



# Health Partners Medicare Living Well

Fall 2019

## Reduce Your Risk of Breast Cancer

Breast cancer is the second most common cancer among women in the U.S. and is a leading cause of cancer death, according to the American Cancer Society. These statistics are startling, but taking action now can help prevent this life-threatening disease.

Here are some tips on health and lifestyle that can help you prevent breast cancer:

- Talk to your doctor about regular breast cancer screenings, including mammograms.
- Maintain a healthy weight.
- Eat more fruits and veggies and avoid fatty foods and sugary drinks.

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**It's flu season, so get a flu shot as soon as you can!**

Vaccines are safe and help stop outbreaks of dangerous diseases. Your Health Partners Medicare benefits fully cover all vaccinations, including flu and pneumonia vaccinations.

- Vaccines are safe and effective.
- Vaccines protect you, your family and the people around you.
- Your doctor can tell you which vaccines you should receive.

## Vaccines Are Safe

Vaccinations (or shots) prepare your body to fight diseases. They prevent diseases that are dangerous or even deadly. And vaccines are safe!

That's why you and members of your family should get vaccinated for diseases like the flu, measles and mumps. Vaccinations don't just protect you and your family—they protect other people, too. When people are vaccinated, they keep diseases from spreading. That's important because some people are too old, too young or too sick to get these vaccinations.

Call your doctor today to make an appointment so you can get the vaccines you need to stay healthy.

## Reduce Your Risk of Breast Cancer

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- Exercise daily. Just 30 minutes of exercise can reduce your risk by as much as 30 percent.
- Reduce your alcohol consumption and don't smoke.
- Avoid menopausal replacement therapy, which increases the risk for breast cancer.



**Mammograms can detect breast cancer in its earliest stages, which improves your chances of survival. Health Partners Medicare covers women's health care and breast cancer screenings, including an annual mammogram.**



## Get Rewarded for Good Health!

Congratulations! You're eligible to participate in our Wellness Rewards Program! This year, you will receive a gift card after you complete eligible health activities. Your gift card can be used for eligible health and wellness items at any Walmart, Rite Aid, CVS, Walgreens, Dollar General or Family Dollar store.

You will get one reloadable gift card once you start the program and we'll give you a call to help you claim it. Once you complete an eligible health activity, the reward value will be loaded onto your gift card within 2-3 months.

If you have questions, call us at **1-866-901-8000 (TTY 1-877-454-8477)**. We are available 24 hours a day, seven days a week.

**Eligible activities completed in 2019 will earn rewards. You can only be rewarded once for each eligible activity. All 2019 activities must be completed and redeemed this year; unclaimed and unused rewards cannot be redeemed after December 31, 2019.**

**Gift cards cannot be redeemed for cash and cannot be used to purchase alcohol, tobacco or nicotine products including e-cigarettes, or firearms.**

Here is a list of health activities that can earn you rewards.

Activity and Description	Reward Value
<b>Wellness Visit</b> Complete a well visit with a PCP/Specialist <i>Eligibility: All members</i>	<b>\$15</b>
<b>Colorectal Cancer Screening</b> Complete a fecal occult blood test (FOBT), FIT-DNA test, flexible sigmoidoscopy, CT colonography or colonoscopy <i>Eligibility: Only members ages 50-75 due for a colon cancer screening* in 2019</i>	<b>\$25</b>
<b>Diabetes Eye Exam</b> Complete a retinal exam by an eye care professional <i>Eligibility: Only diabetic members ages 18-75</i>	<b>\$25</b>
<b>Mammogram Exam</b> Complete a mammogram (every 2 years) <i>Eligibility: Women ages 50-74 with no record of mammogram within the past 27 months</i>	<b>\$50</b>
<b>Bone Mineral Density (BMD) Test</b> Complete a bone density test within 6 months of a fracture <i>Eligibility: Women ages 67-85 with a fracture within 6 months</i>	<b>\$100</b>

\* Colon cancer screenings are done through FOBT test (once a year), FIT-DNA test (every 3 years), flexible sigmoidoscopy (every 5 years), CT colonography (every 5 years) or colonoscopy (every 10 years)



## Managing a Chronic Health Condition

Millions of Americans have one or more chronic (long-term) health conditions. Early treatment leads to better outcomes, so it's important to manage these conditions, adopt a healthier lifestyle and go to your doctor as recommended.



### High Blood Pressure or Hypertension

**Hypertension** is called the silent killer because you can have it for years with no symptoms. Hypertension can lead to stroke, kidney failure, heart problems and more.

#### Risk Factors

- Age
- Stress
- Smoking
- Obesity
- Poor diet
- Family history
- Other chronic conditions like diabetes

### Managing Your Condition

- Eat a balanced, low-fat, low-sodium (salt) diet
- Quit smoking and limit alcohol and caffeine consumption
- Reduce stress
- Exercise regularly
- Lose weight
- Get your blood pressure tested regularly



### Heart Diseases

#### Coronary artery disease (CAD)

is caused by cholesterol and plaque building up in your arteries and blood vessels. This buildup causes the heart to work harder.

