

scan club

A NEWSLETTER FOR SCAN HEALTH PLAN® MEMBERS

ISSUE 1, 2020



Make Your Fitness *Fun* in 2020

“The first time I see a jogger smiling, I’ll consider it.”

Joan Rivers

Whoever decided that exercise is an unpleasant experience must have forgotten what it was like to be a child. Remember begging to go outside and play—to swing, ride a bike, roller skate or play over-the-line with friends? Being active wasn’t a chore; it was fun! It was a bonus that it also happened to keep us healthy and fit.

You can find the fun in your fitness again by building an exercise plan around what you love to do most. Here are some ideas to try:

Forget about “no pain, no gain”. Healthy exercise doesn’t have to—and indeed shouldn’t—hurt or be a struggle. In fact, if a workout makes you feel sick or in pain, it could be doing more damage to your health than good. Plus, it’s hard to stay motivated and stick with these types of intense programs over time.

The good news is that, according to the Centers for Disease Control and Prevention, older adults can gain significant health benefits with a moderate amount of physical activity.

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Moderate amount of physical activity = 30 minutes a day of moderately intense activities, or shorter intervals of at least 10 minutes of more vigorous activities.

If you're not used to exercising, or have a chronic condition or other health issues, talk with your doctor before starting any new activity. Then, begin with shorter workouts of five to 10 minutes, and increase the time and intensity as you feel more comfortable.

Remember to play. It's called "playing" a sport for good reason. Games are a fun way to keep our bodies fit and our minds sharp. Physical games, like soccer or chair volleyball, let you think creatively and compete and socialize with others. All this while you're also building strength, mobility and balance that are so important to staying healthy and independent.

Hit the refresh button. If your regular exercise routine has become a bore, jumpstart your motivation by trying an activity you've never done before. Not ready to learn something completely new? Switch to something similar but with a twist. If tennis has always been your game, for example, give pickleball a try. If you usually log your mileage on a treadmill, change it up by heading through the park instead.

Commit with a buddy. Working out is almost always easier with a friend. Find something you'll both enjoy and that gets you moving, like taking a water aerobics class at the local pool or meeting every morning for a walk to a nearby coffee shop. You'll be surprised at how much working out with a pal doesn't feel like work at all.

Make your workout work for you. Most activities can be tweaked to match your level of ability and confidence. So, if you like bike riding but aren't sure you have the balance needed to ride on the streets, pedal a stationary bike at the gym. If you'd rather be reading, watching television or some other sedentary activity, look for ways to make them more active. When you're watching your favorite TV show, get up from the couch and march in place during commercials. Instead of reading, download an audiobook to your smartphone, plug in the headphones and listen while you walk or workout.

You may not be a kid anymore, but you can still have fun while getting a good workout. After all, the best exercise is the one you enjoy the most, because it's the one you'll do the most.



These are moderate-intensity activities:

- Walking briskly
- Leisurely cycling
- Recreational badminton
- Playing doubles tennis
- Dancing

These are more vigorous activities:

- Hiking, jogging
- Bicycling fast
- Playing basketball or soccer
- Playing singles tennis
- Jumping rope

Too Late for a Flu Shot? Not by a Long Shot

Flu season typically lasts longer than you'd expect, often going on well into Spring. Here's why you should get a flu shot now if you haven't yet.

- It takes two weeks after you get the shot for your body to be protected from the flu. So, the sooner you get the shot, the sooner you'll be protected.
- As a SCAN member, you can get a flu shot at your doctor's office or at the local pharmacy, usually for \$0 copayment.
- Every day you're not protected is another day you're risking your health and that of the people around you. The flu is especially dangerous for seniors, people with chronic health conditions and small children.

Really, there's only one time when it's too late to get a flu shot, and that's when you've already come down with the flu. Don't wait until you get sick to think about how important a flu shot is: Get yours today!

