

Healthy Communities



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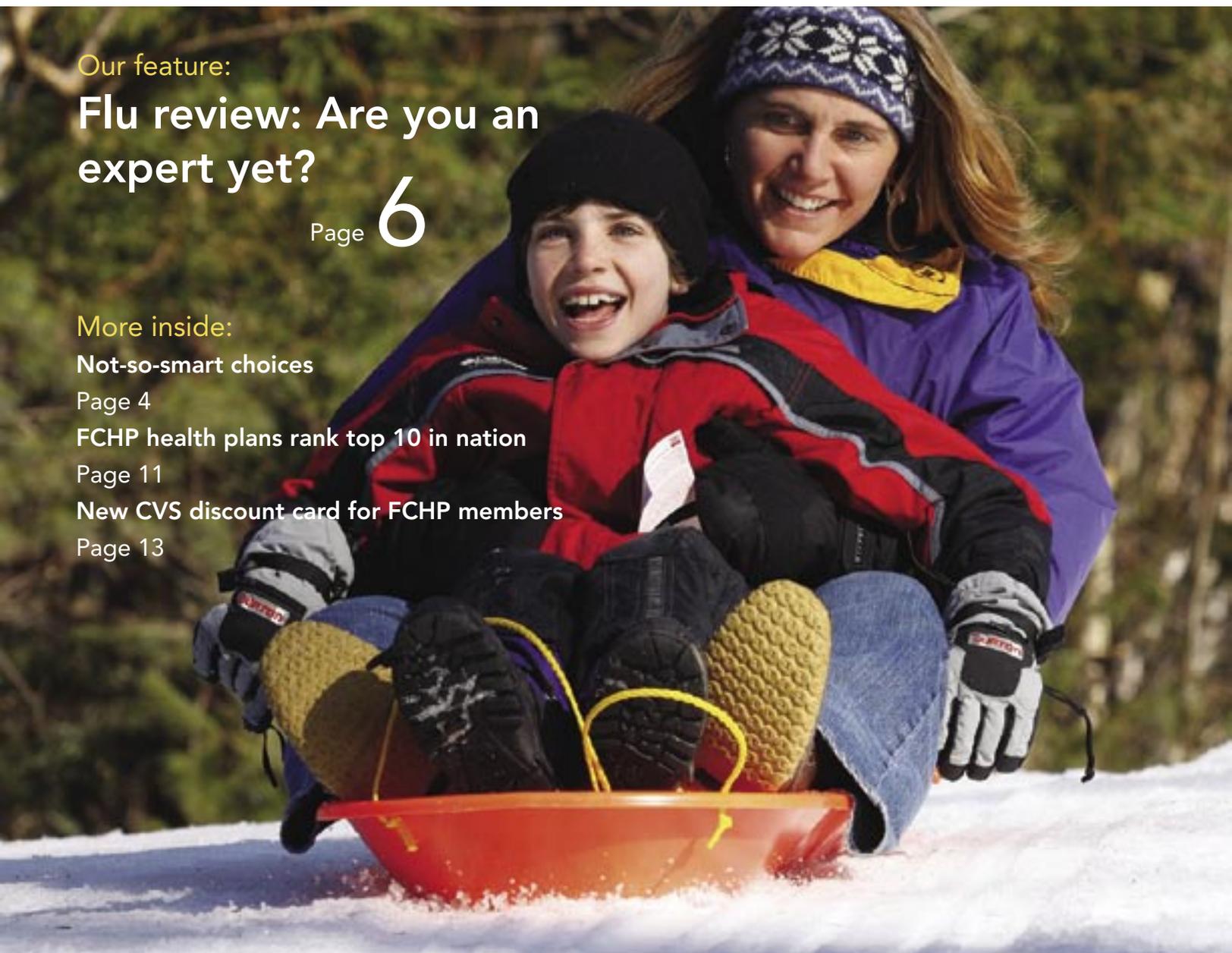
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More You

Eric H. Schultz, President and CEO,
Fallon Community Health Plan



More than meets the eye

The national health care reform debate gave voice to improvements needed within our health care system—many of which are already in place in Massachusetts. In fact, Fallon Community Health Plan and other non-profit Massachusetts insurers are a model for how to enhance the quality and delivery of health care.

In the 2009-10 *U.S. News & World Report*/National Committee for Quality Assurance "America's Best Health Insurance Plans", Fallon Community Health Plan's commercial HMO ranked #7, our Medicare HMO ranked #2 and our Medicaid HMO ranked #3 in the country. FCHP is the only health plan in America to be listed on the Honor Roll in all three product categories.

This annual assessment is proof positive that we believe in high-value health care. As an insurance plan, we of course give our members financial protection against catastrophic medical costs and pay all or some of the costs associated with preventing, diagnosing and treating injuries and illnesses. But there's more to our mission than paying claims.

We have many programs promoting prevention and wellness—for example, It Fits! and SilverSneakers®, Oh, Baby! and Quit to Win. FCHP was proud that our commercial HMO plan performed particularly strong in several of NCOA's standardized performance measures for clinical quality, including colorectal and breast cancer screenings, childhood immunizations and adolescent well care.

We also help people with chronic illnesses lead healthier lives through our asthma, diabetes, depression and heart disease management programs. Our Special Deliveries program assists women with high-risk pregnancies to have healthy babies.

These and many other programs contributed to NCOA recently awarding FCHP once again its "Excellent" accreditation status, reserved for the best health plans in the nation, for our commercial, Medicaid and Medicare Advantage products.

We continue to be your advocate in promoting health care quality and affordability and to give you more programs and services that add value to your health care plan.

