

healthy

WINTER 2015

communities



**THERE'S A
PILL FOR
THAT ...**

**OR A
BETTER
CHOICE!**

p. 6



THE HEART OF THE MATTER



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

Valentine's Day gets much of the attention in February. But this is also American Heart Month, a fitting time to educate ourselves and our loved ones about keeping our real hearts healthy.

The statistics are unnerving. Nearly one in three deaths in this country each year is caused by heart disease and stroke. At least 200,000 of these deaths could have been prevented through changes in health habits. More than half of preventable heart disease and stroke deaths happen to people *under age 65*.

This should be a wake-up call for all of us.

It's not just heart disease. Other chronic diseases and conditions—such as chronic obstructive pulmonary disease, some cancers, diabetes, obesity and arthritis, to name a few—are among the most common, costly, and *preventable* of all health problems.

It's true that in 2015 we have better facilities, technologies, pharmaceuticals, medical procedures and tools to help us be healthier. But our health still comes down to the human factor: individual accountability and teamwork.

Individually, we need to take charge of our own health.

It's our choice to improve our chances for a longer and better quality of life. Exercising, eating right, not smoking, managing stress, getting recommended medical screenings—these actions alone can make a world of difference in how we feel and live.

As for the teamwork, that's where Fallon Health comes in. In this issue of *Healthy Communities*, you'll read about many of the preventive programs and tools we offer, and you'll find more by visiting fallonhealth.org/members or fallonhealth.org/masshealth.

Fallon also reaches out to members who have chronic diseases, such as cardiac disease or heart failure, COPD, diabetes and asthma, to support you in managing symptoms and making healthier lifestyle choices. For information, call our program support coordinator at 1-800-333-2535, ext. 69898.

Visit millionhearts.hhs.gov this month to check out the Million Hearts™ national initiative to empower everyone to make heart-healthy choices.

This winter I'm focusing more than ever on staying active and eating healthy. How about you? Share your thoughts with us at healthy.communities@fchp.org.

For more information

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

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

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

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

Main Fallon Customer Service

1-800-868-5200 (TRS 711)

Monday, Tuesday, Thursday,
Friday, 8 a.m.-6 p.m.

Wednesday

10 a.m.-6 p.m.

Fallon MassHealth members

1-800-341-4848

(TRS 711)

Monday through

Friday, 8 a.m.-

6 p.m. ●



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

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Skin like sandpaper?

New England winters can be tough on our skin, making it feel dry and itchy like sandpaper. The dry cold air outdoors and the dry central heat in our homes and workplaces give our skin a double whammy. It takes a little more effort to keep our skin moisturized, protected and smooth. Try these ideas and see what a difference they'll make.

Humidify. Using a humidifier in your home or office will add moisture to dry air and keep your skin more hydrated. Try sleeping with a humidifier in your bedroom to give your skin a daily break from the dryness.

Moisturize often. First, try using a mild moisturizing soap, or moisturizing cleanser or gel, for daily use. Steer clear of toners and astringents, which often have alcohol (a drying agent). Avoid water-based lotions and creams in favor of oil-based ones. Look for products that contain petrolatum, mineral oil or glycerin (petroleum jelly is a good example). Apply moisturizer after washing your hands or showering (it seals the water into your skin), and at night use a richer moisturizer on your face.

Skip hot showers or baths. A piping hot shower or bath may feel like just what you need on cold days, but you'll dry your skin even more by stripping it of its natural oils. Most days, try bathing in more lukewarm water instead for a more skin-friendly wash.

Apply sunscreen. The sun can still harm skin during the winter months, so be sure to apply sunscreen before heading outdoors. Apply a moisturizing, broad-spectrum sunscreen with an SPF of 15 or higher to all exposed areas of your body. Don't forget lip balm with skin-protecting agents as well. ●



Poison prevention is a lifesaver

A curious toddler can poison himself in just seconds. While most household chemicals and medicines have warning labels, toddlers can't read them.

Children under the age of 5 are at the highest risk for accidental poisoning. As they get walking and climbing and more curious about their worlds, they often can reach dangerous products no matter where they're stored. And, too often, incidents happen when adults are using a product and are then interrupted by a call or visitor.