LET'S KEEP IT GOING



3RD CONSECUTIVE YEAR[†]
4.5 out of 5 star rating

Looking back on 2019, I can say that it was a very good year for SCAN and SCAN members. Just to recap some of the year's highlights:

- We reached—and passed—a membership milestone of 200,000.
- In addition to the awards we received, an independent research study* found that nine out of every 10 SCAN members said they were “very likely” or “extremely likely” to recommend us to a friend or family member.
- We have connected with our members in even more meaningful ways, including:
 - ▶ 30,549 welcome calls
 - ▶ 3,500 Peer Advocate coaching and support calls
 - ▶ 100,618 birthday calls
 - ▶ 136 in-person birthday celebrations with members of our 100+ Club. These are members who embody what it means to be healthy and independent at any age—even 100 and older!



2ND CONSECUTIVE YEAR
One of the best Medicare Advantage plans

For those of you who are new to SCAN this year, I'd like to add my “welcome” to those you've already received. I also want to encourage you to keep in touch throughout the year as you use your SCAN benefits. Let us know how it's going, even if it's just to say it's all going well. And, if you receive a survey about your health plan or healthcare experiences, I hope you will take the time to fill it out. By doing so, you're helping SCAN continue to be one of the best health plans. Even more importantly, your participation helps make us the best health plan for you.



2ND CONSECUTIVE YEAR
90% member rating

Sincerely,



Chris Wing
Chief Executive Officer, SCAN

“

I've had SCAN for years and they are only a call away. They are wonderful.”

– Georgia A.

* 2019 Blue Research study of 1,000 randomly selected Medicare Advantage plan members.

† 2018, 2019 and 2020 star ratings apply to all plans offered by SCAN Health Plan except SCAN Healthy at Home (HMO SNP) and VillageHealth (HMO-POS SNP) plans. Every year, Medicare evaluates plans based on a 5-star rating system.

Ask Member Services

I have a follow-up appointment with a specialist to review test results. I speak some English, but it would be much easier to talk about this in my native language. Can SCAN help?

Yes, we can arrange for in-person translation services. Just call Member Services at **1-800-559-3500 (TTY: 711)** at least 72 hours before your appointment to arrange for a translator to meet you there.

Of course, you can call Member Services at any time and speak with someone in your own language over the phone. If you'd like to speak to someone in Spanish, press 2 when the automated message comes on. For other languages, wait for a Member Service Advocate to come on the line, then state the language you need so that a translator who speaks your preferred language can join in on the call.

This is my first month as a SCAN member, and now I'm wishing I had signed up for the optional dental benefit, too. Can I still enroll?

Members who are new to SCAN have two months after their membership begins to enroll in one of the optional Delta Dental programs. So, for example, if you became a SCAN member effective Jan. 1, you have until March 1 to enroll in a dental plan. For more information, or to sign up, give Member Services a call.

New to SCAN? Our Senior Advocates Share Tried-and-True Ways to Get Started

Our Senior Advocates were new SCAN members themselves at one time, and they talk to many other members in their jobs at SCAN. So, they have a good idea of what can be helpful for you to know. Here are their best tips for new members.

TIP #1: Get to know *all* of your benefits and how you can use them.

Read your plan materials thoroughly so you know what's covered before you need care. Senior Advocate Dottie Sabo recommends also taking the time to learn about routine benefits you can take advantage of without a referral from your primary care physician—like your vision exam.

Plus, don't forget to look into the valuable extras that aren't covered by Original Medicare but may be part of your SCAN membership: gym memberships, transportation, vision care and more.

TIP #2: If you have a new doctor, schedule a "meet-and-greet" appointment.

Senior Advocates advise using this meeting to accomplish three important things before you ever need care:

1. Make sure the doctor is a good fit for you. If you're not comfortable for whatever reason, you can choose a different doctor.
2. Take care of routine things, like your medical history and a medication review. You'll also want to mention that you're a new SCAN member (important even if this is not a new doctor for you).
3. Learn how to get care when you need it. Who do you call if you have a question for your doctor? If you need urgent care, should you call your doctor or go to an urgent care center—and which urgent care center?

TIP #3: Build a relationship with your doctor.

Senior Advocate Sally Colby suggests that members see their doctors a couple of times a year, even when healthy. During these visits, let the doctor know if you've received care elsewhere, such as a flu shot at the pharmacy or a visit to urgent care.

