

# Healthy Communities



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# More You

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



## Putting on your game face

It's no secret that my first career many years ago was in pro football and that it has remained an integral part of my life. Football taught me how to dream big, set goals, focus on detail, have discipline and accept sacrifices. I believe in the power of teamwork.

Knowing this about me, you'll understand why I was very enthusiastic about Fallon Community Health Plan's sponsorship of the Road Bowl Walking Challenge last fall, which you'll read about in our feature. We had hundreds of individuals—faculty and staff from colleges and universities in Central Mass.—who set personal fitness goals and successfully motivated each other in the team competitions. Participants rose to the challenge, and many of them remain dedicated to their new exercise regimen.

I hope our Road Bowl competitors will inspire you, for one message continues to rise to the top in health care: *You need to take charge of your own health.* It's your choice to improve your chances for a longer and better quality of life. Alarming,ly, some 80% of illnesses and diseases are preventable. Exercising, eating right, not smoking, managing stress, getting recommended medical screenings—these actions alone can make a world of difference in how you feel and live.

It takes discipline and sacrifice, a focus on details, setting and resetting goals—and is incredibly rewarding.

As for the teamwork, that's where Fallon Community Health Plan comes in. We support our members with programs and benefits such as It Fits!, Quit to Win, \$0 copayments for wellness visits and chronic disease management. And if illnesses happen out of your control, we're there to back you up, too.

As I write this, I don't know who will win the Super Bowl this year. But I know that if you adopt some of the lessons I learned early on to managing your own health, you'll be a winner in 2011.

If you'd like to comment or send a suggestion, I encourage you to write to me at [healthycommunities@fchp.org](mailto:healthycommunities@fchp.org).

## Kids fueling up on fats and sugar

Are your kids filling up on pasta and sugar-sweetened drinks?

A study published last fall in the *Journal of the American Dietetic Association* (Volume 110 Issue 10, October 2010) found that nearly 40% of the calories our children consume are from solid fat and added sugars. Half of these so-called "empty calories" come from six foods: soda, fruit drinks, dairy desserts, grain desserts, pizza and whole milk.

The most common beverage sweetener, high fructose corn syrup, is delivering a mega dose of fructose, a sweeter and more harmful form of sugar. The typical 12-ounce serving of most sweetened soft drinks is equivalent to eating 9 to 12 teaspoons of sugar.

The federal Weight-control Information Network (WIN) has several tips to counteract this trend, such as buying and serving more fruits and vegetables, eating fast food less often and substituting low-fat milk for fruit juice.

For more tips, visit the WIN Web site at [win.niddk.nih.gov/publications/over\\_child.htm](http://win.niddk.nih.gov/publications/over_child.htm).



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](mailto:contactcustomerservice@fchp.org).

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

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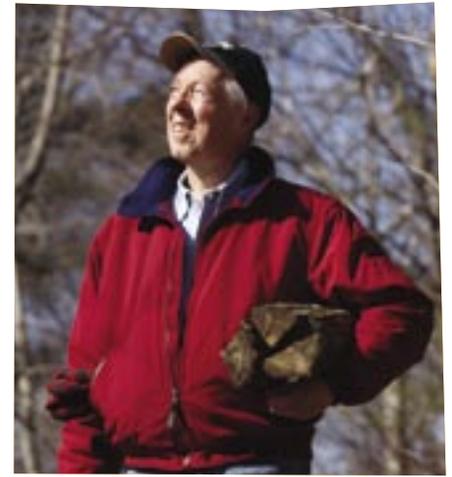
## Managing cold-weather health problems

Many of us love winter, but for people with certain diseases like arthritis, it can be a pain—literally. Arthritis and other conditions often get worse when temperatures drop. If you've got one of these conditions, here are a few ideas to survive winter's chill.

Many people with **arthritis** or **lupus** will be more stiff in the morning and take longer to get up and get going. While there's no proven cold-weather connection, many believe that the air pressure associated with cold weather affects the fluid and tissue in and around a joint, causing swelling and pain. Do what you can to keep warm—it helps.