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

"America's Best Health Insurance Plans" is a trademark of U.S. News & World Report. NCOA is an independent, not-for-profit organization dedicated to measuring the quality of America's health care.

Recipe makeover: make family favorites healthier

Many favorite comfort foods are chock-full of fat and calories but can be tweaked into delicious and nutritious meals your family will ask for time and time again.

The nutrition experts at the Mayo Clinic share their top five tips for healthy recipe makeovers that cut the calories and keep the taste:

1. Cut the fat and sugar. Reduce the amount of sugar and play up the other flavors by increasing the amount of spice the recipe calls for. Replace half of the fat in baked goods with applesauce or mashed banana.

2. Swap out. Make whole wheat toast instead of using white bread. Add fiber by using whole wheat pasta. Replace whole milk with one percent or fat-free milk.

3. When in doubt, leave it out. Leave out items like mayonnaise, butter and syrup to reduce sugar, fat and calories.

4. Small plates mean a smaller waistline. Strive for a variety of foods and reasonable portion sizes. If, when dining out, you're served a huge portion of food, immediately ask them to box up half of it.

5. Change techniques. Instead of frying, try baking, broiling or grilling. Instead of sautéing, try steaming.

For more healthy cooking tips and recipes, visit the "Healthy Living" section of MayoClinic.com.

Source: ARAcontent

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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Bulking up on vitamin D

Americans simply aren't getting enough vitamin D these days. New Englanders in particular are apt to have even lower levels during winter months because of limited exposure to sunlight, which is needed to trigger vitamin D production.

Studies last year revealed that vitamin D levels among all Americans have dramatically decreased over the past two decades, and over 6 million American children aren't getting enough of the vitamin.

Vitamin D has long been recognized as essential to strong bones. More recently, numerous research studies are suggesting that the vitamin may play a role in the prevention and treatment of respiratory infections, cardiovascular disease, cancer and auto-immune diseases.

Besides too little sun exposure, people have a higher risk of vitamin D deficiency if they are African-Americans or Hispanics, are strict vegetarians or suffer from milk allergies, have Crohn's disease or celiac disease, or have a body mass

index of 30 or greater.

Symptoms of deficiency are subtle and may include generalized bone pain and muscle weakness, which can have many other causes.

How can we get more vitamin D? Sunlight is the best source—try for 10 minutes of sunlight on arms and legs up to three times a week. Then there's diet. Unfortunately, not many foods are naturally rich in vitamin D. The best are fish, fish liver oil and egg yolks. Many dairy and grain products are now fortified with vitamin D, so watch for it on food labels. The next best thing is a vitamin D supplement.

How much is enough? New recommendations of a minimum of 1,000 to 2,000 IUs daily are expected from the U.S. Institute of Medicine this year. Currently, recommendations range from 200 to 600 IUs, based on age.

If you have concerns about vitamin D deficiency or would like more recommendations, be sure to talk with your doctor.

Quit smoking— today

Improve your chances of quitting smoking once and for all. Get in touch with FCHP's Quit to Win, one of the most successful tobacco cessation

programs in the nation.

In Central Mass., you can participate free of charge in the weekly meetings in Auburn, Clinton, Gardner, Leominster or Worcester. You'll get expert advice, peer support, and an opportunity to develop a personalized quit plan.

If you live elsewhere, or if the group

sessions are not convenient, you can take advantage of Calling It Quits, the telephonic version of our program. FCHP members also get discount-priced nicotine patches and gum.

Call Quit to Win at 1-888-807-2908—today!

Not-so-smart choices

Your kids love them, and with the big green “Smart Choices Program™” check mark label on the box, you’ve been thinking that cereals like Froot Loops®, Cocoa Puffs®, Corn Pops® and Apple Jacks® were OK foods to give them. Don’t be fooled.

A report* issued last autumn by the Rudd Center for Food Policy and Obesity concluded that “most cereals with the worst nutrition ratings are classified as ‘better-for-you’ or ‘Smart Choices’ by the companies.” The above cereals are among those that have the poorest nutrition—and are most heavily marketed to children.

The Smart Choice Program was begun in 2008 by U.S. manufacturers, including Kellogg, Kraft Foods and General Mills, to help consumers make informed food choices.

However, many nutritionists and public health advocates have argued that the program’s criteria for inclusion may be too lenient. Last October, the program “voluntarily postponed active operations” when the U.S. Food & Drug Administration announced it intends to develop more standard, science-based guidelines for such front-of-package nutrition labels.

The FDA says it wants to develop a common approach to front-of-package nutritional labeling “that all Americans can trust and use to build better diets and improve their health.” Meanwhile, the agency suggests using the Nutrition Facts label to compare products. The “% Daily Value” on the label is a useful tool to know nutrients to limit, such as sodium or saturated fat, or nutrients to get enough of, such as fiber or vitamins and minerals. Keep in mind that 5% of the Daily Value is low and 20% of the DV is high.

As for more nutritional cereals for your kids, you might try Kellogg’s® Mini-Wheats® or Disney Hannah Montana®, Kashi® Mighty Bites® or Honey Sunshine®, Quaker Life®, or General Mills’ Cheerios® or Kix®. According to the Rudd Center report, “research shows that children will eat the healthier cereals.”



* “Nutrition and Marketing Ratings of Children’s Cereals,” Rudd Center for Food Policy and Obesity (Yale University), October 2009. For more information, go to CerealFacts.org.