TIP #4: Take advantage of ways to save money on your prescription medications.

Senior Advocates encourage new members who take ongoing medications to ask their doctors for 90-day prescriptions for those meds. Why? Because most SCAN members can get a three-month supply of these medications for the cost of just two months from a local pharmacy in the SCAN network. And, many members can save even more through mail-order! Learn more about mail-order, including if your plan qualifies for \$0 medications, on the insert in this newsletter.

TIP #5: Know who to call if you have questions about your benefits or need assistance with your healthcare.

SCAN Member Service Advocates are available to help answer any questions about your benefits or to resolve issues related to your care. Check the back of this newsletter for the hours they're open. Or, send an email any time to memberservices@scanhealthplan.com.

"So many of the members I speak to have forgotten that there are extra benefits, like acupuncture/chiropractic and allowances for new frames, available to them."

Connie Hartman



"I know from my own experience that it can take trying out a few different doctors before you find one that you trust and are most comfortable with. That's why new members should schedule an appointment with their new doctor sooner than later."

Maxine Marcus



"If the doctor sees a member only once a year at the annual physical, small changes can be missed."

Sally Colby



"Be confident that SCAN Health Plan will be here for you whenever you need us. Our mission is to keep our members healthy and independent."

Robert Brandin





Guidelines for Care

SCAN and the doctors and other providers in our network are committed to making sure that you can receive timely and appropriate care for all your healthcare needs.

While scheduling varies depending on the office, here are some general guidelines.

TYPE OF CARE	WHEN TO EXPECT IT	HELPFUL TIPS
ROUTINE EXAM <i>When it's time for your annual wellness exam, for example</i>	4 TO 6 WEEKS These are longer appointments and there are a limited number available.	When you go for your annual exam, schedule the appointment for your next year's exam before you leave the doctor's office, if possible.
NON-ROUTINE CARE <i>When a minor problem isn't getting better</i>	7 TO 10 DAYS	Call your doctor's office and describe your symptoms so they can determine how soon you need to be seen.
SPECIALTY CARE <i>When you need additional care beyond what your doctor's office can provide</i>	VARIABLES Can be several weeks if not urgent.	When your doctor suggests you see a specialist, ask: <ul style="list-style-type: none"> • How soon do I need to see the specialist? • Does the referral need to be approved? <i>Learn more about referrals below.</i>
URGENT CARE <i>When it's not an emergency but it can't wait for an appointment with your regular doctor</i>	SAME DAY Find out now from your doctor's office where to go if you ever need urgent care and what hours the center is open.	If possible, call your doctor's office first; some offices set aside slots each day for urgent appointments or have after-hours care. OPTION: If your plan includes the telehealth benefit, you can talk with a doctor by phone or online—a good alternative to waiting in an urgent care center.
EMERGENCY CARE <i>When it's a severe or life-threatening condition</i>	RIGHT AWAY But know that unless you arrive by ambulance, waiting times in hospital emergency rooms can vary. The wait can depend on how many patients need to be seen and their conditions.	If you need emergency medical attention, go to the nearest hospital emergency room or call 911 . Emergency rooms are open round the clock.
LAB OR TEST RESULTS	USUALLY 7 TO 10 DAYS FOR ROUTINE TESTS Specialty tests can take longer.	When your doctor orders a test, ask: <ul style="list-style-type: none"> • When and how will I find out the results—will you call me or will I receive them in the mail? • Do you have a patient portal where I can see the results?

If You Need a Referral

So, you and your primary care doctor agree you need to see a specialist; now what? In most cases, you'll need a referral. Your doctor will submit a referral request to the medical group he or she works with for review. Ask your doctor how long this will take (seven to 14 days is average).

If your referral has been approved, you'll receive a letter with the specialist's name, address and phone number, as well as how many visits have been approved and for how long the referral is good. That's the go-ahead for you to call the specialist's office and make an appointment.

If you haven't heard anything in the time your doctor said you would, or if your referral is not approved and you want to know what to do next, call your doctor's office or the patient service office at your medical group first. If they aren't able to help, call SCAN Member Services at **1-800-559-3500** (TTY: 711).