Here are some general guidelines to keep your children safe from accidental poisoning:

- Keep sweet-tasting, flavored products like vitamins, children's aspirin and cold remedies where children can't get at them.
- Store household chemicals like solvents (liquids used in paints, inks, aerosol spray products) and cleaning products in a locked closet. Keep them in marked containers. Never store them in food or drink containers.
- Put childproof closures on cabinets and closet doors.
- Replace the safety caps as you use medicine or household chemicals.
- Keep the telephone number of your local poison control center by the phone.

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If you find your youngster playing with a bottle of medicine or household chemical, look for visible signs that it was swallowed. The substance may be around the child's mouth and teeth. You may be able to smell it on the child's breath.

In case of accidental poisoning, try to remain calm. **Immediately call the Poison Control Center at 1-800-682-9211.** Follow their instructions. They are familiar with most substances found in the home and how toxic, or harmful, they might be.

But, remember, the best cure is prevention. Poison-proofing your home now could protect your child from being fatally poisoned. ●

Take 5—and be revived

Here is a simple stress management approach that's easy to learn and, with practice, can make a big difference in your day-to-day stress level. We call it "Take 5." Stress itself is neither good nor bad, but if you don't learn to manage it, you can develop a surprising list of health concerns!

The next time a conflict arises with a coworker, friend or family member, try this coping skill:

● **Take 5 steps away from the situation.** Putting a little distance between yourself and the source of conflict can save you from using harsh words or making rash decisions (which we often regret afterwards!) Instead, quietly excuse yourself and go do something routine, such as refill your water bottle, use the restroom, empty your recycle bin or check the mailbox.

10 ways to be a better patient

1. **Know your genes.** Find out as much as you can about your family health history.
2. **Be informed.** But also don't play doctor by self-diagnosing. Discuss with your doctor any information you've researched.
3. **Be prepared.** Know your insurance plan and medications, and think about the reason for your doctor visit.
4. **Prioritize.** Write down any concerns and symptoms before an appointment so you'll talk about what's most important.
5. **Bring an advocate.** If you think you'll be nervous or won't understand, bring someone with you.
6. **Speak up.** Say what's really bothering you in the first five minutes of your visit—not when you're going out the door.
7. **Be honest.** Answer your providers' questions truthfully. Don't cover up your symptoms or slipups.
8. **Ask questions.** If you don't understand or need more information, say so.
9. **Take action.** If you don't hear back within a reasonable time, follow up on the status of test results or appointments, or medication prescriptions.
10. **Follow the doctor's orders.** Take medications, do exercises, follow treatment advice, etc., as directed. ●

● **Take 5 minutes to thoughtfully consider how (or if) to respond.** Consider whether you may have misunderstood what the other person said or misunderstood their motives. There is usually more than one way to interpret a statement or comment.

● **Take 5 slow, deep breaths** and give your brain and body plenty of rich, oxygenated blood. Deep breathing can lower your heart rate, blood pressure, and anxiety level.

"Take 5"—and you'll feel better without resorting to some of the unhealthy coping mechanisms we've all learned over the years. Smoking, binge-eating and excessive drinking can temporarily distract us from our stressors, but taking 5 is a healthier option for sure! ●



Our behavioral health corner

If you're just going through the motions, you may be depressed

Are you wondering if you're depressed?

You might not think so. Maybe you'd say you felt sad or "empty," restless, negative, helpless or that nothing is fun anymore—but not depressed!

These feelings are, in fact, some of the signs of depression.

Depression is an illness that can involve people's bodies, moods and thoughts. It can affect the way you eat and sleep. It can also affect the way you feel about yourself and the way you think about things.

A depressive illness is not a passing "blue" mood. It's very different from feeling "down in the dumps" from time to time, which all people experience. Things happen in everyone's life that can cause sadness. But, people who are not depressed seem to cope with these things better. People who are depressed can't merely "pull themselves together" and get better.

What causes depression?

Depression can be caused by genetics, that is it may run in your family; other general medical illnesses; drugs or alcohol; other psychiatric conditions; or recent significant loss—for example, the death of someone close to you, divorce or job layoff.

Other common symptoms may include:

- Sleeping too little or too much
- Not eating enough/losing weight, or eating too much/gaining weight
- Having little energy to do things you usually do
- Having difficulty remembering or making decisions
- Having thoughts of death or suicide, suicide attempts
- Having physical problems that don't get better, such as headaches or stomachaches

What can you do for depression?

A depression can be mild to very severe, even life threatening. Without treatment, symptoms can last for weeks, months or years. The sooner you get help for your depression, the sooner you'll feel better.

Depression can be treated.