How your health plan works: Hospital connections

Fallon Community Health Plan has more than 70 hospitals and medical centers in its provider network. The availability of any hospital is based, in part, on the network for your particular health plan (e.g., FCHP Select Care, FCHP Direct Care, Fallon Senior Plan, MassHealth).

However, which hospital you would be admitted to if you needed inpatient medical care would more likely be determined by which doctor you see. Doctors are usually affiliated with certain hospitals, and only have admitting and other privileges at these facilities. They will likely refer you to other specialists or surgeons who practice at the same hospitals. If you prefer a particular hospital, check to see which hospital your doctor will admit you to. This information is listed for each physician in our “Find a doctor” tool at fchp.org/FindPhysician.

FCHP emphasizes affiliations with community hospitals. Members are often more comfortable receiving care at facilities closer to home, among family and familiar surroundings—and this makes it more manageable for their caregivers, too.

We believe that community hospitals provide excellent care at considerably less cost than teaching hospitals, and often play a key role in their community’s identity and vitality. That’s why we favor them in our hospital network.

We recognize, however, that community hospitals do not meet every need. We have other hospitals in our network that have the highly specialized health care services covered by our plan.

You’ll find a full listing of our hospital affiliations at fchp.org/Plans/ProviderNetwork.htm. If you have questions, please FCHP Customer Service at 1-800-868-5200 (TDD/TTY: 1-877-608-7677), Monday through Friday, 8 a.m. to 6 p.m.

Do you have cyberchondria?

If you turn to the Internet often to look up physical symptoms and then diagnose yourself with a variety of medical conditions, you may have a touch of cyberchondria. It's a term for hypochondriacs in cyberspace. While the Internet can make you an educated health care consumer, it also can fill your days with worry that you have a serious or fatal disease.

The first step to a cure is to resist the urge to "Google®" every twitch and twinge. Common or ambiguous symptoms may apply to a great variety of illnesses. Too much, or the wrong, information can be misleading.

Go to reputable medical or health Web sites, like WebMD, eMedicineHealth, Kids' Health or Family Doctor. Remember, though, that even the most reputable, accurate sites are no substitute for your doctor. Use the Internet to further clarify what your doctor tells you and to help you ask intelligent questions.

Your guide to better medical decisions

As an FCHP member, you now have an even better interactive tool to help you make good decisions with your doctors about tests, medications and surgeries you might need.

Healthwise® Knowledgebase, on fchp.org, has created a new generation of its Decision Points tool that takes you step-by-step through the medical facts and options, offers stories by people who faced a similar decision, and helps you gauge your feelings—all to help you choose your care wisely.

Let Decision Points guide you through your health topic with its six-step process. In the end, you can print a summary of your answers and notes to share with your doctor and loved ones. And be sure to check out the rest of Healthwise Knowledgebase, one of the most comprehensive online resources on various illnesses and conditions.

Check it out today at fchp.org/Members/HealthTools/Healthwise.htm. From there, go to the Healthwise home page. Then, under "Health Topics" on the right, click on "Decision Points."



Our prescription resource is just a click away

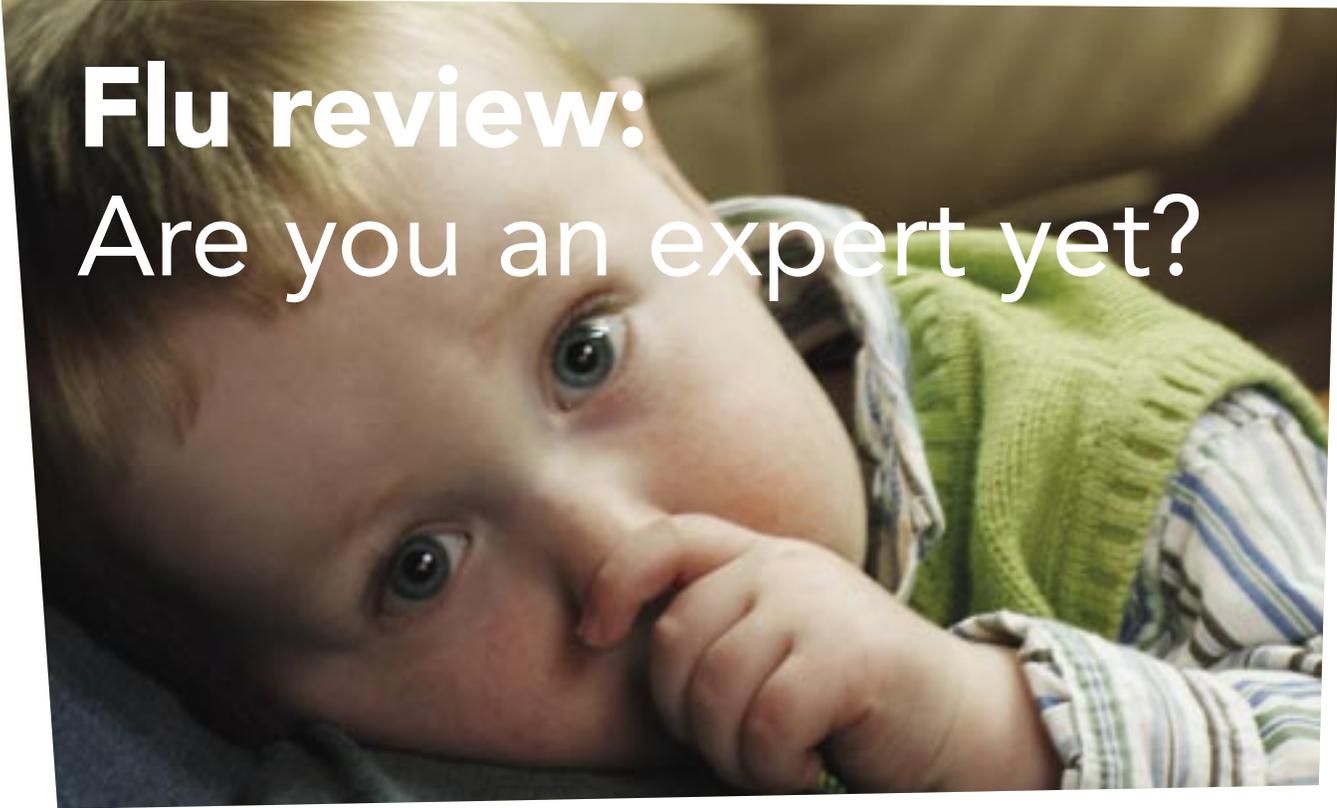
Would you like to better understand your prescription medication coverage? Go to our special section on the topic in our "Members" section at fchp.org/Members/prescription-medication-coverage.htm.