Watch the video!
 Type **"Think you need to see a specialist?"** into the search bar at the top of any page at scanhealthplan.com.



Avoid Pitfalls at the Pharmacy

You've brought your prescription to the pharmacy, but the pharmacist says it's not covered by your insurance. *What should you do now?*

There are several reasons why a prescription might be “rejected” at the pharmacy. When this happens, it's best to call SCAN Member Services. We can find out what the issue is and help find a solution.

One thing: If the pharmacy staff tells you your prescription isn't covered, they might give you the option to pay out of pocket for the prescription—but we don't advise it! The issue may easily be cleared up with a call to Member Services.

The two most common reasons a prescription would not be filled are:

1 IT'S A “PRIOR AUTHORIZATION” DRUG

These drugs are in the SCAN Formulary but have to be reviewed and approved first.

What it means

Prior authorization is in place for safety reasons. We want to be sure the drug is being used as intended and that your doctor is monitoring the use.

Why it is

You or your doctor can ask SCAN for a “coverage review”. If approved, the drug will be covered. The cost will depend on what tier the medication is on. Tiers are listed in the Formulary, too.

What you can do

2 IT'S NOT IN THE FORMULARY

These specific drugs/dosages are not covered, but you still have options.

There's likely another drug that's in the Formulary that works the same way. These alternatives are usually more affordable.

See first if there's a drug in the Formulary that will work for you. If not, you or your doctor can ask SCAN to make an exception and cover the non-Formulary drug. If covered, it'll be on Tier 4 or Tier 5, which are the higher-cost tiers in the SCAN Formulary.

New to SCAN and Have a New Doctor? You might be surprised to hear that a medication you've been taking for a long time isn't covered. And if you've switched to a new doctor but haven't had your first appointment yet, you might worry that you'll run out of your meds before you can see him or her.

But don't worry: Call SCAN Member Services. We can approve a 30-day “transition fill” to give you time to see your new doctor and discuss your medications. If any require prior authorization or aren't in the SCAN Formulary, talk to your doctor about trying an alternative, or taking one of the steps outlined in the chart above.

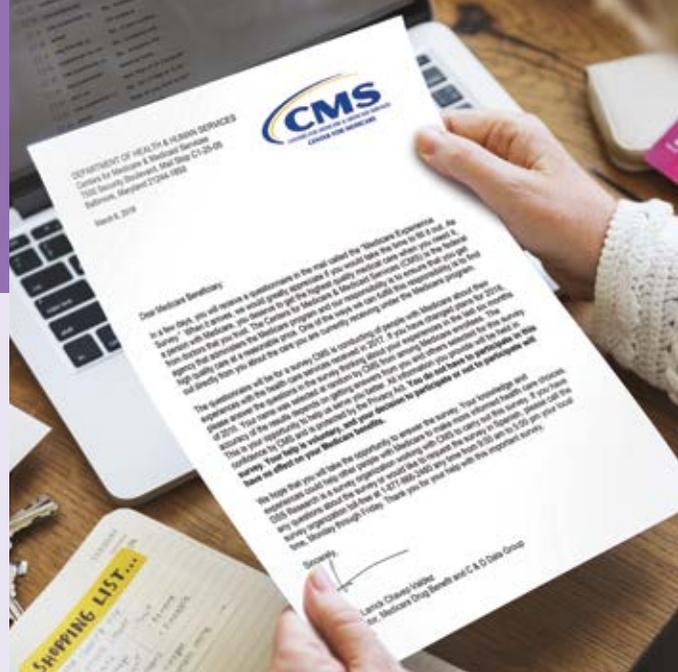
Is It Covered? Three Ways to Find Out

Knowing whether a drug is covered before taking your prescription to be filled can help avoid issues once you're at the pharmacy counter. The medications covered by your plan are listed in the SCAN Formulary.

Here's how to find it:

1. **Go** online to scanhealthplan.com/findadrug.
2. **Call** Member Services.
3. **Ask** to have a copy of the Formulary mailed to you (call Member Services or fill out the online form on the SCAN website).

