

Healthy Communities



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



Carrying a great tradition into the future

I quickly learned after joining Fallon Community Health Plan three years ago that it was like no other health plan I knew, especially when it comes to value, quality and service. I am thus very honored to help guide this outstanding organization as its new President and CEO, particularly at such a dynamic time in the world of health care.

I know from working with them every day that FCHP's employees are a special group of individuals who truly care about each other and about you, our members. When you combine that passion with their talent and expertise, the result is an organization that is a special partner in managing your health.

At FCHP, it's all about teamwork—in creating programs that care for our members in new ways, in providing excellent service, and in finding ways to make health coverage more affordable.

The last goal is, of course, a particular challenge today as Massachusetts experiences the highest health care costs in the nation. There are many reasons this is so, and all parts of the health care system must work together to change that trend. FCHP has been advocating for change because the cost of your insurance premiums are directly linked to medical costs. You can read more on this topic in the "Wrestling with the costs of care" article in this issue of *Healthy Communities*.

You'll also read about FCHP's Family Fun Program for 2010, our new provider affiliates on the South Shore, new ways you can interact with us on Twitter and Facebook and much more.

I pledge to continue Fallon Community Health Plan's great tradition of serving its members as one of the top 10 health plans in the nation and the best-value health plan in Massachusetts.

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

Thank you.

Report raises alarm about high blood pressure

A report last winter from the Institute of Medicine (IOM) declared that high blood pressure (also known as hypertension) is a "neglected disease." The institute is an independent organization chartered by Congress to advise the government on scientific matters.

Nearly 73 million people have high blood pressure, and another 59 million are on the brink. Hypertension, which has "silent" symptoms, triggers more than one-third of heart attacks and is a leading cause of strokes and kidney failure.

Although hypertension is relatively easy to prevent, simple to diagnose, and fairly inexpensive to treat, the IOM report noted, it remains the second-leading cause of death among Americans.

The report called for doctors and policy-makers to do a better job in managing this disease, but also urged Americans to develop healthier habits to prevent it: Cut the salt (See our feature!). Eat more potassium (found in fruits and vegetables). Get some exercise. Drop 10 pounds.

Normal blood pressure is measured at less than 120 over 80; high is considered to be at or above 140 over 90.

The report is titled, A Population-Based Policy and Systems Change Approach to Prevent and Control Hypertension, and is available on the Web at iom.edu/reducehypertension.

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 contactcustomerservice@fchp.org.

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Visit our Web site at fchp.org.



To market, to market!

Juicy strawberries ... red, ripe tomatoes ... snappy green beans. Yum! Summer is known for its abundance of fresh fruits and vegetables. We can—and should—eat fruits and vegetables year-round, but there's nothing like the freshness and variety of produce at our fingertips during this season.

As Americans, we fall far short of eating the recommended nine servings (at least 4½ cups) of fruits and veggies every day—even though they are about the best things we can eat. Fruits and vegetables have been called the “nutritional powerhouses” of our diet. They are packed with vitamins, minerals, fiber and more, which are beneficial in protecting us against many health problems. Plus, they are low in calories!

Experts suggest that you eat many different kinds and colors of produce to get the mix of nutrients your body needs. A great resource to help you pump up on produce is a new Web site from the Centers for Disease Control. Check it out at fruitsandveggiesmatter.gov.

This summer, why not discover your local farmer's market for fresh, locally-grown fruits and vegetables? Fresh produce is known for having the highest nutritional values



with the largest quantities of minerals and vitamins, and it often doesn't spoil so quickly. And, bottom line, it usually tastes better!

The Mass. Farmers Market can guide you to local markets throughout Massachusetts and offers buying tips, recipes, weekly updates and even e-mail reminders about market dates. Be sure to visit their Web site at massfarmers-markets.org. If you live in or near southern New Hampshire, you'll find similar information at nhfma.org/farmers-markets, the site of the New Hampshire Farmer's Market Association.

The wonders of water

When you go to quench your thirst this summer, think water! It's readily available, calorie-free and good for you in just about every way.