Talk to your doctor about feeling depressed and give all the details of your symptoms.

There are two main types of treatment for depression:

1. Medication (known as antidepressants)
2. Talking therapy (known as psychotherapy).

Some people combine both. Your doctor and behavioral health provider can help you decide what treatment will be most effective for you.

Antidepressants only work when taken as prescribed. Don't stop taking medication when you feel better. If you stop the medication too soon, you could start to feel the symptoms again. Staying on medication is the key to recovery.

You will feel better, little by little. And as you do, you'll probably find yourself enjoying the things that you always liked to do again—and the people around you will see a difference, too.

If you need help with depression, you may call our behavioral health services during regular business hours at 1-888-421-8861. Someone also is available for emergencies 24 hours a day, seven days a week. You don't need a referral from your PCP to see a behavioral health specialist, but it's always a good idea to coordinate all care you receive with your regular doctor. ●



The sooner you get help for your depression, the sooner you'll feel better.

DON'T WORRY ... THERE'S A PILL FOR THAT

While prescription drugs have made many diseases easier to manage and our quality of life better, their success also has a dark side. We've become a pill-popping nation.

More than 4 billion new prescriptions are written annually for all types of drugs.¹ The U.S. National Center for Health Statistics reported last May that about half of all Americans take at least one prescription drug each month and that 10% take more than four.²

There seems to be a pill for anything we want: for sleeping or waking up, for losing or gaining weight, for blood pressure and high cholesterol, for depression or mania—you get the idea. The top selling drugs treat acid reflux, depression/anxiety, arthritis, asthma, diabetes and high cholesterol.³

A pill for every ill

"The statistics tell the story. Consumers are more willing to take medicine that is a 'quick fix' rather than make behavioral changes that are often far better than taking a pill," says Leslie Fish, Pharm.D., Vice President, Pharmacy Services, at Fallon Health.

And who can blame us? Changing habits, like adding exercise to your day, eating healthier and quitting smoking, is difficult—and it takes time to see results. Instant gratification is part of human nature.



... BUT THERE MAY BE A BETTER CHOICE!

"In today's world," notes Beth Foley, Fallon's Vice President, Quality and Wellness, "our first choice should be to let food and exercise be our medicine whenever possible. So many of our chronic diseases can be prevented or controlled by diet and exercise—diabetes, heart disease, cancers and osteoporosis, to name a few. But many people, for example, would rather take a cholesterol pill that can have uncomfortable and serious side effects that might permanently damage their liver than exercise and watch their diet to manage their cholesterol levels."

Sarika Aggarwal, M.D., Fallon's Chief Medical Officer, adds, "Obviously, preventing disease is always preferable to treating it. Once we have a condition, it can trigger other health issues and the need for more drug treatment. Medications play an important role in health care. But, if we can avoid a disease without taking expensive medications that can cause complications, then why wouldn't we?"

Side effects

Each year, about 4.5 million Americans visit their doctor's office or the emergency room because of bad side effects from prescription drugs.⁴

"As a pharmacist, I know that people underestimate the number of side effects, drug-to-drug interactions and medication errors that occur daily. They are enormous," explains Dr. Fish.

The truth is that most medications can have undesirable side effects, from muscle aches, nausea and dizziness to strokes, suicidal thoughts and even death. These side effects vary from person to person, depending on the dosage, the patient's disease, age, weight, gender, ethnicity and overall health.

"Too often we end up treating the side effect instead of the original condition or, worse yet, the side effects mimic a different condition, for example dementia, that we treat with more drugs. It can spiral out of control," explains Dr. Fish.

Play a role in your health

"It's so important for us to take control of our own health care, especially when it comes to what medications we're putting into our body," says Dr. Fish. "Unfortunately, we can't assume that our primary care doctor, specialists, pharmacists or hospital staff are talking with each other about our care."

"We have to speak up and connect the dots," Dr. Fish advises. She suggests keeping a medication list handy and talking with your doctors about all medications you may be taking, including over-the-counter cold medicine, herbal supplements and multivitamins, and whether you're allergic to anything.

There is no magic pill to keep us healthy. Our first step should always be to ask what we can do for ourselves, not what pill the doctor can give us. We often have the power to change our lifestyle habits enough to prevent, or even reverse, many so-called lifestyle diseases—without taking another pill. Wouldn't that be refreshing?

How should you take your medicine? Safely!

Listen to your doctor if he or she says that a prescription drug is not necessary for your condition. But when you need to take medication, it's important to be an informed and proactive consumer.