You'll find details about:

- Who can write your prescriptions
- Filling your prescription at a plan pharmacy or through our mail-order program
- The difference between generic and brand-name drugs
- What's covered (e.g., supplies for diabetes treatment) and what isn't covered (e.g., drugs that are investigational)
- Finding your prescription copayments on your member ID card

In this prescription medication section, you'll also find handy links to related information on our site, including our formulary (list of approved drugs), pharmacy network, how to use our mail-order pharmacy and a specialty drugs list.

And, for a really easy-to-understand overview of the prescription medication topic, you'll want to view and download our brochure, Pharmacy 101, found at fchp.org/Members/pharmacy.htm.



Flu review: Are you an expert yet?

In 1918, children would skip rope to the rhyme:

*I had a little bird,
Its name was Enza.
I opened the window,
And in-flu-enza.*

Most children that year knew someone who had been very sick or even died from the influenza epidemic that in one year killed more Americans than all of the wars of the 20th century. The epidemic, which began in Kansas, became a pandemic as American soldiers joined World War I. Eventually, 20 million people died worldwide.

This was not the last pandemic we'd see that century. We now know that every 30 to 40 years an aggressive, novel virus is likely to emerge and catch people's natural defenses by surprise. In 1957–58, there was the

"Asian flu" (H2N2 Influenza A), which caused 70,000 U.S. deaths and evolved into the "Hong Kong" flu in 1968–69, an H3N2 Influenza A that resulted in 34,000 U.S. deaths.

We've even seen a "swine" flu before. In 1976, a small outbreak of swine flu killed one person at Fort Dix in New Jersey. But after a controversial nationwide immunization campaign, the outbreak mysteriously disappeared and became known as "the epidemic that never was."

To put this all in perspective, the seasonal flu, without any fanfare, every year infects up to 20% of Americans, puts 200,000 in the hospital with flu-related complications and kills about 36,000 people.

Yet, top of mind in the past year is the H1N1 Influenza A virus, whose final statistics remain to be seen. The virus acts much like the seasonal flu and is highly transmittable. The outbreak is following the major patterns common to

flu pandemics: (1) they hit at any time of the year; (2) they have multiple waves of when and how severely they appear; and (3) they typically affect younger people, unlike the seasonal flu's impact on seniors.

We've been flooded with H1N1 flu information and precautions for nearly a year, and are currently in the peak time for the seasonal flu. We should all be experts on the topic. Do you know what you need to know? See if you would correctly label our statements as true or false, learn from them ... and stay well!

Your rating based on number of correct answers:

- 9-10 You're in the know! Stay well.
- 7-8 You're listening, but need to pay more attention.
- 5-6 You're at risk. Study harder.
- 3-4 You're inviting trouble. Do your homework.
- 1-2 You're the class dunce. Read this article once more.

True or false?

1. The words "influenza" and "virus" are of Spanish origin.

True False

2. The common cold, the seasonal flu, the H1N1 flu and gastroenteritis ("stomach flu") are all caused by viruses.

True False

3. The H1N1 flu first got the name "swine" flu because pigs passed it on to humans.

True False

4. You typically get a flu or a cold if someone coughs or sneezes around you, or if you touch a contaminated surface and then touch your eyes, nose or mouth.

True False

5. Once you get a flu vaccine, you're all set—you can't get infected and you can't infect anyone else.

True False

6. You can't give someone the flu before you feel sick.

True False

7. Like the seasonal flu, people age 65 and over are more at risk for getting H1N1 and having serious complications.

True False

8. The symptoms of the H1N1 flu are the same as the seasonal flu: fever, cough, runny nose, sore throat, achy muscles, fatigue, a headache and low energy.

True False

9. If you think you or your child might have the H1N1 flu, you should immediately see a doctor.

True False

10. If you get a more serious case of the flu, your doctor may prescribe an antiviral medication to shorten its duration.

True False

Answers

1. **False.** Influenza comes from the Italian word "influential." People in earlier centuries thought the influence of the moon, stars and planets caused widespread sickness. "Virus" is a Latin word meaning "poison, slimy liquid." Not accurate, but sounds good!

2. **True.** All these conditions are caused by viruses. (Gastroenteritis, which is vomiting and diarrhea for up to 48 hours, also may be caused by bacteria.) Antibiotics cannot help flu or cold symptoms or viral gastroenteritis—they are only effective against bacteria. P.S. You can't get the flu by being out in cold, wet weather. You must be infected by the virus.