More than 60% of our body is water, which is why it's vital to our good health. For starters, water flushes toxins out of our organs, carries nutrients to our cells, lubricates joints and helps to regulate our body temperature. Water also affects our brain function and energy level. Even



mild dehydration has been associated with negative mood, including fatigue and confusion.

When you lose more fluid than you take in, you get dehydrated—and that's easy to do when you get sick or you're active outdoors on a hot, summer day. By the time you feel thirsty, you may already be dehydrated. Watch for symptoms like

lightheadedness, a flushed face, dry or sticky mouth, and producing less or darker urine. Young children and the elderly are more prone to dehydration.

Make it a habit to drink water regularly and often—and fill 'er up when temperatures and your activity level are both up. The average adult needs approximately one quart (four 8-ounce glasses) of water per day to prevent the onset of dehydration.

Pour yourself a tall glass with ice, add a slice of lemon or lime, and sip one of nature's wonders morning, noon and night!

X-rays: Get the picture on protection

Will you be one of the seven out of 10 Americans who will get a medical or dental X-ray this year? An X-ray is an important tool to help your doctor or dentist find out what might be causing your symptoms and decide on the best treatment. Information from diagnostic X-rays can even save your life.

However, like many things, X-rays may do harm as well as good. Each X-ray exposes you to radiation—and no one knows for sure how many X-rays are too many. X-rays may add slightly to the chance of getting cancer later in life. Also, if the sex organs are in or near the X-ray beam, it could lead to changes in reproductive cells.

Admittedly, the amount of radiation used in X-ray exams is small. Still, it makes sense to avoid X-rays that aren't medically needed, which will limit your health risks and save unnecessary medical costs.

Here's what the U.S. Food and Drug Administration (FDA) suggests you do:

- Ask your doctor how an X-ray will help with the diagnosis and treatment of your condition.
- Don't refuse an X-ray if there's a clear need for it.
- Don't insist on an X-ray if the doctor explains there is no need for it.
- Whenever having an X-ray of the abdomen or lower back, ask if a gonad shield (which protects the testes and ovaries) can be used. Tell the doctor or technologist if you are, or might be, pregnant.



Consider keeping an X-ray record card in your wallet. You can download one from the FDA's Web site at fda.gov; type "X-ray record card" in the search box. Sometimes the doctor can use a previous X-ray instead of taking a new one. Or, if a new X-ray is needed, the previous one might help show any change in your medical problem. Keep a record card for everyone in your family.

How your health plan works: Deductibles

Chances are, you're already familiar with the idea of a deductible. You probably have a deductible on your car insurance policy—it's that first \$500 or \$1,000 you have to pay before your insurance covers repair costs. Much the same way, your health insurance deductible is a set dollar amount that you must pay out of your pocket before Fallon Community Health Plan will pay for services.

As a general rule, preventive services (such as annual physicals and routine screenings) are not subject to a deductible. You still may have to pay a copayment (where you pay a set amount for services) or coinsurance (where you pay a percentage of the cost).

On the other hand, treatment and diagnostic

services are usually subject to a deductible. These would include regular doctor visits (treatment) to monitor an existing illness and blood work (diagnostic service) to check how you're doing. Your *Schedule of Benefits* offers a detailed list of items that are subject to the deductible specific to your plan.

If you have a health insurance plan with a deductible, FCHP will send you an *Explanation of Benefits (EOB)/Health Benefit Statement* when you receive medical services. The statement shows how your claim was paid or the deductible amount you're responsible for. Be sure to keep these statements to track what you have paid toward your deductible, and to serve as proof of payment if needed.

Please note that this does not apply to Medicare Advantage plans.

Outreach for teen and young adult cancer

A new initiative, called the 15-40 Connection, aims to build awareness and motivate self-advocacy to detect cancer earlier and increase survival rates. Nearly 70,000 15- to 40-year-olds in the United States are diagnosed with cancer every year. (The top five are melanoma, testicular cancer, non-Hodgkin's lymphoma, uterine/cervical cancer and Hodgkin's lymphoma.) Yet, cancer survival rates for this age group have been nearly stagnant since 1975. Explore the initiative's Web site, 15-40.org, for news, stories, tips, resources and more.



