How Much Will It Cost?

Did you know that you can research the cost of planned medical procedures from our website? Simply visit healthplan.org and under the “Individual” tab click on “Support & Service.” Click on “Learn More” under Average Cost of Medical Procedures to find either a cost estimate worksheet or to be directed to a third party cost calculator.

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Keeping your doctor up-to-date

Improve Your Quality of Care

To get the best care, it is vital that your doctor knows about the care that you get at other places and by other doctors. The goal is for your doctor to know your whole history. Think of your family doctor as the guardian of your history. They will need to know what medicines you take and what your health goals are. If another doctor prescribes you a medicine or you get care at another office or hospital, you should make sure that your family doctor knows about it. You may need to sign a release for another facility to send records to your doctor.

The following tips might help:

1. Keep notes on other doctor’s that you see, health problems that you have, or medicines that you are prescribed.
2. Take your medicines with you to your appointments; don’t forget vitamins, herbal supplements, and over the counter medicines.
3. Write down questions that you have ahead of time.
4. Make sure that you understand what the doctor is saying. Don’t be afraid to ask questions!

Know What Questions to Ask

You can’t get the answers that you need if you don’t know what questions to ask. These are the most important questions to know:

1. What is the test for?
2. Have you treated many patients with my problem?
3. When will I get the results?
4. Why do I need this treatment?
5. Are there other options?
6. What are the possible complications?
7. Which hospital is best for my needs?
8. How do you spell that medicine?
9. Are there any side effects?
10. Will this medication interact with my other medications?

Source: Agency for Healthcare Research and Quality.
Did you know?
Criminals may pose as Medicare or health insurers to get your personal information over the internet. It is not always easy to distinguish an important email about your benefits from an online scam. Learn what to look for:
• Even if the email looks legitimate, watch out for email addresses that do not end in .com, .gov or .org or that do not match the address on a company’s website.
• Beware of emails with misspellings or grammatical errors.
• Scam emails may say there is a problem with your account or ask for updated information to continue your Medicare coverage. The email asks you to click a link to enter information.

Do your part
Once scammers steal your personal or Medicare information, they can harm you financially and may disrupt your Medicare benefits. Follow these online safety tips to avoid becoming a victim:
• Delete or ignore suspicious emails.
• Do not click links or download attachments in suspicious emails. To visit your insurer or Medicare’s websites, type your plan’s website address or cms.gov into the browser address bar.
• Do not provide personal or financial information in an email asks for. Health insurers and Medicare never ask for your username, password, Social Security number, Medicare number or banking information by email.
• Update your anti-virus software regularly, and set up filters for junk or spam email.
• When in doubt, call your insurance provider using the number on the back of your card or 1.800. MEDICARE.

Did you know?
Your health care needs can change suddenly. If you are covered by both Medicare and Medicaid, you can change your health plan or drug coverage whenever you need to. This is a great benefit!
But, scammers might sign you up for a plan or try to get you to sign up for a plan that doesn’t fit your needs. Before you make any changes, be sure they are right for you.

Do your part
Learn How to Protect Yourself and Medicare
Fraud can harm you and costs the Medicare and Medicaid programs. To protect yourself and save Medicare and Medicaid for generations to come:
• Only make changes that are right for you
• Understand the differences between your current plan and new coverage options
• Do not change your coverage if someone calls or visits your home without permission
• Review your plan statements and other mailings to make sure no one changed your plan without you knowing

To report suspected Medicaid fraud, contact your state Medicaid agency or call the Office of Inspector General’s National Fraud Hotline: 1.800.HHS.TIPS (1.800.447.8477).

Did you know?
October 15 – December 7 is Medicare Open Enrollment. During this time, you can make changes to your Medicare health plan and prescription drug coverage. This is also a busy time for identity thieves. Identity theft of senior citizens has more than doubled in recent years, but you can protect yourself:
• Never give out your Social Security, Medicare, health plan numbers or your banking information to someone you don’t know.
• Don’t be afraid to ask questions if someone asks for your personal information.
• Be suspicious of free offers and giveaways.