- **Ask questions.** Ask your doctor or pharmacist what the medication is, what it does, whether there are any side effects, how you should take it and whether there are any precautions about that drug. And make sure it's explained to you in a way that you understand.
- **Stick with one pharmacy.** Most pharmacies have computer programs that alert the pharmacist if other prescriptions you had filled there might react with your newest prescription.
- **Follow the instructions.** It's important to take any medication according to the label and how you've been instructed. Never change or stop taking a medicine without first talking to your doctor.
- **Keep track of your medications** and store them as directed. If a drug label says it requires refrigeration, it can be ruined by leaving it in a hot car, or on a countertop at room temperature.
- **Continue to work on healthy habits** to complement your drug therapy. Just because you may be taking medication for high blood pressure or heartburn doesn't give you a clean slate to add salt to every dish or overeat.

For information about how Fallon manages the cost and safety of prescription drugs, see our Drug Coverage as easy as 1,2,3 brochure at fallonhealth.org/members/resources/health-insurance-101. Vice President Beth Foley in Quality and Wellness urges members to take advantage of Fallon's It Fits! and the Healthy Health Plan wellness incentives, the many disease management programs that offer one-on-one coaching to develop healthy habits, and to seek out the many health and wellness programs offered at the Fallon Information Center in Shrewsbury. Learn more at fallonhealth.org. ●

¹ "Pill Nation USA: Are Americans Over-Medicated?", Global Research News, February 4, 2014;

globalresearch.ca/pill-nation-are-americans-over-medicated/5367349

² "Health, United States, 2013," U.S. Centers for Disease Control and Prevention, May 14, 2014 report; cdc.gov/media/releases/2014/p0514-prescription-drugs

³ "Pill Nation USA: Are Americans Over-Medicated?" – see footnote 1

⁴ "Prescription Drug Side Effects," Drugwatch, May 14, 2014; drugwatch.com/side-effects

A guide to getting the right care ... in the right place ... at the right time



If you are ... not feeling well, don't think it's an emergency, but want some medical advice—

Call Nurse Connect

1-800-609-6175 (TDD/TTY: 1-800-848-0160)

- When** 24 hours a day, 7 days a week, you can call Nurse Connect—a telephone advice line answered by registered nurses.
- What** Call with health questions or concerns about:
Colds and flu, sore throats, cuts, stings and rashes, fevers, earaches, stomachaches, nausea, vomiting and diarrhea—and more.
- Explain your symptoms and the nurse will help you decide your treatment options.

How much Free



If you are ... suffering from flu-like symptoms, earache, pink eye, sore throat or poison ivy—

Visit a limited-service clinic

- When** Open days, evenings and weekends, limited-service clinics, such as CVS Minute Clinics®, are convenient. You don't need an appointment—you can walk right in.
- What** Staffed by a certified nurse practitioner, a limited-service clinic is a family health center that cares for adults and *children over the age of 2*. This is a good option for after-hours routine care, such as for coughs, sore throats and fevers; pink eye; ear or sinus pain; rashes; or minor allergic reactions.*

How much** \$

Fallon Customer Support

1-800-868-5200 (commercial plan)
fallonhealth.org or fallon.com

* The list does not include all illnesses or injuries cared for at this facility.

** Copayments and deductibles may apply for these services according to your health plan. Dollars signs (\$, \$\$, \$\$\$) indicate low to high costs for services.

When you feel sick or get hurt, you need to decide how serious it is and how soon to get medical care. This guide will help you choose the best option for care, based on the symptoms you are experiencing.

Getting the right care, at the right place, at the right time is the best approach when you have concerns about your health. Besides getting the best care for your situation, you may have options that are faster and more convenient—and they might save you money, too, if you're responsible for copayments and deductibles.

And, don't forget—It's important to have a primary care doctor who can oversee your medical care. Visit his/her office as your health requires.



If you believe you are ... sick or hurt with a condition you think needs immediate attention but is not life threatening—

Visit an urgent care center

When Open hours include days, evenings and weekends for urgent care centers, such as Carewell®, Doctors Express® and ReadyMedSM

What Staffed by a doctor, an urgent care center is for conditions that need prompt attention but are not an immediate or serious threat to your health or life, such as:

Sprained ankles, cuts that need stitches, minor burns, back pain, possible broken bones, minor eye injuries or minor asthma attacks*

After visiting an urgent care center, you should follow up with your primary care provider/doctor.