More you on My FCHP

Have you visited Fallon Community Health Plan's My FCHP section of our Web site lately?

By logging in to the secure members-only section, My FCHP, you get access to your personal information, health tools and a safe method of contacting FCHP via e-mail. In 2010, we're adding more benefit information and other features. We've also improved how you navigate through My FCHP, too.

As a result, you'll notice that the members' section outside of My FCHP looks different. The information once at fchp.org/members is still available, but it's now within My FCHP.

Don't have a user ID and password for My FCHP? Registering is easy, and once you do, you can instantly access all of the information you're looking for. (You'll be able to request a personal ID number, too, so you can make changes to your address and phone number.)

If you have questions or suggestions, e-mail webmaster@fchp.org.



FOLLOW US ON 

Do you tweet? For health tips, follow us on Twitter: [@fchp_tips](https://twitter.com/fchp_tips)



You'll get the latest updates on the FCHP Family Fun 2010 Program.

Read us online! Check out this and past issues of *Healthy Communities* at fchp.org. Just type "Healthy Communities" in the search box.

Online resources

- **Comparing quality PCP care.** The Massachusetts Health Quality Partners, of which FCHP is a member, released its sixth annual *Quality Insights: Clinical Quality in Primary Care* report, using data compiled for 150 medical groups across the state. The results are available at mhqp.org.

You can compare how well medical groups perform in meeting national standards for providing preventive care, helping patients manage chronic conditions such as diabetes and asthma, and avoiding the overuse of certain medications and tests.

- **A tool for informed patients.** Here's a Web site you may want to check out from the Informed Patient Institute, a non-profit organization that is concerned about the quality of information available to consumers related to health care quality and patient safety.

Informedpatientinstitute.org, rates hundreds of Web sites that provide background and performance measures on different types of health care facilities and professionals. IPI currently offers online report cards for sites related to nursing homes and physicians, and plans to expand to include other types of facilities and professionals.

Shake the salt habit

This summer, as we sit on the beach, cheer at the ballpark and host backyard BBQs, we'll likely consume a frightening amount of salt. In fact, potato chips, hot dogs and barbecue sauce are among the worst salt culprits.

Why should we care? In many cases, every day we eat twice the amount of sodium that is recommended by the American Heart Association. This love affair with sodium is endangering our health and potentially costing the nation billions of dollars in health care.

Salt basics

First, a sodium review. We consume most sodium in the form of sodium chloride, known as table salt. (Also watch labels for sodium phosphate, sodium nitrate and monosodium glutamate.) Food labels list sodium content. If you know how much sodium is in a food, you can work out the approximate amount of salt it contains by multiplying the sodium by 2.5.

Many experts tell us we should have less than 2,400 milligrams of sodium a day, which is the same as 6 grams—or about one teaspoon—of

salt. (The American Heart Association suggests no more than 1,500 mg of sodium daily.) However, on average, Americans have more than 3,400 mg of sodium, the equivalent of 8.5 grams of salt every day.

Sodium is an essential nutrient, but actually very little is needed in our diet. On the other hand, we know that a diet high in salt increases blood pressure, a leading risk factor for heart attacks and stroke.

In the news

Salt's impact on our health made headlines on two fronts in January. From the West coast, a research study* based at the University of California, San Francisco, used a computer-based analysis to determine that reducing the amount of salt we eat by even 3 grams a day could dramatically reduce the cases of heart disease, heart attacks, stroke and high blood pressure nationwide. The approach could save 194,000 to 392,000 quality-adjusted life-years and \$10 billion to \$24 billion in health care costs annually.

On the East Coast, New York City mayor Michael R. Bloomberg unveiled

a new health initiative to encourage food manufacturers and restaurant chains across the country to reduce the amount of salt in their products—and issued his own city guidelines. Coordinated by NYC, the voluntary National Salt Reduction Initiative includes 17 national health organizations and dozens of cities, states and related entities—including the Massachusetts Department of Public Health. The goal is to reduce Americans' salt intake by at least 20% over five years.

