

scan club

A NEWSLETTER FOR SCAN MEMBERS

SEPTEMBER/OCTOBER 2016



Stepping Up to Prevent Falls

It wasn't unusual when Leah Buckley's dog, Gatsby, tried to chase a squirrel during one of their regular walks last November. Gatsby often would get excited by creatures in the wooded area where they walked and pull so hard that Leah would have to let go of the leash to avoid being dragged along. But on the day after Thanksgiving last year, the leash had wrapped around Leah's wrist and she couldn't let go. Instead, she was dragged to the ground, landing hard on her shoulder.

With help from some concerned strangers, Leah was able to get up and walk home but was embarrassed at having fallen. And when her shoulder still hurt the next day, she began to suspect more than her pride was injured. An x-ray at Urgent Care confirmed her suspicions: Her shoulder was broken. No surgery was needed but her right arm was in a sling for six weeks, then it was three months of physical therapy and countless exercises at home.

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Leah is not alone. The National Council on Aging reports that every 13 seconds in the U.S. an older adult is treated in an emergency room due to a fall. One of every three Americans age 65 or older falls each year. Many suffer head injuries or broken bones that can leave them less active or worse—less independent. And there’s always the fear that they’ll fall again.

Nine months—and another fall—after the injury last November Leah reports she is “about 92 percent back to normal,” but the possibility of another fall is still on her mind. As a nurse case manager for 13 years, Leah had worked with SCAN Health Plan members who were recovering from falls, so she is aware of the risks. “I know there’s a chance I might fall again,” she says, “but I am doing whatever I can to keep that from happening.”

Physical changes from aging, such as declining vision and slowing reflexes, increase the risk of falling, but there are simple steps you can take to gain surer footing.

- **Do regular exercises that strengthen muscles and improve balance and flexibility.** Since her fall, Leah has been taking SilverSneakers® classes at a local gym that focus on improving balance. Check to see if your SCAN plan includes the SilverSneakers free gym benefit. Or find similar classes through a senior center or your neighborhood parks and recreation.
- **Get vision and hearing checks regularly.** Problems seeing and hearing can affect balance and increase fall risks. If you wear glasses, make sure the prescription is current.
- **Review your medications with your doctor.** Side effects from medications can make you feel dizzy or weak, making you more likely to fall.
- **Talk to your doctor.** In addition to reviewing medications, let your doctor know if you have been feeling unsteady on your feet, or if you have fallen recently. The more your doctor knows about your situation, the better he or she can help you avoid a bad fall.
- **Make your place a safe space.** Are rugs secured? Are there railings or grab bars next to stairs and steps? Are walkways well-lighted and free of clutter and other trip hazards? You’ll find a home safety checklist on our website, www.scanhealthplan.com.
- **Don’t forget your feet.** Lessen the risk of falling by investing in a pair of comfortable shoes that fasten securely.
- **Mind your surroundings.** “I am still out there doing whatever I can,” Leah says, “but now I am observant of my surroundings at all times.” She says she is still Gatsby’s regular walking companion, for example, but now she always has “one eye on what’s ahead and one on the pavement.”

Give Yourself the Gift of Good Health

It’s a little early to think about gifts for the holidays, but we think the gift of good health is good year-round.

Because October is Breast Cancer Awareness Month, we wanted to be sure the message got out to all our members. Beginning at age 55, most women should have a mammogram every two years unless their doctor recommends otherwise. If you are due for a mammogram please give yourself the gift of good health and call today to schedule it. (Men: Be sure to remind the women in your life to get their mammograms!)



COMING SOON: Straight TeleTalks about 2017 Benefits

A Straight TeleTalk is a great way to hear the highlights of your benefits for the coming year. These are large-scale conference calls where you can hear SCAN executives review benefit changes and answer questions from listeners.

If we are holding a Straight TeleTalk for your plan, we’ll let you know either with a telephone call a week ahead of the TeleTalk or with a postcard. Either way you’ll have time to mark your calendar. These phone calls last 30 to 40 minutes.

Remember, Straight TeleTalks are completely optional. We think they’re helpful in explaining benefits, but the same information is included in your Annual Notice of Changes (ANOC).

CEO Message: How Long Have You Been WITH SCAN?



We talk to a lot of SCAN members—we work alongside a few dozen—and we’ve noticed something almost every one of them says. When describing how long they’ve had SCAN Health Plan, they say: “I’ve been with SCAN for...” (fill in number of years.)