How much** \$\$



If you believe you are ... in a life-threatening situation, or one that could cause permanent disability—

Go to the Emergency Room (ER)

When 24 hours a day, 7 days a week, you can go to any Emergency Room/call 911

What If you have any serious symptoms or injuries like those below, you should immediately call 911 or go to the nearest ER. Some of these conditions include*:

Trouble breathing; deep wound; heavy bleeding; poisoning, or overdose of drugs/alcohol; coughing or throwing up blood; passing out, fainting or loss of consciousness; severe chest pain, pressure, pain in the arm or jaw; unusual or bad headache, especially if it came on suddenly; possible stroke symptoms, such as slurred speech and sudden paralysis; possible broken bone, especially if the bone is pushing through the skin

How much** \$\$\$

Customer Service

(617) • 1-800-341-4848 (MassHealth)
www.masshealth.org/masshealth

for services.

Fallon commercial plan members

Three easy steps to take control of your health

Fallon Health has teamed up with patientslikeme.com, an online community that has more than a quarter of a million members who have taken control of their health. Each day, they track their progress, get support from people like them and have better conversations with their care teams—all at no cost. So can you.

Anyone with any condition can join and get support on PatientsLikeMe®. Members are tracking over 2,000 conditions and sharing their experiences about how to live better, together.

One: Create a free profile

Keep tabs on everything related to your health on your PatientsLikeMe profile. Track how you're doing overall and over time. When you share this information with the community, you help them see what's working for you so they can learn from your experiences. Share as much or as little as you want—you're in control.

Two: Connect with others

Learn from people who know what you're going through and share real-world knowledge about thousands of different conditions. See what might work for you by learning what others have tried. You can also connect in the forums (or one-on-one) to get help and support from people who know best about your condition—those who are living with it.

Three: Take control

Everything you track is part of your online Doctor Visit Sheet (DVS). The more data you share, the more complete a picture you'll have about what's going on with your health between doctor visits. Take your DVS to your next appointment so you can have better conversations with your care team and make the best treatment choices, together.

Join the community

When you add your voice on PatientsLikeMe, you help yourself and countless others with the same condition. The experiences you share and the data you donate contribute to new research that helps drive innovation.

Visit patientslikeme.com/join/fallon to join for free today. ●

Helping you make good health care choices

Last fall, the national Choosing Wisely® campaign announced more resources to guide you in making health care decisions.

The campaign, begun by the ABIM Foundation, encourages professional groups of doctors and other providers to issue lists of tests, procedures and treatments (there are currently more than 300) that have been proven to be unnecessary or potentially harmful in certain situations. The goal is for you and your provider to talk about what care is most appropriate for you.

In recent lists, the American Academy of Nursing noted that patients in the hospital shouldn't be woken up unless their condition or care specifically requires it, because studies show that lack of sleep can be harmful both physically and mentally.

The American Physical Therapy Association (APTA) recommended, contrary to past treatment protocol, not to use continuous passive motion machines after surgery for patients who have an uncomplicated total knee replacement.

Also, *Consumer Reports*®, as a Choosing Wisely partner, continues to develop easy-to-understand fact sheets about many topics covered in the campaign lists. There are now some 70 topics in all.

You can review and download the experts' recommendations and the *Consumer Reports* flyers at choosingwisely.org/doctor-patient-lists.

Consumer Reports also launched two new online information hubs:

1. **Safe pregnancy** (consumerhealthchoices.org/pregnancy)
2. **Medical tests before surgery** (consumerhealthchoices.org/tests-surgery)

The hubs highlight information created in partnership with medical specialty societies participating in *Choosing Wisely* and include brochures, posters, videos and *Consumer Reports*' magazine articles. ●

Online advice for kids' health

If you have children, you're probably always on the lookout for extra guidance about their health. Here are a few suggestions you can check out online. Look them over and bookmark your favorites for future reference.

KidsHealth.org claims to be the most-visited site on the Web for information about health, behavior and development through the teen years. The site is part of The Nemours Foundation's Center for Children's Health Media. Free of "doctor speak," KidsHealth is four sites in one with sections for parents, kids, teens and educators.

HealthyChildren.org is backed by the American Academy of Pediatrics. This website offers nearly 4,000 articles on more than 500 children's health topics; an interactive KidsDoc Symptom Checker; an "Ask the Pediatrician" tool; easy-to-use search by keyword, topic, or age; tips, tools, schedules, checklists; and more.