**Congestive heart failure (CHF)** happens when your heart has trouble pumping enough blood to meet your body's needs.

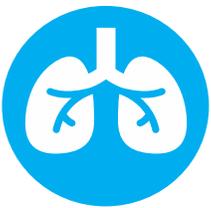
If left untreated, CAD and CHF can cause serious health problems, including heart attacks and stroke.

### Risk Factors

- Obesity
- Stress
- Poor diet
- Smoking
- Family history

### Managing Your Condition

- Eat a balanced, low-fat, low-sodium (salt) diet
- Exercise as recommended by your doctor
- Quit smoking
- Reduce stress
- If you have diabetes, keep your blood sugar under control



### Lung Conditions

**Asthma** restricts your lungs' passageways and makes it hard for you to breathe. The disease often begins in childhood, but adults can develop it too.

**Chronic obstructive pulmonary disease (COPD)** makes breathing difficult.

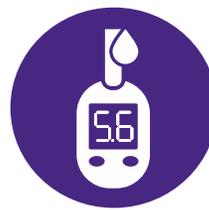
There is no cure for asthma or COPD, but they are treatable. In many cases, COPD can be prevented.

### Risk Factors

- Smoking
- Pollution
- Family history
- Many things can trigger an asthma attack, including colds, the flu, mold, pollen, being overweight and smoking

### Managing Your Condition

- Creating an asthma action plan
- Using an inhaler or oxygen therapy



### Diabetes

**Diabetes** affects how your body makes or manages insulin. Insulin helps your body use glucose, which is a sugar your body produces.

If your blood sugar is too high or too low, there can be serious complications.

### Risk Factors

- Obesity
- Poor diet
- Lack of exercise
- Family history
- Had gestational diabetes (diabetes during pregnancy)

### Managing Your Condition

- Keep track of your blood sugar every day
- Eat a balanced, low-fat, low-sodium (salt) diet
- Exercise as recommended by your doctor
- Get a yearly vision screening, including a dilated eye exam
- Go for at least one dental visit each year to check your teeth and gums
- Get regular foot exams to make sure your circulation is good
- Get regular screenings to check your glucose average

**If you have a chronic condition, go to all your doctor appointments and take your medications as prescribed.**



## When Should I Use Teladoc?

As a Health Partners Medicare member, you have access to doctors 24/7 through Teladoc®. Teladoc is a phone and video service that connects you with doctors for non-emergency medical conditions.

Here are some health conditions that Teladoc can help with:

- Allergies
- Cold and flu
- Sore throat
- Ear infections
- Bronchitis
- Rashes
- Headaches and migraines
- Sinus problems

Teladoc is free for Health Partners Medicare members. Register and complete your medical history today so you can quickly connect with a Teladoc doctor when you need one. You can register by computer, phone or app.



**Teladoc.com**



**1-800-835-2362 (TTY 1-800-877-8973)**



**Teladoc is not for emergencies. If you have a medical emergency or if you need medical help right away, call 911 or go to the nearest emergency room.**



## 10 Ways to Save at the Grocery Store

The smartest shoppers know that saving money is more than luck. When shopping for groceries, it's about having a game plan and making smart decisions.

1. **Ask for advice.** Grocery stores, ethnic markets, dollar stores, retail supercenters and wholesale clubs can offer good deals. Ask friends and family where they shop and find their best bargains!
2. **Eat before you shop.** Grocery shopping hungry can lead to impulse buying and unhealthy food choices.
3. **Read sales flyers.** Sales flyers are usually released midweek and can be found at the store's entrance, in the newspaper or on the store's website.
4. **Use coupons—but only for items that you know you'll use.** If you don't need an item right away, save the coupon and see if it goes on sale.
5. **Look up and down for savings.** Stores often stock the priciest items at eye level. You can save big by looking at the upper and lower shelves too.
6. **Check for store brands.** Most stores offer their own brand of products that often cost less than name brands.
7. **Grab from the back.** Stores typically stock shelves from back to front, placing the newest items behind the older ones. Reach in the back for the freshest items especially in the produce, dairy and meat aisles.
8. **Ask for a rain check.** If a sale item has run out, ask the store for a rain check. This allows you to pay the sale price after the item is restocked.
9. **Join your store's loyalty program.** Most stores offer a free loyalty program. Get special offers and discounts that non-members do not.
10. **Think outside the store.** Farmers markets and farm stands can be great options for picking up fresh produce at a discount. Check the National Farmers Market Directory for locations near you.

*Source:* "Save More at the Store," last modified April 17, 2017, <https://www.choosemyplate.gov/budget-save-more>.