To us, that means something. It tells us they feel like we’re in this together, that we’re here WITH them when they need us. We think that’s an important difference. And during Annual Enrollment Period, when so many Medicare health plans are sending out information that lists similar benefits, we wanted to put this difference into words. So we used our members’ words in our new advertising.

“You don’t have SCAN. You’re WITH SCAN.” Our members understand what that means and we hope it also speaks to those who want a health plan that is always WITH them, offering the coverage they need, as well as the support they’re looking for.

If you know someone who is looking for a plan like SCAN, introduce us. So many of our members are with us because of a friend’s recommendation. And that means something to us, too.

Thank you for your loyalty to SCAN. We know you have many options and we are so glad you’re WITH us.

Chris Wing
Chief Executive Officer
SCAN Health Plan

MEMBER SERVICES QUESTIONS ANSWERED!

I just received my Annual Notice of Changes (ANOC). What should I do with it?

The Annual Notice of Changes (ANOC) is a booklet that provides important information about next year’s benefits. Take some time to review the ANOC for these things:

- Are your medications on the 2017 List of Covered Drugs (our Formulary)? If so, which tier are they on?
- Are there any changes to copayments or monthly premiums?
- Are there new benefits or changes to current benefits?

If you have any questions about your ANOC, give Member Services a call. Keep in mind: this is a very busy time of the year! If your call isn’t urgent, try us in the evenings, between 5:00 P.M. and 8:00 P.M., or later in the week. We are here on weekends this time of year, too.



My wife and I each received an ANOC. Is there a way we can help save paper?

We are required to send an ANOC to every single member. But there are two ways you can help save paper:

1. **Tell us to send one copy per household.** Send us a letter that gives us permission to send one copy. Include both of your names and the mailing address, if it is different from your home address.
Note: this is only an option if you both belong to the same SCAN benefit plan (an example is the SCAN Classic (HMO) plan). Not sure? Check your SCAN ID card.
2. **Sign up for online materials.** Having your plan materials available online makes it easier for you to find the information you need when you need it.

To sign up for online delivery, visit www.scanhealthplan.com/members. Follow the simple instructions to create your account. We will send you an email whenever new materials are available.

What's Up, Doc?

A little preparation will go a long way in making the most of your time with your doctor, whether it's a last-minute visit when you're sick, or a more leisurely annual check-up.

Once a Year, Every Year

Feeling sick isn't the only reason to see your doctor. It's actually good for your doctor to see you when you are feeling fine, that way he or she knows what's "normal" for you.

That's why your yearly check-up (also called an annual wellness visit) is so important. These are longer appointments, so are usually scheduled several weeks in advance. Your primary care doctor will spend time talking with you and asking questions to get a feel for your overall health.

Here's how to prepare:

- » Know your family medical history. Ask your doctor if your family history puts you at risk, and learn the early warning signs.
- » Bring your medications. Bring a list or, better yet, bring all your medications in their original bottles. This includes prescription drugs as well as over-the-counter medications, vitamins, and herbal supplements.
- » Ask about your health risks. Find out if you're at risk for any health conditions such as diabetes, cancer, heart disease, or osteoporosis. Ask what screening and preventive care tests you are due for.
- » Talk about the tough stuff. Whether it's incontinence, sexual problems, or depression, your doctor can help, but only if you tell him or her. So speak up.
- » Report any changes. Let your doctor know if you have pain, memory loss, or problems walking. Find out what you can do to improve them.

Regular Doctor's Visit

Your doctor will focus on a specific health issue during this shorter exam. This might be a routine follow-up visit—perhaps your quarterly diabetes check-up. Or maybe you woke up feeling ill and were able to book a last-minute appointment.

Here's how to prepare:

- » Write down your symptoms ahead of time. Include when they started and what makes them better or worse.
- » Write down the three most important questions to ask your doctor (do this before your appointment). Then write down the doctor's answers during the appointment.
- » Ask your doctor to repeat and explain anything you don't understand. If your time with the doctor is up, ask if a nurse or physician's assistant can answer your questions.
- » Bring a family member or close friend. They can help you take notes and might catch details you missed.
- » Let your doctor know if you think you need to see a specialist, such as a cardiologist or rheumatologist. If your doctor agrees, ask how the referral process works. (See page 6 to learn more about specialist referrals.)

Every doctor's appointment is a chance for you to take control of your health. Ask questions and feel free to challenge your doctor. If he or she says something that doesn't apply to you, say so. This will give your doctor a full picture of your health. And that will help you receive the best care possible.



It's Time for a Shot in the Arm!