KidsEatRight.org supports nutritious, healthy eating among children and families by offering weekly messages, shopping ideas, cooking tips and recipes. It's an initiative of the Academy of Nutrition and Dietetics Foundation.

CDC.gov/bam is an online destination for kids 9-13 years old that was created by the Centers for Disease Control and Prevention. *BAM! Body and Mind* is designed as a comic strip and uses kid-friendly lingo, games, quizzes and other interactive features to help kids make healthy lifestyle choices.



- facebook.com/fallonhealth; facebook.com/falloninfocenter
- Twitter:
 - **General health and wellness tips:** @fallontips
 - **Quitting smoking:** @quittowin
 - **General Fallon news:** @fallonmedia
 - **Jobs at Fallon:** @falloncareers ●

GirlsHealth.gov is a site that focuses on the unique health issues of girls age 10-16. Created by the U.S. Office of Women's Health, GirlsHealth covers hundreds of topics and offers behavioral tips under topics such as drugs, alcohol and smoking, relationships and bullying, plus helpline numbers and real-life stories. ●

Need caregiver support?

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

A guide to better medical decisions

Did you know that as a Fallon member you have access to a tool that can guide you in making key health decisions?

Healthwise® Knowledgebase, a leading online health resource, offers a tool called Decision Points, which covers many medications, medical tests, surgeries, and other health treatments and issues.

Decision Points takes you step-by-step through the medical facts and options, reviews key points and frequently asked questions, and helps you gauge your values and feelings—all to help you choose your care wisely.

When finished, you can print a summary of your answers and notes to share with your doctor and loved ones.

On Healthwise Knowledgebase, you'll also find a wealth of information on diseases, conditions, medications and other health topics, plus a drug interaction checker and a symptom checker.

You'll find your link to Healthwise Knowledgebase under "Helpful Tools" at fallonhealth.org or fallonhealth.org/masshealth. Check it out today and explore all the resources at your fingertips. ●





Fallon commercial plan members

Earn \$200, \$400 or more with Fallon's wellness incentives

Wellness bucks add up when you take advantage of the Fallon healthy incentive programs we offer through many employers to our commercial plan members. Make those healthy new year's resolutions happen!

Get money back with It Fits!

Our standard annual fitness reimbursement program pays families \$400 and individual subscribers \$200 annually for participating in healthy activities such as:

- Local school and town sports leagues and programs
- Gym memberships—at the gym of your choice!
- Ski lift tickets and season passes
- Pilates, yoga, aerobics and dance classes
- Sports camps, race fees, weight loss programs and much more!
- Also, buying new cardiovascular home fitness equipment

With It Fits!, kids and adults alike can develop a healthy lifestyle that includes physical activity ... and save money doing it!

Get up to \$200 with The Healthy Health Plan

Fallon rewards eligible members 18 years and older for being, and becoming, healthy. If your employer offers The Healthy Health Plan, you just go on our website to register and fill out the health assessment. You'll receive \$50 just for taking the health assessment and then you'll have the opportunity to earn the additional \$150 for a total incentive of \$200!

Our customized, web-based program has wellness workshops, interactive tools, health coaching, member forums and more to help you—all for free!

Learn more!

Visit fallonhealth.org/thewell for program information and reimbursement forms. You may also call Fallon Customer Service for information—the number is on the back of your member ID card. ●

Benefits and coverage may vary by product, plan design and employer

Another way you get extra with Fallon

We all love a good discount. That's why Fallon Health provides you, as a member, with a way to save money every time you shop at CVS/pharmacy.

Save 20%!

With the **ExtraCare® Health** card, Fallon members get a 20% discount on more than 1,500 CVS/pharmacy brand health-related products*—from cough and cold medicine to pain and allergy relief—good at any CVS/pharmacy store or online at cvs.com. You receive all the benefits of the regular CVS ExtraCare card, including special weekly savings and the opportunity to earn ExtraBucks®, plus the 20% health product savings.

You only need one card!

If you already have a CVS ExtraCare card, you don't need both cards. Your ExtraCare Health card can replace the old one. You can move your ExtraBucks to the new card by calling the toll-free number on the back of your ExtraCare card. Then, each time you use your new ExtraCare Health card, you will earn ExtraBucks® rewards.

Questions?

