

scan club

A NEWSLETTER FOR SCAN HEALTH PLAN® MEMBERS

ISSUE 4, 2019



Caregivers Need Care, Too

If you're caring for a spouse or other family member, taking care of your health and well-being is as important as the care you give your loved one.

Caregivers who readily give their time and energy to caring for a loved one are often the people who find it hardest to accept support so they can be healthy and happy, too.

“In many cases, we are seeing that caregivers end up sacrificing their own well-being when they should be able to live their best life,” says Eve Gelb, SCAN senior vice president.

If you're a caregiver who's used to being independent and self-sufficient, it may not be easy to admit you need help, and even harder to ask for it. Being there for a spouse or family member can be rewarding, but providing care 24/7 can take its toll on your physical and mental health. And if you get sick, it can prevent you from being able to care for the person you love. Being honest and open about your challenges and accepting help from people who

Continued on page 2

INSIDE THIS ISSUE

- New Respite Care Benefit 2
- A Caregiver Wish List 2
- It's Good News All Around 3
- Cold or Flu? How to Tell, and Why Knowing Matters 4
- Growing Older Doesn't Have to Be a Pain 5
- Ways I Keep Upright 6
- Two New Scams Are Afoot 6
- Working on All Fronts for Better Senior Care 7

Continued from front page

care can keep you healthy. And that can mean a better life for both you and your loved one.

Help Is Ready When You Are

Caregiving can sometimes feel like a lonely job, but it doesn't always have to be. Here's where to turn.

Family and friends—In many cases, they want to help but don't know how. Tell them what you're dealing with, and be ready with suggestions for ways they can help. Often, having others take care of a few simple things can make a huge difference.

Plus, someone who understands what you're going through might be able to recognize signs of stress before you do. This can help you deal with things before they get worse.

Other caregivers—Consider joining a support group where people understand what you're going through because they are, too. Look for free support groups in your area at local hospitals, senior centers, churches and other community centers.

Online resources—Start by going to the **Caregivers & Family** page on the SCAN website. Click on **Community Connections** to be connected with a list of nearby services, including meal delivery and help with housework. SCAN also offers podcasts on caregiving at scanhealthplan.com/podcasts. From there, you can download the audio recordings to your computer or smartphone and listen when convenient for you.

Your healthcare team—Be open and honest with your doctor about the challenges you face and any symptoms you may have. If you're feeling down or anxious, or are having trouble eating or sleeping, talking with a mental health professional might help. Ask your doctor if a referral might be right for you. Some SCAN plans allow you to talk with a counselor without a referral; check your plan materials to find out if yours does.



If it's an emergency, and you're thinking about harming yourself or someone else, reach out for help right away!

Call 911 or a hotline like:

Institute on Aging's Friendship Line
1-800-971-0016

National Suicide Prevention Lifeline
1-800-273-8255



New for 2020! Respite Care Benefit

At SCAN, we believe in supporting our members and their caregivers so that they can live their best lives. **For 2020, we've added a Respite Care benefit to many SCAN plans.**

How it works: If you're a SCAN member who has a full-time, unpaid caregiver (like a spouse or other family member), SCAN will provide up to 40 hours of caregiving services per year to give them some relief.

Check your 2020 Annual Notice of Changes to see if your plan includes the Respite Care benefit.

CAREGIVER TIP



Make a new kind of holiday wish list.

Think of specific things that someone could do to lighten your load, like doing the grocery shopping or covering for an hour so you can get a haircut. Share your wish list with family members and friends so they can feel good about giving you something they can be sure you'll really appreciate.

CEO MESSAGE IT'S GOOD NEWS ALL AROUND



I'm happy to get to share some good news with you:

For the third year in a row, Medicare has awarded SCAN a 4.5-Star rating*. And, for the second year, *U.S. News & World Report* named us one of the "Best Insurance Companies in California for Medicare Advantage 2020" (10/15/2019). This makes your health plan one of the highest-rated Medicare Advantage plans for quality of care and service.

This isn't all our doing—you play a part, too. Medicare considers a number of things in its 5-Star rating, including how many members are getting annual flu shots, routine mammograms and other needed care, and taking their medications as directed. We can make these things affordable, provide transportation for you to get to them and remind you when you're due, but you're the one who actually has to do it all. So, well done!

Much of the credit for our high marks also goes to our provider partners. Our members and Medicare rate us on the care provided by the doctors, medical groups and other healthcare professionals in our network. We're constantly working to make more quality providers available to you, and that brings me to more good news. We're pleased to welcome the most recent additions to SCAN's network for 2020:

- PIH Health, which serves Los Angeles and Orange counties and San Gabriel Valley
- Riverside Physician Network, serving members in the greater Riverside area
- Korean American Medical Group (KAMG) in Koreatown in Los Angeles
- Serra Medical Group (SMG) in San Fernando Valley

I hope you've had a chance to look through your 2020 Annual Notice of Changes (ANOC) because there's good news there, too. Almost every SCAN plan has more benefits and more ways to save on your healthcare. We look forward to serving you in 2020.