Health issues

Why the concern? Many of us have no idea how much salt we consume. It's the salt *in* the food, not *on* the food, that is the problem. Nearly 80% of the salt we eat is from processed, packaged and store-bought food. Salt is used to enhance flavor, prevent spoilage and improve shelf life—but it can be significantly reduced in most foods without affecting safety and quality or offending consumers' taste buds.

For example, a can of chicken and rice soup might have 870 mg of sodium per serving. If, as is likely, you eat the whole



Tips for reducing sodium in your diet

can, which has two servings, you'll consume 1,740 mg of sodium at one sitting—more than the American Heart Association says you should eat in an entire day.

"As consumers, we need to wake up, pay attention and start to make some different lifestyle choices related to salt," says Elizabeth Malko, M.D., Chief Medical Officer at Fallon Community Health Plan. "During their lifetime, many American adults will develop high blood pressure, which increases the risk of heart disease and stroke—two leading causes of death in this country. Adopting a low-sodium diet** can help prevent or delay the onset of high blood pressure and lower already elevated blood pressure."

Take the first step by putting into practice some of the tips included with this article. Once you learn to shop, cook and eat differently to reduce the salt you eat, you'll be amazed at what your taste buds discover—and how good you feel about managing a major risk to your health.

* "Projected Effect of Dietary Salt Reductions on Future Cardiovascular Disease," by Bibbins-Domingo K., Chertow G.M., et al., *New England Journal of Medicine*, 362:590, February 18, 2010, Original Article.

** The DASH eating plan (Dietary Approaches to Stop Hypertension) is a simple heart-healthy diet that is low in salt, cholesterol, saturated and total fat and high in fruits and vegetables, fiber and low-fat dairy products. Learn more from the National Heart, Lung and Blood Institute at: nhlbi.nih.gov/health/public/heart/hbp/dash/new_dash.pdf.

It's not easy to change your eating habits, so try to introduce changes slowly instead of all at once. Over time, your taste buds will adjust, and you won't even miss the salt!

1. Lose the salt shaker.

Stop adding salt while you cook or eat. For taste, substitute seasonings such as black, cayenne or lemon pepper; herbs like garlic, onion powder, dill, parsley and rosemary; and lemon juice. Try marinating meat and fish in advance, or adding a little wine to stews and sauces.

2. Pick foods naturally low in sodium.

Generally, you can eat as much fresh food as you want without counting the sodium content. Fresh fruits and vegetables, including freshly squeezed fruit and vegetable juices, have very little sodium. The same is true for fresh meat, poultry and fish. Substitute these for high-sodium lunch meats, frozen dinners or canned soups. Also low in sodium are most canned fruits, plain frozen vegetables and dried beans, peas, rice and lentils. Avoid broths, sauces, gravies, salad dressings, catsup and most condiments.

3. Switch your snack habits.

Limit salty snacks, such as most potato chips, tortilla/tostada chips, corn and cheese chips, pretzels and pre-packaged popcorn. Select unsalted nuts or seeds. Try unsalted whole-wheat pretzels dipped in spicy mustard, baked tortilla chips, or rice cakes with low-sodium peanut butter. Make your own granola or trail mix. Cut up vegetables like celery and carrots in advance and bag them for convenience in the fridge.

4. Learn to read food labels.

Salty foods don't always taste salty. For example, a single bran muffin can have twice as much salt as a bag of potato chips. By reading food labels, you can learn which foods are high and low in sodium. Always look for labels that say sodium-free, no salt, low sodium, reduced sodium or unsalted. The amount of sodium can vary a lot by brand. For example, some frozen meals have triple the sodium of others. Choose wisely.

Based on educational material from The Heart Failure Society of America, at about.hf.org.



More Benefits



Save every day with your FCHP-CVS health card

In our last issue of *Healthy Communities*, you read about an exciting new value-added feature for FCHP members*—the CVS Caremark ExtraCare Health Card.

We hope you've been taking advantage of this card at CVS stores or cvs.com to receive a 20% discount on more than 1,500 CVS/pharmacy brand health-related products—such as pain and allergy relief medication, first aid supplies, cough and cold remedies, and even products like glucose meters and blood pressure monitors. (The discount does not apply to sale items.)