If you have any questions, please call Fallon Customer Service at the number you'll find on the back of your member ID card. ●

** Does not apply to sale items or to alcohol, gift cards, money orders, prescriptions, postage stamps and pre-paid cards. By law, the discount cannot apply to pharmacy items paid for in whole or in part by state and/or federal health care programs. This includes programs such as Medicare and Medicaid.*

Fallon commercial plan members

Transparency with a twist

All Massachusetts health insurers are now required to provide real-time cost transparency for their members. Fallon Health is giving our members more!

In partnership with Compass Healthcare Advisers, we offer the Fallon SmartShopper program, providing real-time cost transparency for all Fallon commercial plan members and incentive rewards for many of our commercial group members.

Here's how the **incentive** program works:

1. You log in and shop for your health care procedure/service online using the Fallon SmartShopper tool at least 24 hours before receiving care. (Go to fallonhealth.org/members and then click on the Fallon SmartShopper link.)
2. If you're eligible for the incentive program and choose a cost-effective

Welcome new members!

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

Now we encourage you to visit fallonhealth.org/newmember to find out what to do next and get answers to frequently asked benefit questions.*

You'll also find information about our **Smooth Switch** program that will help you transition to Fallon coverage if you're taking a prescription medication, receiving care for an ongoing medical condition or pregnancy, or if you are looking for behavioral health services.

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

* Please note that the information on the fallonhealth.org welcome page does not apply to MassHealth members. For more information, see fallonhealth.org/masshealth-members.

facility for your service provided by the tool, within eight weeks of receiving your care you'll receive a check in the mail. Incentive amounts vary depending on the type of the service received.

You can save hundreds of dollars simply by shopping smart. The Fallon SmartShopper tool ranks health care providers based solely on cost and geography.

We believe that the Fallon SmartShopper tool is one more way that Fallon Health rewards our members for taking a proactive approach to their own health care. ●

Many services require prior authorization. Call 1-866-228-1525 for more information. Receiving a cost with Fallon SmartShopper does not mean your service or procedure is authorized. You must shop at least 24 hours prior to receiving service or procedure and use a cost-effective selection to be eligible for an incentive reward. Allow up to 8 weeks after you receive your service or procedure to receive your incentive reward check. Incentive rewards are taxable income and Fallon Health will provide year-end information for members to claim their incentives on their personal tax returns.

Eligibility for the incentive rewards varies by employer, plan and product.

Mastectomy-related services are covered

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

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

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

For more information, see the brochure at the U.S. Department of Labor website, dol.gov/ebsa/pdf/whcra.pdf, or call Fallon Customer Service using the number on the back of your member ID card. ●

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

A closer look at sleep study services

Fallon Health partners with Sleep Management Solutions (SMS) to diagnose and treat sleep disorders, which helps us to improve the overall quality of sleep services.

There are many people and steps involved in evaluating sleep problems and deciding on a solution, so it does take time. For many members, it can be well worth the effort to improve quality of sleep, which affects our health and daily lives.

Steps we take

To have a sleep study, your doctor sends an authorization request to SMS, who will review it and respond within 72 hours. If the request is incomplete, the process will take longer.

SMS will inform you and your doctor if a study is approved,* and whether it should be done at home or at an SMS-contracted sleep facility. If at a facility, the staff will notify you of the approval within a week. Then you can make an appointment for the sleep study. If at home, a date will be scheduled for you to pick up the study equipment or have it delivered.

After the sleep study is done and the report is sent back, a doctor will review the results and decide what, if any, therapy is needed. If you need any durable medical equipment (DME) or supplies, such as a continuous positive airway pressure (CPAP) machine, your doctor will submit an order to SMS, which is usually placed with a DME vendor within 48 hours. A DME company in your area who is contracted with your Fallon plan will contact you within a week of approval with instructions on how to get fitted for the equipment.

If you have questions, call Fallon Customer Service at the phone number on the back of your Fallon member ID card. ●

* If a sleep study request is denied, then you and your doctor will receive an explanation of why it's denied and how to file an appeal, along with information about your appeal rights.

IN THE NEWS

Supporting our communities

Throughout the year, Fallon Health and its employees support a variety of programs that keep alive our mission: *making our communities healthy*. Here are a few examples of our community outreach during the last half of 2014.

● **Fallon's annual Golf & Gather FORE a Cause** tournament in September had its best year ever, netting more than \$175,000, which we distributed among more than 100 food pantries and hunger relief programs throughout the state. We thank all our sponsors and contributors for their generosity to this important cause.