3. **True.** The initial outbreak of H1N1 was thought to have come from infected pigs in a large-scale pig farm in Mexico. Also, the genes in the new virus were very similar to those in the flu pigs (swine) get. However, H1N1 is actually made up of human, avian and swine flu genes. And, no—eating pork cannot make you sick!

4. **True.** Flu and cold viruses are airborne and easily infect people. Rhinoviruses (colds) can live up to three hours in the air or on surfaces.

Flu viruses can live up to 12 hours on cloth and tissues, and up to 48 hours on some nonporous surfaces, like stainless steel. Consider that one sneeze, which can contain billions of viruses, acts like a cannonball, spreading germs into the air at hurricane force (100 mph!).

5. **False.** No vaccine has a 100% guarantee. You should follow the same recommendations given to people without the vaccine: wash your hands frequently with regular soap and water for at least 20 seconds (alcohol-based hand sanitizers and wipes are an alternative); sneeze or cough into your sleeve or use a facial tissue and throw it away; stay away from crowds as much as possible; and stay home if you do get sick.

6. **False.** Generally, adults can infect others one day before symptoms show up—and up to 7 days after getting sick. Children can pass on the virus for longer than a week. It actually takes about 3 days to get sick after being exposed to the virus.

7. **False.** Older adults seem more resistant to the virus. H1N1 is more seriously affecting children, pregnant women and people with chronic medical conditions (e.g., diabetes, heart disease,

asthma or kidney disease).

8. **True.** You may have some or all of these symptoms. Some people also experience vomiting and diarrhea. Most young children will have fever, nasal congestion and cough, but some may not show these typical symptoms and will have only vomiting and diarrhea.

9. **False.** Many people with H1N1 have mild symptoms that can be treated at home with rest and plenty of fluids. For sure, call your doctor/pediatrician if symptoms linger or get worse. He/she may recommend an emergency department visit if someone has symptoms like difficulty breathing, a high fever, persistent vomiting, chest pain, confusion or bluish skin color.

10. **True.** Antivirals (not to be confused with antibiotics) are prescription medications that stop infected cells from spreading. The CDC has prioritized the use of antivirals (e.g., oseltamivir [Tamiflu®] and zanamivir [Relenza®]) for treatment to those who are hospitalized or most at risk. Common treatments during the 1918 pandemic included being doused with ice water, being "bled" and having surgery to extract the fluid surrounding the lungs.

More Benefits

FCHP insider tip: Need someone to speak for you?

Jeannette Frey
Privacy Officer



Would you like your spouse, family member or even a friend to be able to talk with Fallon Community Health Plan about your medical, financial or billing records? Our Customer Service Department often gets calls from people who are contacting us on behalf of another person. In order for us to respond, you, as the member, must notify us in advance that you would like to appoint someone to be your personal representative.

To do so, please complete our Personal Representative Authorization Form (see how below) and submit it to FCHP. Additionally, if you have a legal representative, for example a durable power of attorney, power of attorney,* and/or health care proxy, please also submit these documents to FCHP. Depending on the duties you have delegated to your legal representative, there may be times when FCHP can disclose information to this person when they are acting on your behalf.

Having this documentation in our files ahead of time saves time down the road when you need your personal or legal representative to contact FCHP and act on your behalf.

The Personal Representative Authorization Form can be downloaded from our Web site: fchp.org/Members/HealthTools/formslibrary.htm. You can also 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. Mail the completed form, or a copy of your legal representative document, to Privacy Coordinator, Fallon Community Health Plan, 10 Chestnut St., Worcester, MA 01608.

** Power of attorney forms are legal documents and are not supplied by FCHP. Contact a law office or search the Web for additional information regarding power of attorney documents.*

Radiology services managed for cost and safety

Diagnostic imaging is the fastest-growing part of health care spending, costing billions each year. At the same time, most experts agree that as much as 20% to 50% of the imaging procedures are unnecessary, don't improve health outcomes and are even harmful because of overexposure to radiation.

In response, Fallon Community Health Plan has implemented a program that requires a referring physician to obtain prior authorization for most advanced *outpatient* radiology imaging services (MRI, CT, PET and nuclear cardiology imaging studies). *The program does not apply to inpatient admission or emergency room imaging procedures.* Decisions whether or not to give authorization for outpatient radiology services are based on a nationally accepted set of radiology criteria.

The program applies to our commercial plan and Fallon Senior Plan™ members (excluding Fallon Preferred Care and Fallon Senior Plan Preferred). We are working with your providers to make a smooth transition to this approach. If your physician suggests you have an imaging procedure, you might remind him/her about the need to get FCHP authorization first.



Attention FCHP MassHealth members

Behavioral services available for children and youths

MassHealth recently added six new behavioral health services for children and youth under the age of 21. Behavioral health services treat substance abuse and mental health problems.

These new MassHealth services:

- Help families and children get the support they need for a child's behavioral health issue.
- Allow families and children to get help at home and in the community.
- Ensure families have strong/active roles in their child's care and treatment planning.

If your child has MassHealth and is enrolled in Fallon Community Health Plan (FCHP), he/she can get regular "well-child" visits with his or her primary care doctor or nurse. These visits should occur at ages 1 to 2 weeks; 1 month; 2, 4, 6 and 9 months; 1 year; 15 and 18 months; and then annually between ages 2 to 20.

As part of the "well-child" visits, your child's primary care doctor or nurse will check your child's behavioral health by performing a behavioral health screen. This short list of questions is completed by you or your child and then reviewed with the primary care doctor or nurse. The screening helps to spot behavioral health concerns early so problems can be helped sooner.