For example, bundle up from head to toe in several layers; sleep with an electric blanket; warm your clothing in the dryer before dressing; drink warm or hot drinks, such as coffee, hot tea or hot chocolate; preheat the car before getting into it; and keep moving! Exercise will not only keep you warmer and loosen stiff joints, but also will help prevent winter weight gain that puts more stress on painful joints.

Joint stiffness isn't the only problem low temperatures can cause. **Raynaud's disease** is a condition in which the blood vessels quickly narrow, reducing the flow of blood to the fingers, toes and nose. As blood flow returns, the skin turns red and



becomes painful. As with arthritis, the best advice for people with Raynaud's is to stay warm. One standard tip is to wear mittens instead of gloves, so the fingers can help keep each other warm.

In **Sjögren's syndrome**, the immune system attacks the body's moisture-

*continued on page 4*

## Teen depression: When to consider treatment

Statistics show that teen depression is a common problem. About 20% of teens will experience depression during their adolescent years, and about 5% are suffering from major depression at any one time.

How are parents to know the difference between when their child is truly depressed or just "being a teenager"? Some common indicators are withdrawal from friends, family and activities; poor performance at school; changes in eating or sleeping patterns; irritability, anger, or hostility; and substance abuse. Consider how long the symptoms have been present, how severe they are, and how differently the teen is acting from his or her usual self.

If your child is experiencing longer-term depression, there are treatment options that can help. You may want to try:

- One-to-one counseling
- Family counseling
- Medicine

Experience has shown that counseling combined with medication is the most effective approach to help teens feel better. If you think your teen is depressed, talk to his or her doctor or school administrators and teachers.

Beacon Health Strategies, Fallon Community Health Plan's behavioral health partner, can also help with treatment or any questions you may have. If you need help for your teen, call Beacon

at 1-781-994-7500 during routine business hours, or 1-888-421-8861 for 24-hour clinical access. Beacon's services do not require a referral.

Never ignore a suicide threat by your teen. Call your child's doctor right away. There also are numbers you can call 24 hours a day, 7 days a week: 1-800-SUICIDE or 1-800-999-9999.

For more information on teen depression, visit the following Web sites:

- [mayoclinic.com/health/antidepressants/MH00059](http://mayoclinic.com/health/antidepressants/MH00059)
- [aacap.org/cs/Depression.ResourceCenter](http://aacap.org/cs/Depression.ResourceCenter)
- [parentsmedguide.org/physiciansmedguide.htm](http://parentsmedguide.org/physiciansmedguide.htm)

## cold-weather

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producing glands, leading to dryness of the eyes, mouth and other tissues. Cool, dry weather can exacerbate the situation. Consider running a home humidifier. Use lotions on your skin, and keep a water bottle on hand for frequent sips.

Cold winter air may affect people with certain **lung diseases**. For example, **asthma** can be triggered in some people by physical activity in cold weather. Know your limits. One idea if you have difficulty breathing is to use a face mask that covers your mouth and uses the heat from your own breathing to warm the air before it enters your lungs.

If you have symptoms brought on by cold weather, be sure to mention them to your doctor.

Resource: National Institutes of Health

## Boost your protection against whooping cough

In response to an outbreak of pertussis (whooping cough) last year in California, the Centers for Medicare & Medicaid Services recommends that people over age 64 get the pertussis booster vaccine (Tdap). The vaccine is a Part D-covered drug if you are enrolled in one of our Medicare Advantage prescription drug plans.



Vaccination is the best defense against pertussis. However, the immunity from vaccines wears off over time. A booster shot renews the protection against the contagious bacteria that causes pertussis.

Whooping cough can be serious for adults, who can experience coughing fits lasting up to 3 months or more; rib fractures; pneumonia; vomiting; and exhaustion due to disturbed sleep.

Ask your primary care provider about receiving the pertussis booster vaccine at your next visit.

*FCHP is a health plan with a Medicare contract. The benefit information provided herein is a brief summary, not a comprehensive description of benefits. For more information, contact the plan. Benefits, formulary, pharmacy network, premium and/or copayments/coinsurance may change on January 1, 2012.*

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## How your health plan works: Measuring quality care

At Fallon Community Health Plan, we are committed to giving you access to the highest-quality health care at a reasonable price. With networks that include outstanding doctors and many leading hospitals, we set standards for our own clinical and service quality to help our members get and stay healthy.

