic testing, and the OneTouch Ultra®2 Meter, which also shows how food affects your blood glucose, can be ordered at no cost from LifeScan, Inc., by calling 1-888-424-4364 or visiting onetouch.orderpoints.com. Be sure to provide the reference number 160FCH002 for your FCHP order.

If you aren't currently using a OneTouch meter, please contact your provider to obtain a new prescription for your OneTouch strips.

For more information about the LifeScan OneTouch products, go to lifescan.com/products/meters.



* Please note that this information applies only to commercial health insurance and does not apply to our Fallon Senior Plan™, NaviCare® HMO SNP and MassHealth plans. For more information about your benefits in these plans, refer to your Member Handbook/Evidence of Coverage.

FCHP service at your fingertips

Keep this list handy so you'll have the right number to call if you ever need to reach our representatives.

- **GENERAL FCHP CUSTOMER SERVICE:** 1-800-868-5200, Monday through Friday, 8 a.m. to 6 p.m. Except where noted, our TDD/TTY number is 1-877-608-7677.
- **FALLON PREFERRED CARE (PPO) MEMBERS:** 1-888-468-1541, Monday through Friday, 8 a.m. to 6 p.m.
- **MASSHEALTH MEMBERS:** 1-800-341-4848, Monday through Friday, 8 a.m. to 6 p.m.
- **GIC MEMBERS:** 1-866-344-4442, Monday through Friday, 8 a.m. to 6 p.m.
- **UMASS/EMPLOYEE ADVANTAGE MEMBERS:** 1-877-498-1188, Monday through Friday, 8 a.m. to 6 p.m.
- **FALLON SENIOR PLAN MEMBERS:** 1-800-325-5669, Monday through Friday, 8 a.m. to 8 p.m. (Nov 15 – March 1, seven days)
- **MEDICARE SUPPLEMENT PLAN MEMBERS:** 1-800-868-5200, Monday through Friday, 8 a.m. to 6 p.m.
- **NAVICARE HMO SNP MEMBERS:** 1-877-700-6996 (TDD/TTY: 1-877-795-6526), 24 hours a day, seven days a week
- **SUMMIT ELDERCARE PARTICIPANTS:** 1-800-698-7566 (TDD/TTY: 1-800-889-4106), Monday through Friday, 8 a.m. to 5 p.m.

FCHP is a health plan with a Medicare contract.

Fallon Community Health Plan is a health plan with a Medicare contract and a contract with the Commonwealth of Massachusetts/EOHHS. Enrollment is voluntary.

H9001_2011_730_42 File&Use 03202011

Senior program Navigator coordinates needed services

When the challenges of aging are mixed together with the complexities of our health care system, many seniors and their families are overwhelmed and may not get the care they want or need.

Now a different kind of health care program, which we call NaviCare®, offers eligible individuals all the comprehensive benefits and services covered under Medicare and MassHealth Standard, plus Medicare prescription drug coverage. In addition, our program includes a Navigator, a role that we at Fallon Community Health Plan (FCHP) feel could become a model for improving how care is coordinated across the industry.

FCHP introduced NaviCare HMO SNP, a Medicare Advantage Special Needs Plan, and NaviCare SCO, a Senior Care Options program, last year. These plans provide coordinated medical, prescription and support care for seniors who are 65 or older, live in Worcester County and have MassHealth Standard. (Our staff can help individuals who may be eligible for MassHealth Standard to apply for this health insurance.) NaviCare HMO SNP members also must have Medicare Parts A and B. Members have no plan premiums, no copayments and no coinsurance.

NaviCare members have a primary care team, which is led by a primary care doctor and includes a nurse case manager and a geriatric support services coordinator. Unique to our team is the Navigator, who not only assists the primary care team but also coordinates all the services a member needs.



"I am happy with the NaviCare plan and have really appreciated not having to pay for transportation," says NaviCare member Donald Draleau, seen here in his home with our NaviCare Navigator Mary Goguen. (Please note that there is no cost associated with preapproved transportation services for members.)


The Navigator may schedule doctor visits, submit referrals, coordinate rides for medical and rehabilitation visits and make arrangements for in-home care services approved by the team. The Navigator communicates to the team any practical, day-to-day issues that might trigger needed changes to the member's customized care plan.

"The Navigator becomes the member's, and the caregiver's, go-to person, and often feels like a family friend," explains Wendy Gates, R.N., M.S.N., M.B.A., Manager, Government Services Clinical Programs at FCHP.

Navigator Mary Goguen explains, "I look to establish a relationship with members, and their family if appropriate, to ensure that they know about and can access the kinds of services they need.

Personal interaction is key. I visit the home with the team nurse case manager so that the member and I get to know each other and aren't just a voice on the phone. Doing so also helps me to see and understand a member's environment and what challenges he/she might face, such as difficulties with stairs or doing laundry."

Mary continues, "This role has opened my eyes to see that, in addition to medical care, many people lack basic support they need, like food and transportation, to remain healthy. The Navigators reach out and make that support happen. It's a great feeling to know that I and the NaviCare team are really making a difference in our members' health and quality of life."