Some of the many behavioral health services that FCHP covers for MassHealth members under 21 are outpatient therapy, in-home therapy and mobile crisis intervention.

FCHP also covers additional services for MassHealth Standard and CommonHealth members under 21, including:

- In-home behavioral services
- Therapeutic mentoring services
- Family support and training ("Family Partners")
- Intensive care coordination when appropriate

For more information about these services, consult your *Member Handbook*, the list of covered services, and the flier included with it, called "Important Notice about MassHealth Behavioral-Health Services for Children and Youths under the Age of 21."

If your child is enrolled in the MassHealth FCHP plan, you can get help by calling the Family Continuity Information Line at 1-866-219-3320 or one of the telephone numbers listed below:

- Fallon Community Health Plan Customer Service: 1-800-341-4848 (TTD/TTY: 1-877-608-7677).
- Beacon Health Strategies (behavioral health provider for FCHP): 1-800-421-8861 (TDD/TTY: 1-781-994-7660).

"New" drugs may not be best choice

When it comes to your prescription drug coverage, you are probably relieved to have only a small copayment up front. You may not realize that the remaining high medication costs paid by health plans contribute to higher health insurance premiums.

As prescription drug spending escalates, Fallon Community Health Plan continues to encourage use of equally effective and less expensive generic and over-the-counter medications. One example is our requiring prior authorization for some of the Tier-3 dermatology medications in our formulary.

"Pharmaceutical companies keep coming out with so-called 'new' drugs to treat acne, eczema, and allergic or topical skin conditions when, in fact, these drugs are simply a change in the delivery vehicle, such as gel to ointment. These medications cost considerably more," explains Leslie Fish, Pharm.D., Senior Director of Pharmacy Services at FCHP.

One example is the medication, clobetasol, a corticosteroid that is used to treat certain scalp and skin conditions (e.g., psoriasis, dermatitis). The generic, Tier 1, versions of clobetasol as a cream, gel, ointment and solution generally cost around \$27 total. However, the Tier-3 brand known as Olux® foam in the same quantity costs **\$222** total! You'd have a higher copayment for the Tier-3 drug, and FCHP must cover some \$177.

"For most mild or moderate skin conditions, there are equally effective medications, such as over-the-counter benzoyl peroxide and generic topical antibiotics," Dr. Fish says. "These are the right approach to take for the majority of members needing treatment."

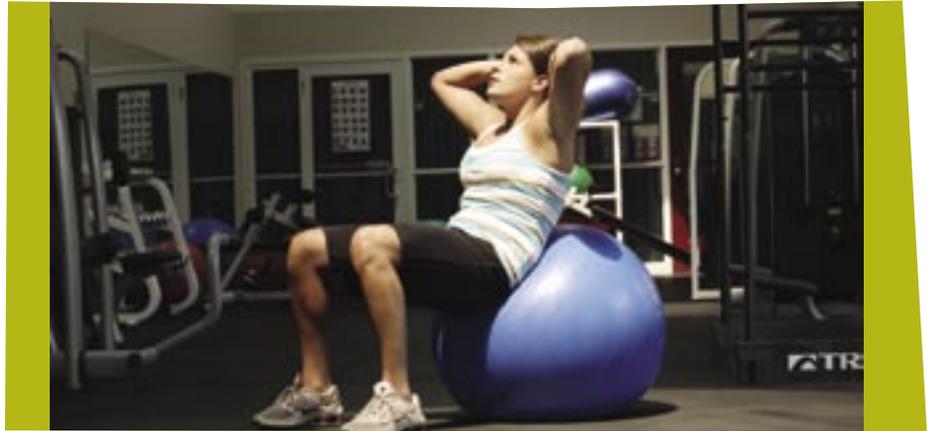
Members covered for mini-clinic alternatives

Fallon Community Health Plan's commercial plan members have been covered for treatment received at the CVS Caremark MinuteClinic® locations in the state. Now we're pleased to be able to extend this coverage to all our Fallon Senior Plan™ and MassHealth members, too.

MinuteClinic's medical staff is trained to diagnose, treat and write prescriptions for common ailments like strep throat, minor burns or rashes, or routine ear, eye and sinus infections.

Members pay their usual PCP office visit copayment. The clinics are open seven days a week and don't require an appointment or referral. For more information and current locations, go to minuteclinic.com.

In addition, FCHP members in the Worcester area may want to consider a similar option, called ReadyMED, at 222 Boston Turnpike (Route 9 East) in Shrewsbury, as well as Fallon Clinic's Adult Urgent Care Department on Plantation Street. (See p. 14 for the article, "An urgent care alternative.")



Submitting fitness reimbursement claims

Please remember that Fallon Community Health Plan's It Fits! program is run as a calendar-year program. That means that, if you haven't already done so, you should be submitting your It Fits! reimbursement form for eligible 2009 activities. You have only until March 31, 2010—no reimbursement claims will be accepted beyond that deadline.

Details and the reimbursement form are available on our Web sites, fchp.org/Members/Wellness/ItFits.htm.

Reimbursement amount may vary by plan design and employer.

Women's health and cancer rights

Did you know that 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, 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.

Chiropractic benefit changes for 2010

Fallon Community Health Plan changed its standard chiropractic benefit for commercial plans, effective January 1, 2010.

The maximum number of covered chiropractic visits per calendar year has changed from 20 to 12 visits.* Even though fewer visits are being covered, in many situations members actually may receive more coverage than under the previous benefit. This is because we no longer require that the chiropractor submit a patient treatment plan every fifth visit for preauthorization by FCHP. Now FCHP automatically covers up to 12 treatment visits.