But we don't want to simply tell you about our commitment to the best care. We believe you should have access to information that allows you to evaluate a plan's performance so you can make an informed decision about your health care. That's why we participate in a voluntary, nationwide program that collects and reports performance measures in health care, including preventive care, health screenings and member satisfaction.

This reporting program, the Healthcare Effectiveness Data and Information Set, or HEDIS®, is designed to provide you with impartial information to help you choose

the best health plan. HEDIS gathers information from more than 90% of health plans across the nation, and is considered the most complete health care quality report available. HEDIS is sponsored by the National Committee for Quality Assurance.

To earn NCOA accreditation, a health plan must report on member satisfaction, quality of care, access, confidentiality, and service against NCOA's rigorous standards. Our HEDIS results, along with our commitment to excellent service and clinical quality, have earned Fallon Community Health Plan Excellent Accreditation—the highest possible—from NCOA for our commercial, Medicare Advantage and Medicaid HMO health plans.

For more information, see our Quality Programs brochure online at [fchp.org/about-fchp/quality-standards.aspx](http://fchp.org/about-fchp/quality-standards.aspx)

*HEDIS is a registered trademark of the National Committee for Quality Assurance. NCOA is an independent, not-for-profit organization dedicated to measuring the quality of America's health care.*



## Peace of Mind Program™ offers specialty choices\*

Our FCHP Direct Care and FCHP Select Care members have access to a unique benefit, which we call the Peace of Mind Program. The program provides these members with access to receive a second opinion and treatment for specialty services at one of five medical centers in Boston: Brigham and Women's Hospital, Dana-Farber Cancer Institute, Massachusetts General Hospital, Tufts Medical Center and Children's Hospital. There are no extra out-of-pocket costs for services received through the Peace of Mind Program.

For details, you may download our new facts sheet at [fchp.org/members/doctors-facilities/peace-of-mind.aspx](http://fchp.org/members/doctors-facilities/peace-of-mind.aspx). You also may request a copy from FCHP Customer Service at 1-800-868-5200 (TDD/TTY: 1-877-608-7677), Monday through Friday, 8 a.m. to 6 p.m.

*\* The Peace of Mind Program is not available to members enrolled in Fallon Senior Plan™, FCHP MassHealth, FCHP Independent Care, FCHP Flex Care, Fallon Preferred Care or Commonwealth Care. Please refer to your Member Handbook/Evidence of Coverage.*

## Review your Rx coverage online\*

Fallon Community Health Plan's online drug formulary, which includes both brand-name drugs and generic drugs, lists prescription medications that we cover and your doctor will prescribe.

Once you go to [fchp.org/members/online-drug-formulary.aspx](http://fchp.org/members/online-drug-formulary.aspx), you choose the type of plan you have, and then search for medications by drug name or drug class. You'll see what tier a drug is in (Tier 1 usually includes generic drugs that have lower copayments) and whether any quantity limits or prior authorizations apply.

Being familiar with your drug formulary can help you better understand your prescription coverage and manage their costs.

*\* Please note that this information does not apply to our Fallon Senior Plan™ and NaviCare® HMO SNP plans. For more information about your prescription drug coverage in these plans, refer to your Evidence of Coverage.*



## Redesigned with you in mind

If you haven't been to our Web site lately, we invite you to pay us a visit. Last fall, we introduced an updated version of [fchp.org](http://fchp.org). Our "new" site has a fresh design with improved navigation and page layouts—while keeping your favorite tools and content. Visit today!