Manager Wendy Gates adds, “When it comes to health care, everyone should have a Navigator!”

To learn more about NaviCare, please visit our Web site, navicare.org, or call us at 1-877-255-7108 (TDD/TTY: 1-877-795-6526), from 8 a.m. to 8 p.m. Monday through Friday.

FCHP is a health plan with a Medicare contract and a contract with the Commonwealth of Massachusetts/EOHHS. Enrollment is voluntary. The benefit information provided herein is a brief summary, not a comprehensive description of benefits. For more information, contact the plan. Your benefits may change on January 1 each year.

H9001_N_2011_173
CMSApproved04152011
11-730-003 Rev.00 03/11

Beware of health care fraud

Fallon Community Health Plan is committed to detecting, investigating and resolving instances of error, fraud and abuse. These might include using someone else’s coverage or insurance card, filing claims for services or medications not received, a provider billing for services not actually performed, or a provider misrepresenting procedures performed to obtain payment for non-covered services.

Reducing fraud and abuse is essential to maintain strong and affordable health care. If you suspect fraud or abuse, please contact our Compliance Hotline at 1-888-203-5295.

New open enrollment period for individual health insurance

Do you have individual friends or family members who need insurance? If so, let them know that the rule for when they can buy health insurance has changed.

Now eligible individuals can buy insurance for themselves and their dependents only during designated open enrollment periods. Previously, individuals could purchase insurance at any time during the year. Open enrollment is July 1 through August 15—and won’t be held again until the same time in 2012.

There are some exceptions to the new rule. For example, if an individual had an employer- or government-sponsored health plan but recently lost it, he/she may be allowed to buy insurance outside of an open enrollment period.

This change was made to address the practice of individuals buying insurance shortly before a pricey medical procedure and then dropping it afterwards, which caused health insurance rates for individuals and small businesses to increase.

In addition, as part of this change, people who are both buying health insurance for the first time or renewing their policy will be required to attest in writing that they are eligible for individual coverage.

For information about FCHP health plans for individuals, go to fchp.org.

** Please note that this information applies only to commercial health insurance and does not apply to Fallon Senior Plan™, NaviCare® HMO SNP, MassHealth and Commonwealth Care plans.*

Privacy matters

There are strict guidelines to ensure the privacy and confidentiality of your protected health information, such as your name or medical information.

The federal Health Insurance Portability and Accountability Act of 1996 included measures to secure the privacy of patient health information and to enforce uniform standards for exchanging health information.

You can be confident that all of us at Fallon Community Health Plan are committed to safeguarding the privacy and security of our members’ protected health information. Our Notice of Privacy Practices describes in detail how medical information about you may be used and disclosed and how you can get access to this information.

You’ll find the notice at fchp.org/about-fchp/HIPAA.aspx or, for a paper copy, you may 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. (Fallon Senior Plan™ members may call this number from 8 a.m. to 8 p.m.)

Si usted desea que se traduzca al español alguna información en esta publicación, favor de llamar a Departamento de Servicio al Cliente de FCHP al 1-800-868-5200 (si tiene problemas de audición llame a 1-877-608-7677) de lunes a viernes de 8 a.m. a 6 p.m.

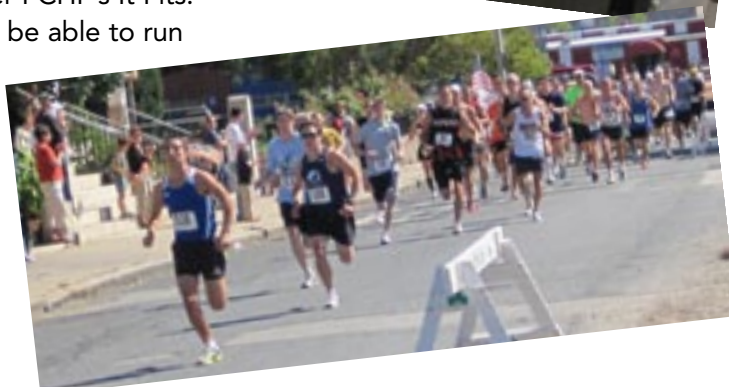


Join us for our 5th annual Canal Diggers race this fall

Save the date—Saturday, September 10—to participate in Fallon Community Health Plan’s annual Canal Diggers 5km Road Race and a one-mile fitness walk. This event will help launch Worcester’s Blackstone Canalfest, a daylong celebration of the city’s Canal District and the emerging energy and excitement of that neighborhood.

Last year, more than 700 runners, walkers, volunteers and spectators from across the Commonwealth participated in this event, which includes an Irish barbeque and live music at the finish line. Go to canaldiggers.org for more details and to register.

And here’s some very good news. Because road race fees are reimbursable under FCHP’s It Fits! program, you may be able to run free with FCHP!



Employees with heart

Fallon Community Health Plan is a major supporter of the American Heart Association throughout the year. One of the AHA’s signature events is the Central MA Start! Heart Walk, held this year in Worcester on May 14.

More than 200 FCHP employees and their families participated in the event, and many others supported them, raising over \$7,000—making the health plan one of the walk’s top fundraisers. We’re proud of their dedication to such an important cause.