FCHP will continue to cover adjunct therapies, such as ultrasound. An initial PCP referral is still required.

If you have any questions, please 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.

** This change does not affect the chiropractic coverage for Fallon Preferred Care, MassHealth and Fallon Senior Plan™ members. Program eligibility and benefits may vary by employer, plan and product.*

Commit to Be Fit kicks off second season

Last fall, Fallon Community Health Plan kicked off the second season of Commit to Be Fit, a program aimed at combating childhood obesity through a variety of programs, activities and support services to help educate and encourage children and their families to live healthier and more active lives.

For the 2009-2010 school year, Commit to Be Fit will be offered for the second year at the Mary Rowlandson Elementary School in Lancaster and the McKay Campus School in Fitchburg. In addition, schools from Worcester, including the Thorndyke Road School, Worcester Arts Magnet School and Jacob Hiatt School, have all confirmed their participation in the program and will begin Commit to Be Fit in February.



Students at the Mary Rowlandson Elementary School get excited about beginning the Commit to Be Fit program at its kick-off event with Radio Disney.

UMass Memorial hospitals now in Fallon Senior Plan HMO network

UMass Memorial Medical Center and its member hospitals, including Clinton Hospital, Marlborough Hospital and Wing Memorial Hospital, are now a part of the Fallon Senior Plan™ HMO network. In addition to the hospitals, over 1,000 specialists and primary care physicians are included.

This large group joins the other great providers that are already part of the Fallon Senior Plan™ HMO network in Worcester and Hampden counties and portions of Franklin, Hampshire, Middlesex and Norfolk counties.

FCHP is a health plan with a Medicare contract.

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FCHP health plans rank top 10 in nation

Fallon Community Health Plan is proud of its results in the *U.S. News & World Report/NCOA "America's Best Health Insurance Plans 2009-10"* rankings. The rankings are based on publicly reported data used to compare and rank health plans across the country based on a variety of quality and customer satisfaction measures.

- Our commercial HMO has been ranked #7 in the country (out of 239 health plans).
- Our Medicare HMO has been ranked #2 in the country (out of 166 health plans).
- Our Medicaid HMO has been ranked #3 in the country (out of 82 health plans).

Additionally, FCHP is the highest-ranked Medicare health plan in Massachusetts.

Our rankings also mean that we're the only health plan in America to be listed on the Honor Roll in all three product categories. The Honor Roll recognizes the very best of the hundreds of commercial, Medicare and Medicaid managed care plans reviewed for this year's health plan rankings.

"America's Best Health Insurance Plans" is a trademark of U.S. News & World Report. NCOA is an independent, not-for-profit organization dedicated to measuring the quality of America's health care.



Introducing a new FCHP senior program

NaviCareSM HMO is a new Senior Care Options Program now available from Fallon Community Health Plan at a \$0 premium with \$0 copayments for those who qualify.

This is a voluntary program in association with MassHealth, the Centers for Medicare & Medicaid Services and the Mass. Executive Office of Health and Human Services. The plan is available to Worcester County residents age 65 and older who have MassHealth Standard benefits.

NaviCare HMO uses a model of care that promotes independence and quality of life. We help coordinate the services that NaviCare members need and answer any questions they may have. We also make sure they receive the necessary medical services to help them remain at home as long as possible.



What's unique about NaviCare HMO is the way it coordinates the delivery of benefits and care for members. NaviCare members have their own Navigator, a personal guide who serves as a single point of contact to work with members and their caregivers to get the most out of the plan. All health care is coordinated by a team of doctors, specialists, nurses and social workers who develop a plan of care specific to each member. With this coordinated care, NaviCare members will get the right care at the right time.

"Our community's aging population is growing in numbers, diversity and their demand for more customized health care services," says Katherine H. Metzger, Executive Director, NaviCare HMO. "By offering NaviCare, FCHP is able to broaden the accessibility of coordinated care for the most vulnerable population."

For more information about NaviCare HMO, please visit navicare.org, or call us at 1-877-255-7108 (TDD/TTY: 1-877-795-6526), 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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FCHP pilot program addresses hospital readmission costs

Fallon Community Health Plan has been doing a pilot program for select Fallon Senior Plan[™] members to provide home-based support following their discharge from a hospital or skilled nursing facility.

This program, called Healthy Transitions, is intended both to help eligible members return and stay home safely and, in doing so, to also decrease the all-too-frequent readmission rate within 30 days of discharge.

Under Healthy Transitions, a pharmacist visits the member at home soon after discharge in order to assess the situation and better coordinate care on several levels. The pharmacist helps the member to make and keep follow-up appointments with PCPs and specialists or for diagnostic lab work.

Medication errors are a common problem after discharge. To prevent errors, the pharmacist will review old and new prescriptions and over-the-counter medications and explain what should be taken and when.

As the 30-day program time frame comes to an end, the pharmacist will help to line up any additional services if needed.

The Healthy Transitions pilot is being done in partnership with Fallon Clinic and Saint Vincent Hospital in Worcester, plus two area skilled nursing facilities. These health care organizations, as well as others, are studying ways to improve the discharge process and reduce hospital readmissions.

New discount card for FCHP members

Fallon Community Health Plan is pleased to offer the **CVS Caremark ExtraCare® Health Card** to its members* as another value-added way to stay healthy. We recently provided details about the card in a letter to our member households.

Members may use this card at any CVS/pharmacy® store or online at cvs.com to receive a 20% discount on more than **1,500 CVS/pharmacy-brand health-related products** in addition to benefits you already get with the ExtraCare Card. Examples of products eligible for the discount include CVS pain relief, allergy relief, cough and cold remedies and first-aid supplies.