## A look at health care reform

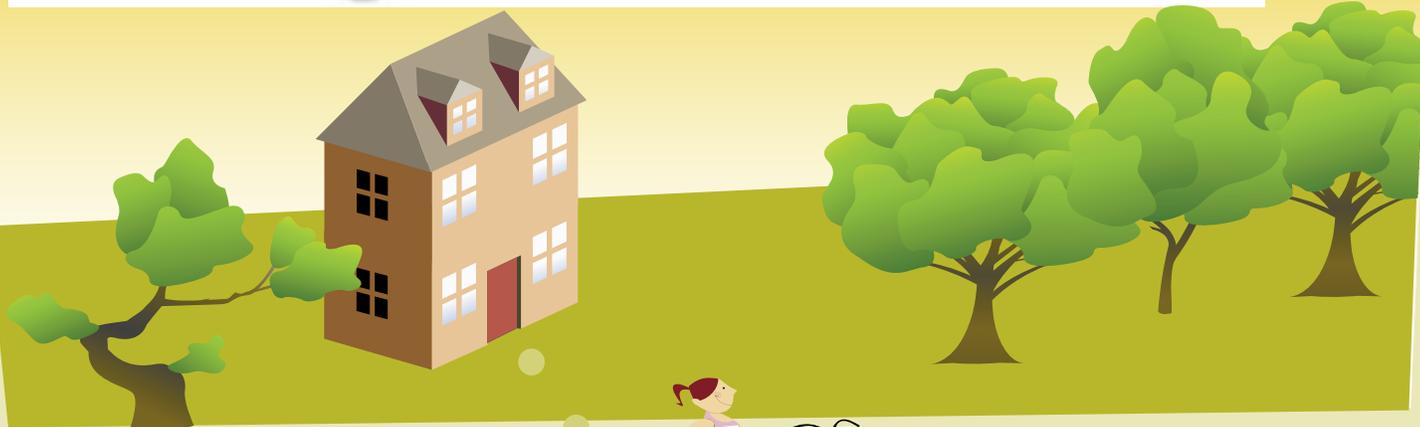
Health care changes on the state and national level are hard to keep up with these days. You can turn to [fchp.org/news/health-care-reform.aspx](http://fchp.org/news/health-care-reform.aspx) for a national health care reform overview and state legislative updates such as the Mental Health And Substance Abuse Equity Act and the Genetic Information Nondiscrimination Act. Check it out.

## Health resources at your fingertips

From FCHP's home page, [fchp.org](http://fchp.org), link to Healthwise® Knowledgebase, a comprehensive tool that covers hundreds of health topics, including newly-added topics such as exercise after mastectomy; first-trimester screening for birth defects; and questions parents ask about immunizations.



# Walking the talk to fitness



*"Winter is on my head, but eternal spring is in my heart."*

Those of us who have yet to launch our New Year's fitness resolutions may have our own interpretation of this quote by French author Victor Hugo. We will tackle that resolution to be healthier and more active—soon. Maybe tomorrow. Spring, and extra motivation, are just around the corner.

It's easy to put lifestyle changes on our to-do list, but definitely not so easy to check them off—even when we know they're good for us. But, as the saying goes, there's no time like the present!

The winter season is no excuse for being a couch potato. There are many ways to "play" outdoors—from skiing or tubing to building a snowman. There's no substitute for fresh air and sun. When the weather keeps you indoors, be creative with what you have. Dance to your favorite music, try an exercise DVD, use your Wii, or make up your own workout. The possibilities are endless.

One often overlooked and underrated fitness activity is walking. Almost everyone can do it, it can be done almost anytime and anywhere—and it's free! Walking is one of the best all-around exercises for your body. By putting in a little time, you can reap a heap of benefits. Walking burns calories, strengthens your muscles and bones, shapes and tones your waist and legs, improves your mood and sleep, reduces stress, helps lower blood



pressure and cholesterol and reduces risks of heart disease, diabetes and other health problems. What more could you ask for?

If you need a little inspiration, consider the example of Fallon Community Health Plan's Road Bowl Walking Challenge. Last fall, based on an idea proposed by the College of the Holy Cross, FCHP worked with the Colleges of Worcester Consortium, Inc., to organize a healthy intercollegiate challenge. The goal was to motivate employees at the consortium and its schools to experience the benefits and joys of walking. FCHP has long made available a walking program to employers who offer our health plan, and the Consortium wanted to take it to another level. The Road Bowl was born.

Over eight weeks, more than 1,700 individuals, armed with pedometers provided by FCHP, formed 264 teams to compete against each other within their own colleges. At the same time, each college competed against others in the consortium. Participants logged their steps through a special Web site to track their progress along a collegiate roadmap of the East Coast.