● **Fallon's annual Community Benefits Grants**, totaling \$134,000, were awarded to 10 non-profit community-based organizations throughout Massachusetts. Organizations were chosen based on four priority areas as determined by findings from our community needs assessment.

For example, we awarded grants for programs at **Square One/Springfield Day Nursery**; **Providence Ministries for the Needy** in Holyoke; **the Mill City Grows** urban food production and distribution

networks in Lowell; **Bottom Line** in Worcester and Boston, which helps low-income and first-generation students graduate from college; and **Steppingstone, Inc.**, which provides services to those in need in Southeastern Massachusetts. To learn more about these priorities and our Community Benefits program overall, visit fallonhealth.org/giving.

• **Our Pay It Forward program** gave 30 randomly selected Fallon employees the opportunity to give away \$500 each to charitable organizations or programs of their choosing—for a total of \$15,000. Some recipients were Veterans Inc.; South High School; HMEA Autism Resource Center; Why Me; Womanshelter/Companeras; House of Grace and Restoration; YWCA of Greater Springfield; and Adelante Worcester.

• **Volunteering.** A lot of our support is not financial—it's hands-on, one-on-one in our communities. In support of our mission, we encourage Fallon employees to



volunteer one day per year, on company time, in programs that improve the health of the elderly, youth or economically disadvantaged in our service area. We are proud of how our employees step up and take advantage of this program. ●

Fallon Health's commitment to protecting your privacy

The Health Insurance Portability and Accountability Act of 1996 (HIPAA) set the first national standards for protecting personal health information (PHI) and remains in place today.

The law, which applies to both health plans and health care providers, has strict guidelines to be sure that your PHI (such as your name and medical treatment) is kept private and confidential, whether it's in print, electronic or oral. We can only use your health information for purposes of treatment, payment and health plan operations.

What we do

There are certain things that Fallon Health does to comply with the law. These include:

- Providing you with a *Notice of Privacy Practices* with your member materials. You also may call Customer Service to request a copy (you'll find the number on the back of our member ID card) or download it at any time from our website (fchp.org/about-fchp/HIPAA).
- Making sure that every person or company who works with us protects your information as we do.
- Training our employees on the importance of your privacy, whether or not they deal with member records.
- Having a method for you to express your concerns about your privacy.

For more information

To learn more about HIPAA and our privacy protections, visit fallonhealth.org, and search "HIPAA." You'll also find several forms to let us know how you want your information managed, such as giving us permission to share your PHI with a family member. There are different forms for our commercial plan (Select and Direct Care, Steward Community Care, etc.) and MassHealth members.

If you have questions about Fallon Health's privacy policies, you may report your concern anonymously through our Hotline at 1-888-203-5295, available 24 hours per day/7 days per week. ●

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

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It's heart attack season!

February is American Heart Month, which is good timing. Winter is heart attack season. The significant spike in heart attacks may be due to cold weather and several other factors.

• **Cold temperatures:** When your body gets cold, the blood vessels constrict to maintain your body heat. The result is your blood pressure goes up and your heart works harder. So when you go outside in the cold, bundle up in layers and wear a scarf over your mouth and nose to warm up the air you breathe in.

• **Snow shoveling:** Shoveling snow is very demanding. It raises blood pressure and stresses the heart, especially if you already have heart disease. Avoid it if you can or use a snow blower. If you must shovel, push rather than lift the snow, and take frequent breaks.

• **Flu season:** A flu infection may cause inflammation and swelling that spreads to the arteries and leads to a heart attack. Be extra cautious about washing your hands often and keeping them away from your face.

• **Shorter days:** Less daylight in winter triggers for some people a wintertime depression that can further stress the heart. Talk with your doctor about treatment options, including taking a supplement for vitamin D (which comes from sunlight).

• **Fitness resolutions:** Many people flock to gyms and start exercise programs in early winter—and can do too much too soon. It's good to exercise regularly, but be sure to build your fitness level gradually. Talk to your doctor about the best approach.

For a wealth of information about heart disease and how to prevent it, visit MedlinePlus, a website of the National Institutes of Health, at nlm.nih.gov/medlineplus/heartdiseases

Looking for more support?

Fallon Health can help. For more information and to see if you're eligible to participate in one of our free disease management programs—Healthy Heart, Diabetes, COPD or Asthma—please contact our Program Support Coordinator at 1-800-333-2535, ext. 69898 (TRS 711). ●