The seasons are changing. Leaves are turning colors and before you know it, it'll be time to bring out your winter coats—well, your long-sleeve sweaters, at least! However, as we approach these changes, we also enter into another season that's not nearly as charming: the flu season.

Two-thirds of seniors get ready for flu season by getting a flu shot each year. Are you one of them? If so, keep up this important health habit by getting your shot again this year.

If you don't always get a flu shot, we'd like to ask you: why not? Perhaps you've never had problems with the flu, so you don't see the need for the vaccine. Or, maybe you mean to get one, but don't always get around to it. Whatever the case, a yearly flu shot is a good idea for most people (see *Is the Flu Shot Right for You?*).

The Flu is Serious

Why is a flu shot such a good idea? The vaccine will either prevent the virus, or it will help your immune system put up a good fight should you catch the flu. Muscle aches, headaches, fever, extreme fatigue, runny or stuffy nose, coughs and sore throat can all be avoided or at least minimized with the flu shot.

For seniors, additional symptoms such as nausea, vomiting, diarrhea, and dehydration are common. The virus can also make chronic conditions such as emphysema, asthma and heart disease worse.

First Things First:

As a SCAN member, you are covered for a flu shot for a \$0 copayment from your SCAN primary care doctor. Many of our doctors work with medical groups that sponsor walk-in flu clinics, where no appointment is needed. Contact your primary care team to find out when the flu shot will be available.

Next on the List:

If you haven't had pneumococcal vaccines, talk it over with your doctor. Adults over 65 (who've never had the vaccines) should get two different types:

- » Prevnar 13 (which should be given first) and
- » Pneumovax 23 (which should be given 6 to 12 months later)

Together, these vaccines protect against pneumonia and other bacterial infections. If you've received the Pneumovax 23 vaccine in the past, ask your doctor if you're due for another one. Some may require a booster shot after a few years.

IS THE FLU SHOT RIGHT FOR YOU?

While the flu shot is safe and effective for most people, there are times you should not get it or should put off getting it. Talk to your doctor if:

- » You're allergic to chicken eggs.
- » You're currently sick with a fever.
- » You've experienced Guillain-Barre Syndrome.

FLU SURVIVAL TIPS:

If the flu beats you to your flu shot, here's how to cope:

1. Call your primary care team, explain your symptoms, and discuss possible over-the-counter remedies.
2. Drink plenty of water.
3. Eat strengthening foods like chicken or lentil soups.
4. Ease your breathing by propping up your head when laying down.
5. Let friends and loved ones know you're sick—and accept their help.
6. Take it easy until you feel better.

ARE YOU COMFORTABLE WITH YOUR DOCTOR?

You can change primary care doctors at any time and for any reason. So if your current doctor just isn't the right fit, go ahead and change to a new one. Ask friends for recommendations or find the most up-to-date list of doctors on our website: www.scanhealthplan.com. To make the switch, call SCAN Member Services.

Think you need to see a specialist?

Your primary care doctor is your first stop for healthcare—including when you need to see a specialist. For most specialty care, you will need a **referral authorization**. Here's how it works:



1 See your primary care doctor.



Your doctor can help you identify what the problem is and which specialist would be best for you. Your doctor will then submit a **referral request** to the medical group he/she works with.

ASK:

- How long will the referral process take?
- Who do I call if I have questions about my referral?

2 Receive your referral.



Once your referral is approved, you'll receive an **authorization letter** with instructions. The specialist's name, address and phone number will be listed in the letter.

CALL:

- If you haven't heard anything in the timeframe you were given.
- If your referral is not approved and you want to know your next steps.

3 Schedule an appointment.



Call the specialist's office to make your appointment. As with any doctor appointment, be sure to tell the person making the appointment if you are in pain or if your condition is getting worse.

CHECK:

- For how long is the referral good?
- How many appointments are approved?

This information is in your **authorization letter**.

4 See the specialist.



Make the most of your appointment. Write down the questions you want to ask and be ready to take notes. Bring an up-to-date list of your medications, too.

ASK:

- What are my next steps?
- Will you forward this information to my primary care doctor?

Questions about your referral?

SCAN believes medical decisions are best made by you and your doctor. And the process at your doctor's office may be slightly different. So if you have questions about your referral:

- Call your doctor's office first.
- Call the patient service office (most large medical groups have these patient support lines).
- Call SCAN Member Services if your doctor or medical group aren't able to help.