Protect yourself from scams
Beware: this is a scam! You receive a call offering a special discount on your Medicare plan. The fraudster claims that you could save a lot but only if you act now. The caller pressures you for your Social Security number and bank information to sign you up. Do not give it out and hang up the phone!

Medicare and your health plan will never call you for this information, and Medicare guidelines forbid health plans to call you without your permission.

You can change plans any time between October 15 and December 7 – there are no early-bird discounts or limited time offers.

To discuss benefits, coverage or claims payment concerns, contact Customer Service at: 1.888.847.7902
To report suspected fraud, call: 1.877.7SAFERX (1.877.772.3379)

For questions, more information about Medicare or if you need help selecting a Medicare Advantage or prescription drug plan, call: 1.800. MEDICARE (1.800.633.4227) or visit www.cms.gov.
2016 Health Fairs
Save the Date

St. Clairsville:
February 17, 2016
May 18, 2016
August 17, 2016
November 16, 2016

Massillon:
February 24, 2016
May 25, 2016
August 24, 2016
November 23, 2016

The health fairs on November 16 in St. Clairsville and on November 23 in Massillon will include the flu vaccine.

Behavioral Health
Member Experience Survey

The Health Plan recently conducted a member experience survey for Behavioral Health Services. Members indicated that while they were satisfied with the services they are receiving from their providers, there are several areas regarding plan administration that offer opportunities for improvement.

Members indicated they would like to see a larger selection of providers made available and would like employees of The Health Plan to be able to explain their behavioral health benefits. As a result of the survey findings, employees handling behavioral health benefits will receive additional training on the benefits offered and The Health Plan will continue to expand our network of providers.

Chronic Disease Management Programs
Help with Chronic Diseases

Do you or your loved one live with heart disease, COPD, or diabetes? If so, The Health Plan has nurses on staff that specialize in educating you on how to live well with these diseases and how to prevent flare-ups and problems related to them. They can help you understand your disease and medications and can help you to get the care you need. Call Customer Service and request to speak with one of the disease management nurses. You can also request a call from one of the nurses on The Health Plan website under ‘Solutions’ and information on these diseases is on The Health Plan’s website under ‘Resources.’ Printed materials are available upon request. Flu vaccines are recommended for everyone with one of these chronic health problems, so talk to your doctor if you haven’t had your flu shot.

Our health risk assessment, available online, can help you to pinpoint the areas where changing your habits would have the greatest impact on your health.

Member Rights and Responsibilities

Please refer to healthplan.org for information regarding member rights and responsibilities.
The Importance of Well Visits

The best medicine is preventative

A well visit is not the same as a trip to the doctor when you’re sick. Well visits are a time to “check in” with your doctor, without a clear-cut concern. Your doctor will probably:

- take your health and family history
- measure your height, weight, body mass index (BMI), and blood pressure
- assess for depression or anxiety
- discuss any vaccines or tests that you need
- refer you to other services if needed, such as seeing a dietitian or a program to help you stop smoking

Annual doctor visits will help you to avoid future problems. Your doctor will talk to you about things that you can do to keep healthy. A well visit gives you the chance to ask questions about your health and to talk about any concerns that you might have.

Adult members between the ages of 19 and 64 should have a well visit every one to three years and adults over the age of 65 should have one yearly.

24-hour access is available

Always Someone to Turn To...

There is always someone to turn to, whatever time of day or night a health concern arises. The nurse information line provides members with access to a nurse 24 hours a day, 7 days a week and has been a feature of The Health Plan since 1994.

You will speak with a registered nurse if you have concerns about a particular issue, need assistance accessing services or obtaining urgent/emergent care out of the area. The nurse information line is not meant to replace any services offered by our health care providers including after hours assistance.

You can contact the nurse information line by calling a nurse directly at 304.639.8597 or by calling The Health Plan’s St. Clairsville office at 740.695.3585 or toll-free 1.800.624.6961.

The Health Plan • 52160 National Road East • St. Clairsville, OH 43950-9306 • 1.800.624.6961 • healthplan.org