"It was rewarding to see the Road Bowl develop into a friendly competition in which participants actually had fun becoming more fit," says Elizabeth Malko, M.D., FCHP Senior Vice President and Chief Medical Officer. "We can all use a little motivation to make lifestyle changes, and this type of group support can help us meet our goals. FCHP was thrilled to sponsor this program, and we hope others will contact us about bringing a walking challenge to their organization."

The University of Massachusetts School of Medicine had many competitive teams in the Road Bowl challenge. Lopa

Dhal, of Team Pride in Stride, talked about the personal benefits she was experiencing. “A laid-back person like me needed this kind of boost to work out to remain fit. I’ve taken this challenge very seriously—even when I’m home. My kids check my pedometer and call me outside to play so I can increase my steps! I’ll definitely continue to walk even after the competition is over.”

Lopa’s friendly competitor, Samantha Kelly, on Team Walka Walka at UMass, felt much the same way. “We’ve all realized how stationary we are in an office environment. The competition provides us with positive motivation to set daily goals and inspires us to work out. This isn’t just a friendly competition with other teams, but also has become a personal challenge for many of us. We’ve had a lot of fun encouraging each other and working together as a team!”

FCHP Manager of Health Promotions Emily Eaton, who coordinated the challenge’s activities, emphasizes that the Road Bowl Challenge had many elements that any of us can

apply to our own walking program. “The great thing about walking,” Emily says, “is that you can keep it simple.

Start by setting a realistic walking goal—for example, 10 minutes twice a day—and keep track of the distance and time. Stay motivated by making it fun—vary your routine, find a walking partner, challenge others to out-step you or set a virtual geographic destination—all like our Road Bowl participants.”

## Start now!

When walking outdoors, wear layers of clothes and footwear that has good traction and will keep your feet warm. Map out a safe walking route ahead of time, or consider local running tracks or park trails. Start your walk into the wind so you’ll finish with the wind at your back. Be sure to drink plenty of water—cold air can dehydrate you.

And remember—there’s always malls, supermarkets, home or worksite areas, treadmills, gyms and walking DVDs. Use your imagination. No excuses!



At the award ceremony, the Road Bowl Challenge’s overall winning team, “WCDI,” share the Golden Sneaker award with Quinsigamond Community College President Dr. Gail E. Carberry (at right). WCDI team members (left to right) were Pat Schmohl, Maureen Ricotta and Brian Skirvin-Leclair. Not present were team members Ellen Vangel-Brousseau and Meredith Weston.

## And the winners are ...

The Road Bowl Walking Challenge’s competing teams tracked their steps online down the East Coast to Miami and started their return trip to Massachusetts. The winning team made it back as far as Ohio, a total of 1,329,296 steps!

Congratulations to the competition’s winners, and to all the participants who took the challenge to be more active. And, many thanks to the Colleges of the Worcester Consortium, Inc., for all their efforts to make the Road Bowl such a success.

**Top school:** Quinsigamond Community College

**Top overall individual team:** Quinsigamond Community College WCDI

**Top team from each school:**

- Anna Maria College - *The Ground Pounders*
- Assumption College - *Big Mama’s Bunch*
- Becker College - *Thumbs Out*
- Clark University - *CareerStride*
- Nichols College - *The Troopers*
- Cummings School of Veterinary Medicine at Tufts University - *Walpole Walker Hounds*
- Worcester Polytechnic Institute - *Stratton Striders*
- Quinsigamond Community College - *Jocked-Up*
- College of the Holy Cross - *Merrill’s Traders*
- University of Massachusetts Medical School - *Eat Our Dust*
- Massachusetts College of Pharmacy & Health Sciences - *Rxercise*
- Worcester State University - *Walking Warriors*
- Colleges of the Worcester Consortium, Inc. - *Donna’s Drifters*

# More Benefits

## FCHP adds Medicare Supplement product

Fallon Community Health Plan is pleased to introduce Medicare Supplement (Medigap) insurance options for individual consumers living across Massachusetts.

Fallon Senior Plan's two Medicare Supplement plans, "Core" and "1," were launched on January 1. In general, members pay a higher premium than most Medicare Advantage plans and enjoy more flexibility. There are no networks. Members don't have to designate a PCP and they can see any Medicare provider without referrals.