Chris Wing
Chief Executive Officer

*2020 star rating applies 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

How often does the Formulary change?

The Formulary is the list of drugs covered by your SCAN plan. The list can be updated as often as monthly as new medications are added, or if we are replacing a brand-name medication with a newly approved generic. Find monthly updates on the SCAN website. Other changes are made at the beginning of each new year. For example, a drug may move from one tier to another, or it might be taken off the list completely.

That's why it's so important to take a good look at the SCAN Health Plan Formulary for 2020 with these questions in mind:

- **Will the medications I take now still be on the Formulary next year?** Check the 2020 Formulary on SCAN's website to find out. If your drug isn't on the list for 2020, talk to your pharmacist or doctor *soon*. Chances are there is another drug on the Formulary that will work for you. And you don't want to wait until you're almost out of your current drug to get a prescription for a new one.
- **Will my medication be on a different tier in 2020?** Again, check the 2020 Formulary. If the tier changes, the cost may change, too.
- **Are there any new restrictions on my medications?** For some medications, there are limits on how much of the drug can be filled, or it might be that you or your doctor will need to get approval from SCAN first.

▶ **Questions on your prescription drug coverage or any of your 2020 benefits?** Our Member Service Advocates are available 8 a.m. to 8 p.m., seven days a week. See the back of this newsletter for how to reach them.



Cold or Flu? How to Tell, and Why Knowing Matters



Sneezing and got a sore throat and a cough? It could be that you've come down with a cold or the flu. Both can make you feel much the same way so telling them apart can be tricky. But they're actually very different, and knowing which it is will help you know what to do next.

First, let's clear up a common misconception: A cold and the flu aren't the same. In fact, they're caused by completely different viruses. And while there are many different viruses that can cause the common cold, none of them can make you sick with the flu.

Flu's Clues

One way to figure if it's a cold or the flu is to think about how quickly you started to feel sick. If it's the flu, the symptoms will have come on right away. Colds are different—you probably started to feel bad gradually over several days. A cold can certainly make you feel terrible, but you'll usually feel much worse with a bout of the flu.

COLD VS. FLU IN ADULTS

Symptoms	Cold	Flu
Symptom onset	<i>Gradual</i>	<i>Abrupt</i>
Fever	<i>Rare</i>	<i>Usual</i>
Sneezing	<i>Common</i>	<i>Sometimes</i>
Aches	<i>Slight</i>	<i>Usual</i>
Chills	<i>Uncommon</i>	<i>Common</i>
Sore throat	<i>Common</i>	<i>Sometimes</i>
Fatigue	<i>Sometimes</i>	<i>Usual</i>
Stuffy nose	<i>Common</i>	<i>Sometimes</i>
Cough	<i>Mild to moderate</i>	<i>Common</i>
Headache	<i>Rare</i>	<i>Common</i>

Source: cdc.gov

Of course, there are times when a bad cold could leave you feeling exhausted. And a cold that turns into a sinus infection often may bring on a headache. Pay close attention to all your symptoms so you can describe them to the doctor.

What to Do If It Looks Like the Flu

Most people get over a cold with rest, staying hydrated and using over-the-counter remedies. But if what you've got is the flu, you may need to see a doctor to keep it from getting worse. Call your doctor's office right away and describe your symptoms. He or she might have you come in for a special test. If it is the flu, your doctor may prescribe an antiviral medicine to help you feel better faster and protect you against flu-related complications. Studies show these flu antiviral drugs work best when started within two days of getting sick—another reason to see your doctor as soon as possible.

The best advice for dealing with the flu, though, is to avoid catching it in the first place. The most effective way to do this is to get a flu shot every flu season. You can get one at your doctor's office or your local pharmacy, usually with no copay.

Never had a flu shot or the flu? You're still better off getting the flu shot now. Here's why: The older we get, the weaker our immune systems become and the more likely we are to catch a bad case of the flu.

COLD TRUTHS AND FLU FALLACIES

- **There's still no cure for the common cold.** Antibiotics fight bacterial infections, not viruses like the ones that cause a cold, so they will not help you get over a cold.
- **The "stomach flu" isn't really a flu.** Who knows how it became known by this name, but the stomach flu is not a flu at all. It's really an infection in the intestines that causes diarrhea, nausea, vomiting and fever.

Growing Older Doesn't Have to Be a Pain

Just Ask SCAN Members

"I'm 84 and just assume pain is part of aging."