The ExtraCare Health Card would replace your existing CVS/pharmacy ExtraCare Card (you can transfer any balance), but you will continue to receive all the benefits you have today with your ExtraCare Card, plus the new 20% discount on eligible products.



* The CVS Caremark ExtraCare® Health Card is not available to our MassHealth and NaviCareSM HMO members or Summit ElderCare® participants at this time.

Making our communities healthy

- FCHP's annual **Golf FORE a Goal Tournament** last September made a net revenue of more than \$150,000, which FCHP donated to more than 60 food pantries and hunger relief programs throughout the state. (See photo at right.)
- FCHP awarded individual grants totaling more than **\$100,000 in its Community Benefits Grants program** to support specific programs within the following organizations: Big Brothers, Big Sisters of Hampden County (Springfield); Boys & Girls Club of Lawrence (Lawrence); Boys & Girls Club of North Central Massachusetts (Leominster); Genesis Club, Inc. (Worcester); Rediscovery, Inc. (Waltham); Seven Hills Foundation (Worcester); and West Springfield Boys & Girls Club (West Springfield).



Before Thanksgiving, FCHP presented \$8,000 to a group of Western Mass. agencies. In the photo (left to right) are: Allison Maynard of Open Pantry Community Services; Rebecca Hart of Westfield Food Pantry; Keya Alvarez, Olga Rodriguez and Ricardo Cerna of Alliance to Develop Power; Kate McEvoy-Zdonczyk, Senior Director of Government and Community Relations, FCHP; and Madaline Martinez of Gándara Mental Health Center.



An urgent care alternative

The emergency department at the local hospital is an important resource when people are experiencing truly emergent (i.e., serious or life-threatening) health conditions or injuries. Emergency departments, however, are very often overcrowded with people who are indeed ill or injured, but their medical conditions are not actual emergencies. Fortunately, in the Worcester area, there is an alternative.*

"People often view the emergency room as their only option when their doctors are unavailable," says Dr. Peter Scheinfein, Chair of the Adult Urgent Care department at Fallon Clinic. "In Worcester, our Urgent Care department is a great alternative for non-emergent medical conditions."

Located at 630 Plantation St. in Worcester, Fallon Clinic's Adult Urgent Care Department is open from 9:00 a.m. to 9:00 p.m., seven days a week. It is staffed by physicians, advanced practitioners and other medical professionals who can offer same-day access. In addition to treating common illnesses, the staff can provide intravenous hydration and antibiotics, suture wounds, perform orthopedic procedures, and treat and observe patients with acute medical problems for up to three to four hours. The facility also has on-site lab and X-ray services.

Patients typically check in with their primary care physicians and are referred to Fallon Clinic's Urgent Care department; but after regular business hours and on weekends, FCHP members can call and make an appointment for same-day care.

"We provide excellent and convenient medical care, with shorter wait times than patients will find in the ER," explains Dr. Scheinfein. "Very importantly, by seeing patients in an urgent care setting, we're freeing up ER doctors to care for patients who truly need emergency care."

* Many hospital and physician groups throughout the state offer urgent care services. Become acquainted with those in your community. For more information about emergency care vs. primary care, see our feature article in the Summer 2009 issue of Healthy Communities, found at fchp.org/Members/HealthTools/Archive.htm.

Study reports FCHP outperforms traditional Medicare

In an analysis last fall comparing Fallon Community Health Plan and a group of similar health plans to traditional fee-for-service Medicare, FCHP was found to have significantly lower rates of avoidable hospital readmissions, as well as preventable admissions and emergency department visits, than traditional Medicare.

For example, preventable hospital admissions and emergency department visits were, respectively, 88% and 90% lower for FCHP when compared to the national average of traditional Medicare.

The results of this report from researchers at Johns Hopkins University and the Alliance of Community Health Plans demonstrate that FCHP's high degree of coordination and integration of care can serve as a blueprint for achieving better delivery, improved health outcomes and lower costs in the Medicare program.

To review the full report, *The Benefits of Care Coordination: A Comparison of Medicare Fee-for-Service and Medicare Advantage*, please go to Alliance of Community Health Plans Web site at achp.org.

No other health plan in America has all three of its plans – Commercial, Medicare and Medicaid – ranked among the top 10 in the country by the NCQA and *U.S. News & World Report*.



But then again, no other health plan in America has members, health care partners, and employees quite like ours. Thank you.

Visit us at www.fchp.org



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

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Home health care agency discount available

Fallon Community Health Plan members and their eligible family members can save \$150 on home health care services through a special discount offer from Home Staff, a home health agency with offices in Worcester, in Springfield and on Cape Cod.



The one-time discount applies after Home Staff services have reached a minimum of 15 hours.

Home Staff's experienced certified home health aides offer a variety of non-medical support services, including:

- post-operative care
- personal care
- companionship, errands
- respite care
- Alzheimer's assistance
- laundry and ironing

Learn more about Home Staff at homestaff.com or by calling one of its three locations:

Greater Worcester: 1-800-779-3312 • Western Massachusetts: 1-800-380-0066 • Cape Cod: 1-800-773-5431

Home Staff is a partnership of Fallon Community Health Plan and VNA Care Network & Hospice.



FCHP exclusive!

A special offer only to Fallon Community Health Plan members and their eligible family members.



One-time \$150 discount
(per Home Staff participant)



To get the discount, present this coupon when you sign up for a minimum of 15 hours of home care with Home Staff.

This discount is good until 12/31/2010. Call Home Staff today for more details!