Taking a Survey Can Be Good for Your Health



SCAN member Rose M. received a letter from The Centers for Medicare and Medicaid Services (Medicare) letting her know she'd been chosen to fill out a survey about her healthcare experiences. But Rose is happy on the whole with SCAN, her doctor and the care she receives, so when the survey arrived a few weeks later, she figured there was no reason to fill it out.

What Rose doesn't know is this: When she chose not to complete the survey, she also passed up an opportunity to help maintain and even improve on the level of care she's come to appreciate. That's because Medicare, SCAN and your healthcare providers consider all feedback—complaints to compliments—when making decisions that affect the quality of healthcare and coverage you receive.

For example, if you report that using the free gym membership in your SCAN plan has helped you manage chronic pain, we understand the value this benefit brings to our members.

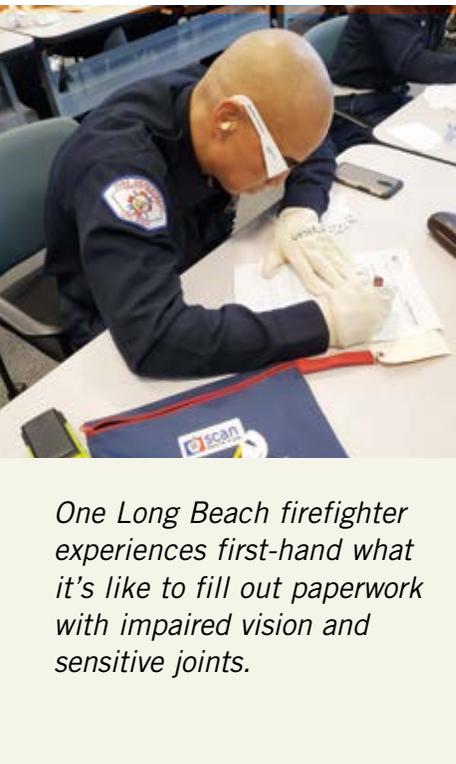


Your input also affects the star rating SCAN earns from Medicare each year. When a plan receives four or more stars, Medicare rewards that level of quality with bonus payments. As you may know, SCAN is a not-for-profit company, so the bonuses we earn from our star ratings enable us to offer the comprehensive benefits our members appreciate year after year.

You should also know that some surveys, like those from Medicare, are sent only to a select group of individuals chosen to represent the plan's membership. So your answers count even more because you're speaking for others, too.



Learn more about surveys and you at scanhealthplan.com/surveys.



COMMUNITY SPOTLIGHT

First Responders Get Senior Savvy

Talk about feeling their age! Last November, Long Beach firefighters experienced for themselves some of the physical and emotional losses many seniors face. They took part in SCAN's popular Trading Ages® senior sensitivity program to gain a better understanding of seniors' unique needs and challenges, and how to better serve them.

This is the first time the program was delivered on such a large scale and the first time the city offered the training to all its firefighters—more than 400 in total.

Long Beach Fire Chief Xavier Espino says the training will help emergency responders better connect with the seniors they serve: "With Trading Ages, our emergency response teams are coming away with important insight into some of the challenges that seniors face, which will enable us to respond with even greater empathy."



We're better able to see the challenges seniors face now that we've had a chance to 'walk' in their shoes."

Trading Ages participant

Need Assistance? SCAN Health Plan is here to help.



Sales Information

1-800-547-1317; TTY: 711

8 a.m. – 8 p.m. Pacific Time (PT)

Seven days a week from Oct. 1 – Mar. 31

Monday – Friday from Apr. 1 – Sept. 30



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Visit our website

www.scanhealthplan.com



Member Services

1-800-559-3500; TTY: 711

8 a.m. – 8 p.m. Pacific Time (PT)

Seven days a week from Oct. 1 – Mar. 31

Monday – Friday from April 1 – Sept. 30

Note: Between April 1 and Sept. 30, messages received during weekends and holidays will be returned within one business day.

SCAN Health Plan® is an HMO plan with a Medicare contract. Enrollment in SCAN Health Plan depends on contract renewal. Other providers and pharmacies are available in our network.



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