This card simply identifies you as eligible for these discounts; it does not give CVS retail stores the ability to identify who you are or link your purchases to your name. CVS Caremark and FCHP will not disclose your medical information, your prescription history or your demographic information to CVS retail stores even if you use your card. You'll receive no direct marketing or "junk" mail as a result of using this card.

Happy shopping and saving!

** FCHP MassHealth members, NaviCare members, and Summit ElderCare participants are not eligible for the CVS Caremark ExtraCare Health Card discount at this time.*

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.

Medicare members now covered for HIV screening

The Centers for Medicare & Medicaid Services announced that Medicare beneficiaries with appropriate high-risk profiles are now covered to undergo HIV screening tests. Original Medicare pays 100% of the cost of these clinical laboratory tests. Members enrolled in one of our Medicare Advantage plans do not have a copayment for these tests. Both standard and U.S. Food and Drug Administration-approved HIV rapid-screening tests are covered.

You would be considered at high risk for HIV if, for example, you are having unprotected sex with multiple partners; you are a past or present injection drug user; you are being treated for sexually transmitted diseases; or you are someone with a history of blood transfusion between 1978 and 1985.

If you have any questions, please call FCHP Customer Service at 1-800-868-5200 (TDD/TTY: 1-877-608-7677), seven days a week from 8 a.m. to 8 p.m.

FCHP is a health plan with a Medicare contract.

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Use more of your prescriptions before refills

As a Fallon Community Health Plan member, you've been able to refill any prescriptions you have once you've used two-thirds (66%) of the medication. As of July 1, 2010, we now require that you use three-fourths, or 75%, of the medication before you can fill the prescription again. This is a minor change that reflects the common practice of other health plans.

For example, if you had a 30-day supply of your medication, you previously could get a refill after 20 days. Now, with a 30-supply, you must go 22 days before getting the prescription refilled. For a 90-day supply, the refill time frame increases from 60 days to 67 days.

If you have any questions or concerns about this change, please contact FCHP Customer Service at 1-800-868-5200 (TDD/TTY: 1-877-608-7677), Monday through Friday, 8 a.m. to 6 p.m.

Attention MassHealth members

In-Home Therapy is a new behavioral health service

When a child's behavioral health needs makes daily life hard for your family, In-Home Therapy may be the right answer.

In-Home Therapy (IHT) is one of six new behavioral health services for children and youth under age 21 with MassHealth Standard or MassHealth CommonHealth who are enrolled in Fallon Community Health Plan. The service offers family therapy at home and in the community. It may help your family support and better understand your child.

With this service, counselors help your child and family create and carry out a treatment plan. The treatment plan can center on setting limits, improving family communication or

helping prevent behavioral crises. It can also focus on changing problem patterns that can get in the way of your child's school performance or family life.

Who is likely to need In-Home Therapy?

IHT may be the right service for a youth who needs more help than outpatient therapy. Outpatient therapy usually happens in an office. IHT can happen anywhere the youth is located. It can take place in the youth's home, school or other community setting. Unlike outpatient therapy, IHT allows families to try out new skills in the places where problems occur, such as in the home or school.

No referral needed

No referral is needed for IHT. Families take the first step by contacting an IHT provider who works with the family to decide if the service is right for their child's needs. If it is not, the IHT provider will direct the family to another service that might better fit the youth's needs.

Families can learn more about In-Home Therapy and other services for MassHealth members by calling our Customer Service Department at 1-800-341-4848 (TDD/TTY: 1-877-608-7677), Monday through Friday, 8 a.m. to 6 p.m.

Note: In-Home Therapy replaces Family Stabilization Team (FST) services as a MassHealth service for youth under age 21.

You're now eligible for FCHP's Oh Baby! program

We're pleased to let you know that our popular Oh Baby! program is now available to our MassHealth members. Oh Baby! is Fallon Community Health Plan's program for members* who are expecting or planning to adopt a baby.