—SCAN member responding to SCANListens pain management survey

Recently, we asked some of our members about their experiences with chronic pain. Nearly 70 percent of the members who participated in the SCANListens pain management survey* said they'd experienced lasting pain over the past year. Most often it was described as aching, throbbing or cramping, and the most common locations of the pain were the hips, back and joints. Nearly all of the members said the pain disrupted their lives at least somewhat.

- **84 percent said pain stopped them from exercising or being physically active**
- **59 percent said pain affected being able to do everyday activities**

Members' answers varied when asked what areas of their lives are affected by pain. "Everything!" said one member. For another member, the pain "slows me down sometimes, but doesn't keep me from doing things."

Helping What's Hurting

Chronic pain may be more common with age but often it's not something that has to be, or should be, endured without relief. Only 14 percent of the SCAN members said they weren't doing anything to ease their pain. Most members said they were either taking over-the-counter (OTC) remedies or medications prescribed by their doctors; using a brace, cold/heat or exercise; or relying on acupuncture, massage, yoga or another alternative health therapy.

Often, the most effective way to manage chronic pain is with a combination of therapies. For example, your doctor might recommend a plan that includes physical therapy, medications and a few visits with a mental health professional. You may need to try a few different combinations to find what works best for you.

*273 SCAN members participated in the SCANListens online survey. SCANListens is just one way our members give us feedback and share insights. If you'd like to take part in future surveys, go to scanhealthplan.com/scan-listens.

Are You Managing Your Pain?

If you have chronic pain, we'd like to know: What works for you? Is there a treatment or therapy you haven't tried but are curious about?



Send an email or letter to the SCAN Club editor. You'll find our mailing and email addresses on the back of this newsletter.



The Benefits of Relieving Pain Without a Prescription

"I think some top preventive activities include exercise and massage. I'm really glad SCAN covers the free membership at gyms. I use this all the time."

—SCAN member about what works to control chronic pain

Your SCAN benefits include a variety of therapies that may help you take control of your chronic pain without a prescription.

- If your plan offers the SilverSneakers® benefit, take advantage of free gym memberships and exercise classes at local fitness centers. The SilverSneakers website (silversneakers.com) also has videos that you can do at home.
- Most SCAN plans offer routine acupuncture and/or chiropractic care through American Specialty Health.
- If your SCAN plan offers the OTC benefit, you can use your quarterly allowance on many types of non-prescription pain medications, braces, cold/heat therapies and other remedies.
- SCAN members can get discounts of up to 30 percent on massage therapy and other alternative health services through the SCAN Discount Marketplace. Find out more at scanhealthplan.com/members/discount-marketplace, then go to *WholeHealth Living Choices*.

Ways I Keep Upright: Three Things That Help Prevent Falls

By Patricia Kubera

For as long as I can remember, I've had a lack of balance and have been prone to falling. I once spent a night with my daughter counting all of the times I have fallen; we stopped counting at 20! When I was a child, I had an illness that prevented me from developing stronger muscles in my body. Whether or not that has had a direct impact on my lack of balance is something I will never know. But I do know how falls can affect your quality of life. I did not realize that I could do something about my balance until a few years ago, and since then I have done my best to take action to prevent more falls.

There are three things I've done that I feel have enhanced my quality of life and aided in preventing falls:

1. **I work with a yoga therapist**, and she has taught me stretching exercises that I do daily to strengthen my balance.
2. **I also believe my daily meditations** in the afternoon and before I go to bed help me feel centered and grounded—and more steady on my feet.
3. **I walk with the aid of two walking sticks** whenever I walk outside. I actually find them fun to use! But more importantly, they are great when walking in places with cracks and bumps that I am not familiar with.

Admitting I needed help with balance wasn't the easiest pill to swallow. It took a situation where I was seriously injured in a fall for me to understand that sometimes I do need support from others. Try letting others help you pick out safer shoes or go through your home to get rid of things that you could trip on. Accepting help from others is a huge step forward in creating a fall-free life.



Patricia Kubera is the person behind the popular Instagram account, @10secondswithgrandma. With the help of her granddaughters, Pat shares insight into her life—providing inspiration with a dose of good humor. SCAN is pleased to be working with Pat to highlight the importance of preventing falls.

Two New Scams Are Afoot



SCAN keeps an eye out for schemes that target seniors. Here are two of the most recent ones.

FRAUDULENT FOOTBATHS—In this scam, someone offers you a medicated foot bath kit, supposedly at no cost and often throwing in a “free” foot tub as part of the deal. But later you receive an expensive bill. Not only can this scam end up costing you money, the strong medicine in the kits could also be harmful.