# You Can Help Stop Fraudulent Medical Charges

After a doctor's visit or hospital stay, you will receive an Explanation of Benefits (EOB). Be sure to review it thoroughly to make sure that you received the medical services listed. Billed services that are illegitimate may be Medicare fraud.

Sometimes, tests and screenings (e.g., urine or blood analysis, medical imaging scans or X-rays) are ordered by your doctor but are performed by another provider. Try to think back to your recent appointments to remember if your doctor ordered the tests that appear on the document.

Contact your doctor and ask if all billed services are legitimate should you have any questions about items listed on an EOB. If

the explanation you receive is not satisfactory and you believe that you did not receive a medical service, contact Member Relations at **1-866-901-8000 (TTY 1-877-454-8477)**. Member Relations will document and forward the issue to the appropriate departments at Health Partners Plans to investigate.

Thanks for your help in preventing Medicare fraud.



## A Note About Your Privacy

Health Partners Plans (HPP) is committed to maintaining and protecting the privacy of our members' personal information. Part of that commitment is complying with the Privacy Rule of the Health Insurance Portability and Accountability Act of 1996 (HIPAA) that requires us to take measures to protect personal information and to notify our members about these measures.

The Notice of Privacy Practices describes how HPP may use and disclose a member's personal health information and how a member of HPP can get access to his or her information. For more information about our privacy practices and available privacy forms, please visit [HPPlans.com/privacy-practices](http://HPPlans.com/privacy-practices). You can also call and request a copy of the Notice of Privacy Practices by calling Member Relations at **1-866-901-8000 (TTY 1-877-454-8477)**.

Health Partners Medicare is an HMO plan with Medicare and Pennsylvania State Medicaid program contracts. Enrollment in Health Partners Medicare depends on contract renewal.



Health Partners Plans



## Health Partners Plans

### **Discrimination is Against the Law**

Health Partners Medicare complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, creed, religious affiliation, ancestry, sex gender, gender identity or expression, or sexual orientation. Health Partners Medicare does not exclude people or treat them differently because of race, color, national origin, age, disability, creed, religious affiliation, ancestry, sex gender, gender identity or expression, or sexual orientation.

Health Partners Medicare provides free aids and services to people with disabilities to communicate effectively with us, such as:

- Qualified sign language interpreters or TTY services
- Written information in other formats (large print, audio, accessible electronic formats, other formats)

Health Partners Medicare provides free language services to people whose primary language is not English, such as:

- Qualified interpreters
- Information written in other languages

If you need these services, contact Health Partners Medicare Member Relations at 1-866-901-8000 (TTY 1-877-454-8477), 24 hours a day, seven days a week.

If you believe that Health Partners Medicare has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with Health Partners Medicare. You can file a grievance in person or by phone, mail or fax:

Phone: 1-866-901-8000 (TTY 1-877-454-8477)

Mail: Attn: Complaints, Grievances & Appeals Unit  
Health Partners Medicare  
901 Market Street, Suite 500  
Philadelphia, PA 19107

Fax: 215-991-4105

If you need help filing a grievance, Health Partners Medicare Member Relations is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 800-537-7697 (TDD).

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

Health Partners Medicare is an HMO plan with Medicare and Pennsylvania State Medicaid program contracts. Enrollment in Health Partners Medicare depends on contract renewal.

ATTENTION: If you speak a language other than English, language assistance services, free of charge, are available to you. Call 1-866-901-8000 (TTY 1-877-454-8477).

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-866-901-8000 (TTY 1-877-454-8477).

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-866-901-8000 (TTY 1-877-454-8477)。

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 8000-901-866-1 (رقم هاتف الصم والبكم: 1-877-454-8477)

ប្រយ័ត្ន: បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសា ដោយមិនគិតល្អល្អ គឺអាចមានសំរាប់បម្រើអ្នក។ ចូរ ទូរស័ព្ទ 1-866-901-8000 (TTY 1-877-454-8477)។

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-866-901-8000 (ATS 1-877-454-8477).

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-866-901-8000 (TTY 1-877-454-8477).

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-866-901-8000 (TTY 1-877-454-8477).

સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-866-901-8000 (TTY 1-877-454-8477)

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-866-901-8000 (TTY 1-877-454-8477).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-866-901-8000 (TTY 1-877-454-8477)번으로 전화해 주십시오.

Wann du Deitsch schwetzscht, kannscht du mitaus Koschte ebber gricke, ass dihr helft mit die englisch Schprooch. Ruf selli Nummer uff: 1-866-901-8000 (TTY 1-877-454-8477).

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-866-901-8000 (TTY 1-877-454-8477).

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-866-901-8000 (TTY 1-877-454-8477).

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-866-901-8000 (телетайп 1-877-454-8477).

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-866-901-8000 (TTY 1-877-454-8477).