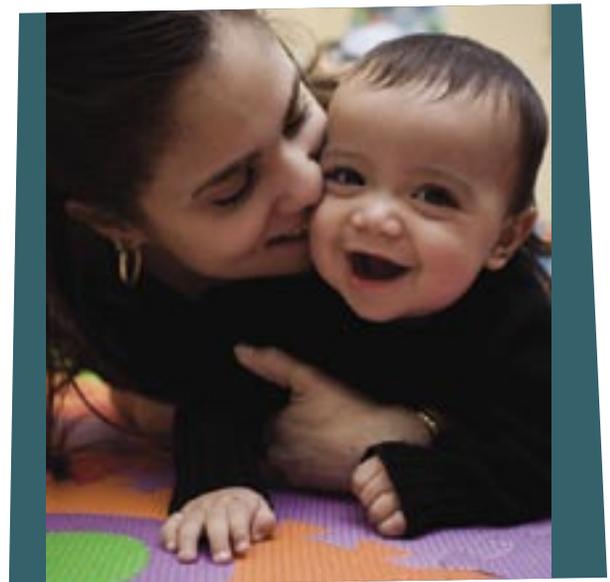
All you have to do is sign up. Go to fchp.org/Members/OhBaby or call our Customer Service Department at 1-800-341-4848 (TDD/TTY: 1-877-608-7677), Monday through Friday, 8 a.m. to 6 p.m.

Once you sign up, you'll receive our Oh Baby! kit with all the details about the program and how to use it. For example, when you belong to the program, you'll receive—all at no extra cost—a free toddler convertible car seat

or breast pump; a free home safety kit; a free childcare book; \$40 reimbursement towards childbirth classes; and \$20 towards a refresher class or siblings class.

You can enroll in the Oh Baby! program whether or not you are a first-time parent. Go online or call us today for all the details.

** Oh, Baby! is not available to members of Independent Care, FCHP Commonwealth Care, Fallon Senior Plan™ or Major Medical.*



FCHP expands networks on South Shore

Fallon Community Health Plan is pleased to inform members of its expanded relationship with South Shore PHO. *All South Shore PHO providers now participate in both the FCHP Direct Care and FCHP Select Care networks.* South Shore PHO began accepting Direct Care members for the first time this spring. FCHP also added new South Shore PHO providers to both networks.

The South Shore Physician Hospital Organization, which includes Harbor Medical Associates, represents 30 different medical specialties. In total, the PHO has more than 100 primary care physicians and 600 specialists throughout the region.

Harbor Medical Associates is itself a multispecialty practice providing primary care, family care and specialty services through offices in Braintree, Pembroke, Plymouth, Scituate and South Weymouth.

In the region, Signature Healthcare Brockton Hospital and Signature Healthcare Bridgewater Goddard Park Medical Associates are also part of FCHP Direct Care, as well as the Select Care network. Our Select Care network is throughout Southeastern Mass., including parts of Bristol and Plymouth counties.

To find a physician, go to fchp.org/FindPhysician/Search.aspx or call FCHP Customer Service at 1-800-868-5200 (TDD/TTY: 1-877-608-7677), Monday through Friday, 8 a.m. to 6 p.m.

Kapidex drug has new name

The heartburn medication **Kapidex**[®] (dexlansoprazole), which was added to the FCHP formularies* in January 2010, **has changed its name to Dexilant**[®]. No changes were made to Kapidex other than its name.

The U.S. Food and Drug Administration approved the name change in March to avoid confusion with two other medications: Casodex[®] and Kadian[®]. Since the FDA approved Kapidex in January 2009, there had been reports of dispensing errors because of confusion with these drugs, which have very different uses from Kapidex and from each other.

Off of its formularies, FCHP covers prescriptions for over-the-counter proton pump inhibitors (heartburn medications)—specifically Prilosec OTC, Prevacid 24HR and generic omeprazole OTC—for just a \$5 copayment for 42 tablets. (State employees with the Group Insurance Commission have a \$10 copayment.)

** Kapidex/Dexilant is a Tier-3 medication on our commercial and Fallon Senior Plan Group 2 plan formularies, and a Tier-2 medication on our NaviCare and Fallon Senior Plan Group 1, Basic Rx and Enhanced Rx formularies.*

FCHP is a health plan with a medicare contract.