Medications Matter

It's Time for Your Fall Medication Check-up

3 TIPS FOR Rx SUCCESS

- 1. Schedule your annual exam with your doctor** if you haven't had one this year. Be sure to ask your doctor about your medications, including what side effects to expect and how to manage them. Make sure you understand why you are taking the medication and that you know how much to take and when.
- 2. Just say 90-day.** You're less likely to miss a dose and run out of your medications when you have a 90-day supply on hand. And, if you get a 90-day refill now, you won't have to worry about refills over the holidays.
- 3. Sign up for auto refills.** Instead of having to remember when you are due for a refill, ask if your pharmacy offers auto refills. Most pharmacies do! That way, your pharmacist can refill your medication and call you when it's ready for pick-up.



We all know that taking the medication your doctor has prescribed for you is an important part of staying healthy. But we may not realize how important it is to take it exactly as directed.

This applies to any prescription drug, but especially to those you take on an ongoing basis. These are often the medications you take daily for such conditions as high cholesterol, diabetes, heart disease or depression. You need a steady level of medication in your system in order to keep these chronic conditions under control.

Give Yourself a Quick Medication Check

Each fall, we recommend members give themselves a medication check-up. If your doctor has prescribed ongoing medication for you, ask yourself these three questions:

1. Is my medication supply up to date?
2. Am I taking my medication as directed by my doctor?
3. Will I be able to refill my prescription before my medication runs out?

If you answered "no" to any of these, let your doctor, pharmacist or SCAN know. Chances are we can find a solution. For example:

- » If you can't get to the pharmacy. Does your SCAN plan include transportation? If so, you can use your transportation benefit to pick up your medications.
- » If cost is an issue. You may qualify for a program called Extra Help. SCAN works with a company called Altegra to help our members find out if they qualify for Extra Help. If you do, they will also help you apply for the program. Call Altegra at 1-866-866-0980 (TTY: 711).
- » If you are approaching the Medicare prescription coverage gap (the "donut hole"). Many SCAN plans include coverage of some medications even while in the donut hole. If your medication isn't covered, please talk to your doctor or pharmacist about your options.

Take the Call from SCAN

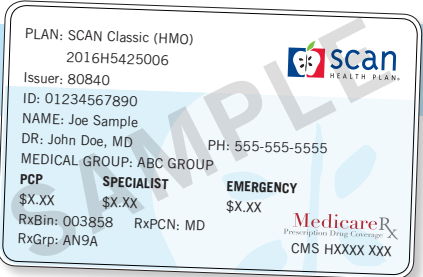
Because this is an election year, we know you may be getting quite a few election-related phone calls, both live calls and those automated "robo-calls." We do hope when you see SCAN's name in your caller ID that you'll pick up the phone. Whether we are calling about your medications, a Straight TeleTalk, or a health reminder, we are calling with your good health in mind!

QUICK TIP: Show Your SCAN ID Card

Most SCAN members never see a bill for medical services. For a few, however, a bill can become bad news. How can you avoid being billed for covered services? Simply show your SCAN ID card every time you receive medical care.

Your long-time primary care doctor may not need to see it anymore, but be sure to show it if you are seeing a new doctor, getting care at the urgent care center or emergency room, or if you are outside your plan's coverage area.

If you do receive a bill for services you think SCAN covers, please call Member Services as soon as you receive it. We have a special team dedicated to billing questions ready to help you.



Need Assistance? SCAN is here to help.



Sales Information
1-800-915-7226; TTY: 711
8 A.M. – 8 P.M. Pacific Time (PT) Monday–Friday
(Sales Information is available 7 days a week
between October 1 and February 14)



Member Services
1-800-559-3500; TTY: 711
8 A.M. – 8 P.M. Pacific Time (PT) 7 days a week
Note: Between February 15 and September 30,
messages received during weekends and holidays
will be returned within one business day



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The Formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary. This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits, premiums and/or copayments/co-insurance may change on January 1 of each year. ATTENTION: If you speak Chinese or Spanish, language assistance services, free of charge, are available to you. Call 1-800-559-3500 (TTY: 711). ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-559-3500 (TTY: 711). 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 1-800-559-3500 TTY 711。

SCAN Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. SCAN Health Plan cumple con las leyes federales de derechos civiles aplicables y no discrimina por motivos de raza, color, nacionalidad, edad, discapacidad o sexo. SCAN Health Plan 遵守適用的聯邦民權法律規定，不因種族、膚色、民族血統、年齡、殘障或性別而歧視任何人。



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

Health and wellness or prevention information

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4 What's Up, Doc?



6 Think You Need to See a Specialist?



7 It's Time for Your Fall Medication Check-up