Our two Medicare supplement plans have different levels of coverage and premiums. Members pay little to

nothing for health care expenses such as deductibles, coinsurance and other services that are not covered after Medicare has covered its portion of the costs. All members also enjoy extra benefits like the Silver Sneakers® Fitness Program, offering free gym membership and classes, plus a 24-hour a day nurse hotline.

### Who might be interested in joining one of these plans?

- Medicare beneficiaries wanting to stay with a PCP who is not in the network of any of our other Medicare plans
- Medicare beneficiaries living in an area that is not served by our other Medicare options

- Former Medicare Advantage PPO or Private Fee-For-Service members
- FCHP Direct Care, FCHP Select Care or Fallon Preferred Care members who are soon to be Medicare eligible and want greater access to benefits and providers

For more details about these Medicare Supplement plans and prescription drug plan (PDP) options, please check our Web site at [fchp.org/medicare-choices](http://fchp.org/medicare-choices) or call 1-866-330-6380 (TDD/TTY: 1-877-608-7677), 8 a.m. to 6 p.m., Monday through Friday.

*SilverSneakers® is a registered trademark of Healthways.*

## FCHP benefits update for commercial plan members\*

### • Dental coverage no longer offered

Fallon Community Health Plan will no longer offer dental benefits and discounts for the entire family as part of our commercial products, effective upon enrollment anniversary dates beginning January 1, 2011.

This was a difficult business decision for us. However, by eliminating this coverage, we'll be able to shift our efforts and resources to other services that are more sought after by our commercial plan members.

### • DME and prosthetic/orthotic benefit changes

Our coverage for durable medical equipment (DME) and prosthetic/orthotic devices (for example, oxygen,

walkers, wheelchairs, breast pumps and blood glucose monitors for diabetes) has changed for our commercial plans.

FCHP is removing the \$1,500 DME limit previously in place for our standard commercial plans, effective on enrollment anniversary dates on or after September 23, 2010. This benefit now is unlimited. However, a coinsurance will apply on all plans, beginning on enrollment anniversary dates on or after January 1, 2011. Coinsurance applies after the deductible on all deductible plans.

*For HMO plans, the DME coinsurance generally will be 30%, with a 20% coinsurance for prosthetic limbs. However, when a plan has other*

coinsurance, the DME and the prosthetic coinsurances will match the coinsurance amount on other benefits.

*For PPO plans, the DME coinsurance generally will be 30% for the in-network and out-of-network benefit. The prosthetic limbs coinsurance will be 20% in-network and 40% out-of-network. In both cases, however, when a plan has other, higher coinsurance, the DME and prosthetic coinsurances will be the higher amount.*

### • Prescription non-drowsy antihistamines not covered

FCHP no longer covers certain non-sedating antihistamines for its commercial plan members—as of

## FCHP insider tip: Pregnant? We can help!

Joyce Rodgerson, R.N., B.S.N.,  
Nurse Care Specialist



You may not think of turning to your health plan for support when having a baby, but that's exactly what I'd encourage you to do. As an FCHP nurse, I've helped hundreds of women to better understand what's happening during their pregnancy and to get services they might need from the health plan or community.

First, you should know that FCHP members can self-refer to any obstetrician, family practitioner or nurse midwife in your plan's network. You can find these providers at [fchp.org](http://fchp.org), under the "Find a doctor" quick link. (Make sure you choose one who accepts your plan.) 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.

Early in your pregnancy, I'd recommend you sign up for Oh Baby!\*, our wellness program for parents expecting or adopting a child. It's free to join, and you'll get

valuable free stuff, such as prenatal vitamins, reimbursements on childbirth or sibling classes, a convertible toddler car seat or breast pump, a home safety kit and more—even a chance to win an American Express® Gift Cheque. Sign up through the My FCHP member portal on our Web site or by calling Customer Service.

I encourage any expecting parent on our health plan, especially first-timers or those who are out of practice, to call or write to me with any questions about symptoms, procedures or tests. I'll be happy to answer you!