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

Wrestling with the costs of care

Health care costs in Massachusetts are among the highest in the nation. The challenge has been to gain an understanding of what is causing the dramatic increases in costs. Once we understand these “drivers,” we believe we can work together to find positive solutions.

Reports earlier this year from the Massachusetts Attorney General and the Division of Health Care Finance and Policy clearly showed that health insurance premiums and medical costs are tied together. *These reports concluded that increases in the rates doctors and hospitals charge are the major reason for increases in health insurance premiums over the last several years.* A secondary contributor to the cost of insurance is the growth in volume and price of outpatient diagnostic services being done unnecessarily, often in costlier settings.

When the vast majority of the health care dollar is directly spent on paying doctors and hospitals for the services they provide, then making health care affordable needs to start with these drivers of the cost of medical care.

At Fallon Community Health Plan, more than 90 cents of every premium dollar is spent on medical services, such as doctor visits, prescription drugs and hospital stays. FCHP takes seriously its mission of *making our communities healthy* and its status as a not-for-profit organization. We have always strived to be part of the solution.

We do this by staying focused on those areas we can directly influence, such as keeping our administrative



expenses below 10% and working with members and their health care providers to find better ways of eliminating duplicative, unnecessary or inappropriate care, while also supporting initiatives that improve the quality of care.

Ahead of the times, FCHP introduced in 2002 a concept suggested this year by Gov. Patrick: A limited network plan (FCHP Direct Care) with premiums that are at least 10% lower than the premiums for the wider network. FCHP Direct Care has been praised by employers and industry experts as an innovative approach to maintaining health care quality while addressing affordability.

FCHP continues to participate in the debates and proposals on health care costs, and to advocate for solutions that address the underlying cost of health care and will truly make a difference in its affordability.

FCHP sponsors Canal Diggers race

Save the date—Saturday, September 11—to participate in the 4th annual Fallon Community Health Plan 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. The walk begins at 10:45 a.m., the race at 11:00 a.m.

Last year, more than 700 runners and walkers from across the Commonwealth participated in the event, which includes an Irish barbeque and live music at the finish line. Check out 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!



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 at 1-877-608-7677) de lunes a viernes de 8 a.m. a 6 p.m.



Hughes named President and CEO of FCHP

W. Patrick (“Pat”) Hughes was named President and CEO of Fallon Community Health Plan in April 2010.

He joined FCHP in 2007 with extensive experience in sales, marketing and strategic business planning within the insurance industry, more recently as President and CEO of the successful consulting and brokerage firm he founded.

At FCHP, he first served as Senior Vice President/Chief Marketing and Sales Officer. Hughes soon assumed extensive responsibility for health plan operations in the new role of Division President, in which he provided strong leadership for FCHP’s sales, service and advocacy initiatives.

Previously, Hughes was Senior Vice President of Sales, Marketing and Product Development for Blue Cross Blue Shield of Massachusetts and served as the President of Employee Benefit Plan Administration, the largest third-party administrator in New England.



FCHP “Excellent”—times 3

Fallon Community Health Plan has retained the highest level of accreditation—“Excellent”—from the National Committee for Quality Assurance, or NCQA—for all three of our core products: commercial HMO, Medicare Advantage and Medicaid. We received our highest scores ever. FCHP is the only Massachusetts health plan to be accredited across all three product lines.



NCQA’s Excellent accreditation status is reserved for the best health plans in the nation. It is only awarded to those plans that meet or exceed NCQA’s rigorous requirements for consumer protection and quality improvement, and deliver excellent clinical care.

FCHP is among the top 10 commercial, Medicare and Medicaid health plans in America, according to the *U.S. News & World Report/NCQA “America’s Best Health Insurance Plans 2009-10”* rankings released in November 2009.

“America’s Best Health Insurance Plans” is a trademark of U.S. News & World Report. NCQA is an independent, not-for-profit organization dedicated to measuring the quality of America’s health care. FCHP is a health plan with a Medicare contract.