DNA DON'TS—Dishonest salespeople are “selling” genetic testing to seniors at health fairs or adult day care centers. They claim it's a free service covered by Medicare. But Medicare only pays for genetic testing if you've already been diagnosed with an illness for which there may be a genetic link. The con artists know this and they know how to bill Medicare in order to get paid. The problem is, they use up one or more of your benefits—benefits you may need.

Protect yourself from healthcare fraud:

- **Don't say yes to a medication** or other health service or product until you've talked to your doctor about it. What the salesperson is offering may not be legitimate or could be harmful.
- **Don't be fooled by a friendly face or “free” offers.** Scam artists often use friendly salespeople or enticing gifts to build trust. If it's truly free, you shouldn't need to provide your SCAN ID, Medicare ID or any other personal information.
- **Review your monthly benefits statements from SCAN.** If you see a medication, service or supply listed that you didn't receive, it might be a mistake, or it could be something more. Call Member Services to find out.

▶ To learn more, visit scanhealthplan.com/fraud.

Working on All Fronts for Better Senior Care

As a not-for-profit company, giving back is our responsibility. But it's more than that. As a company born in the community—founded by seniors, for seniors—it's who we are.



Second Harvest's Park-It Market visits senior centers and senior housing in Orange County, allowing seniors to “shop” items displayed in the specially equipped van.

Meeting What's Needed Now

SCAN regularly supports seniors in need through grants to community-based organizations that help older adults be healthy and stay independent. Most recently, SCAN provided grants totaling \$150,000 across 14 organizations in our focus areas of emergency assistance, nutrition and general operations.

We know how important nutrition is to a senior's health and quality of life, so much of this giving amount went to programs that provide meals or groceries to thousands of at-risk or homebound seniors in SCAN's service areas. For many of them, these programs are the difference between eating or not.

“Without St. Vincent Meals on Wheels, I don't think I could survive,” says one senior. “I can count on getting my meal every day and the people who bring my food care about me. It's the best aspect of my day.”

Investing in Tomorrow

We're also investing in ways to help prepare a workforce that will be able to meet the needs of a growing number of seniors. SCAN recently awarded \$50,000 in scholarships to 10 students enrolled in the College of Health and Human Services at Long Beach State University. The scholarships include a service component to ensure students gain valuable experience working with and caring for older adults.

SCAN CEO Chris Wing presented the scholarships to the students at an award luncheon in September, where the students got to mix and mingle with SCAN leadership as well as representatives from local and state government.



“Creating this scholarship fund allows SCAN to further support our mission to keep seniors healthy and independent while eliminating barriers that may keep qualified, caring individuals from pursuing careers that serve seniors,” says Chris Wing, back right, with the scholarship's first recipients.

Journal of the American Geriatrics Society



Models of Geriatric Care, Quality Improvement, and Program Dissemination

Reducing Barriers to Mental Health Care: Bringing Evidence-Based Psychotherapy Home

Innovation Leads the Way

We're proud that the prestigious *Journal of American Geriatrics Society* recently highlighted a unique program developed by Independence at Home (IAH), a SCAN community service. IAH's Insights program provides counseling to seniors in their homes and at no cost.

▶ These are snapshots of the many ways SCAN is working to improve lives of seniors today and tomorrow. Find out what else we're up to in the community by viewing our **2018 Report to the Community** at communityreport@scanhealthplan.com.

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



Follow us on Facebook

www.facebook.com/scanhealthplan



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.



SCAN Club Editor
3800 Kilroy Airport Way, Suite 100
Long Beach, CA 90806-5616
SCANClub@scanhealthplan.com

NON PROFIT ORG
U.S. POSTAGE
PAID
PERMIT 1333
SANTA ANA CA

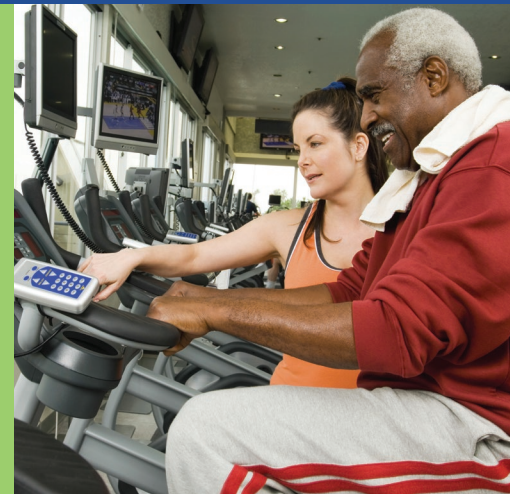
Health and wellness or prevention information

Y0057_SCAN_11753_2019F_M 11172019

M816-6 11/19

scanclub

ISSUE 4, 2019



3 We Did It!
4.5 Stars Again!

4 Cold or Flu?
How to Tell

5 SCAN Members
Talk About Pain