If you're at high risk for pregnancy-related complications, FCHP can help with our Special Deliveries program. As part of this unique program, I'm an advocate and resource for expectant mothers with complications, and help coordinate any needed services from FCHP or the community. I regularly phone mothers in the program and they can always call or e-mail me.

I hope to hear from some of you soon! You can call me at 1-508-368-9379 or send an e-mail to [joyce.rodgerson@fchp.org](mailto:joyce.rodgerson@fchp.org).

*\* To participate, you must be a member of one of the following plans: FCHP Direct Care, FCHP Select Care, FCHP Flex Care Direct, FCHP Flex Care Select, Fallon Preferred Care or MassHealth. Program eligibility and benefits may vary by employer, plan and product.*

January 1, 2011. These medication relieve allergy symptoms without causing drowsiness.

Many of the non-sedating antihistamines are available as over-the-counter (OTC) products in the same strength as the more expensive prescription alternatives—and they've been proven to be as safe and effective. Most of these antihistamines were Tier-3 prescription drugs with the highest copayments.

The non-sedating antihistamines to be removed from our commercial plan formulary are: Allegra® and Allegra-D®; cetirizine (brand name Zyrtec®); Clarinex® and Clarinex-D®; fexofenadine and fexofenadine PSE; and Xyzal®. You should always speak with your

pharmacist or physician about which, if any, OTC product is right for you.

### • Women's health and cancer rights

Fallon Community Health Plan provides benefits for mastectomy-related services. Under the Women's Health and Cancer Rights Act of 1998, we cover you for the following procedures: reconstruction of the breast affected by a mastectomy; surgery and reconstruction of the other breast with the goal of producing a symmetrical appearance; treatment of physical complications of all stages of mastectomy; and prosthesis.

For more information, see the brochure at the U.S. Department of

Labor Web site, [dol.gov/ebsa/publications/whcra.pdf](http://dol.gov/ebsa/publications/whcra.pdf), 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.

*\* Please note that this information does not apply to our Fallon Senior Plan™, NaviCare® HMO SNP and MassHealth plans. Eligibility for programs and benefits may vary by employer, plan and product. For more information about your benefits in these plans, refer to your Member Handbook/Evidence of Coverage.*

## New FCHP senior program growing strong

More than 600 individuals have benefited from the customized health care services provided by NaviCare® HMO SNP in its first year.

Fallon Community Health Plan (FCHP) introduced NaviCare HMO SNP, a Medicare Advantage Special Needs Plan, and NaviCare SCO, a Senior Care Options program, in 2010. These plans provide coordinated medical, prescription and support care for seniors who are 65 or older, live in Worcester County and have MassHealth Standard. NaviCare HMO SNP members also must have Medicare Parts A and B. Members have no plan premiums, no copayments and no coinsurance.

Many NaviCare members live in the community—they may be healthy and independent, or have conditions such as Alzheimer's/dementia that require services to remain at home. Members also may live in contracted long-term care facilities.

Each NaviCare member has a Navigator who helps to arrange medical appointments and other services. All health care is coordinated by a team of doctors, specialists, nurses and social workers who develop a personalized plan of care. Members and caregivers have 24/7 phone access to a registered nurse who can consult members' medical information to answer questions and provide expert guidance. (For medical emergencies, however, members should call 911.)

FCHP has developed strong relationships with key agencies such as Aging Services Access Points (ASAPs) and senior housing to coordinate community-based services, such as Meals on Wheels.

"NaviCare members surveyed to date by FCHP have said they are very satisfied both with the program's enrollment process and the care they receive," notes Katherine H. Metzger, Executive Director of NaviCare. "The health plan believed it was part of its mission to broaden the accessibility of coordinated care for the most vulnerable population. Now we are pleased to see that being fulfilled."

To learn more about NaviCare, please visit our Web site at [navicare.org](http://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 (through March 1 we're available seven days a week).

*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.*

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## FCHP Family Fun continues in 2011

Throughout this year, we hope you'll continue to take advantage of our Family Fun program!

You can get member savings on admissions or other discounts by presenting a coupon and your FCHP member ID card. This winter, take time to de-stress by taking a healthy family outing to a regional attraction focused on nature, history or culture. You have many choices to be active—and interactive!

For the latest program participants and coupons, go to [fchp.org/familyfun](http://fchp.org/familyfun), or call Customer Service at 1-800-868-5200, Monday through Friday, 8 a.m. to 6 p.m.



## Supporting innovative community programs

Fallon Community Health Plan last fall awarded more than \$95,000 in Community Benefits Grants to innovative programs that support children, seniors and improved access to good nutrition.

The 2010 grant recipients were:

- **Partners for a Healthier Community, Inc., and Square One** (Springfield)—for Square One’s Launching Healthy Habits program and to support the expansion of Partners for a Healthier Community’s Farm to Preschool and Families program.
- **Regional Environmental Council, Inc.** (Worcester)—to help sustain the expansion of the organization’s Food Justice Program.
- **Franklin County Home Care Corporation** (Turners Falls)—to support its Sustaining Meals on Wheels for Homebound Elders program.
- **Brain Injury Association of Massachusetts** (Westborough)—to support its Falls Prevention Program focused on educating and empowering older adults.
- **Massachusetts Audubon Society** (Worcester)—for its “Let’s Go!” program for middle school students that promotes fitness through participation in outdoor exploration activities.



### Launching health habits

“Square One is absolutely thrilled to receive such a generous grant from Fallon Community Health Plan to help us extend the reach of our Launching Healthy Habits early-childhood curriculum,” says Kimberley A. Lee, Vice President of Advancement, Square One. “Who better than a health care organization to support our new program that helps children learn early how to make smart choices regarding exercise, food, and life. Launching Healthy Habits educates the family as a unit so kids, moms, dads, and trusted adult caregivers all have something to learn. This grant reinforces FCHP’s commitment to the health and well-being of the entire community, not just their members.”

## FCHP Gather FORE a Goal raises \$173,000 for hunger relief

FCHP held its annual fundraising event in Worcester on September 28, 2010, and raised more than \$173,000 for food pantries and hunger relief programs throughout our service area in Massachusetts. This year’s event proudly surpassed last year’s total by more than \$20,000. As a result, FCHP and our supporters have been able to make an even greater impact in helping families and individuals in crisis get the food they need. This initiative strongly supports our mission of *making our communities healthy*.

On behalf of more than 85 food pantry/hunger relief program recipients and the people they serve, FCHP would like to thank all of its Gather FORE a Goal sponsors. In particular, we’d like to acknowledge the amazing generosity of our top “Facilitators of the Feast” donors:



FCHP donations were made in Nashoba Valley to (left to right) the WHEAT Community Café & Services, Hudson Community Food Pantry and Marlborough Community Services.

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.



## FCHP plans rank among America's top 10

Fallon Community Health Plan is the only health plan in the nation to receive a top 10 ranking in all three product categories of the National Committee for Quality Assurance's Health Insurance Plan Rankings 2010-11. It was the second consecutive year in which FCHP received that distinction.

According to the national rankings, Fallon Community Health Plan is **#1 for Medicaid** out of 104 plans, **#3 for Medicare Advantage HMO** out of 183 plans and **#8 for its commercial HMO** out of 227 plans.\*

"What this means for our members is that whether you receive health care coverage through your employer, Medicare Advantage or Medicaid, you can rely on Fallon Community Health Plan to deliver world-class care and service," said Patrick Hughes, FCHP President and CEO. "Our consistently strong performance in the NCQA rankings validates our approach to taking care of each and every one of our members."

The NCQA's Health Insurance Plan Rankings 2010-11 list is derived from publicly reported data used to compare and rank health plans across the country based on a variety of quality and customer satisfaction measures. Access to care, treatment of certain diseases and prevention efforts are among the measures used to determine the rankings.

*\* NCQA's Health Insurance Plan Rankings 2010-11 – Medicaid; NCQA's Health Insurance Plan Rankings 2010-11 – Medicare Advantage; and NCQA's Health Insurance Plan Rankings 2010-11 – Private. NCQA is an independent, not-for-profit organization dedicated to measuring the quality of America's health care. For more information, visit [ncqa.org](http://ncqa.org).*

FCHP is a health plan with a Medicare contract.

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#1 – Medicaid



#3 – Medicare



#8 – Commercial