

scan club

A NEWSLETTER FOR SCAN HEALTH PLAN® MEMBERS

ISSUE 3, 2020



Caring for You During COVID-19

As a senior healthcare organization, SCAN is considered an essential business—so we've remained open and available throughout the COVID-19 pandemic. Since most of our members fall into the high-risk group for COVID-19 simply because of age, our focus has been on your health and safety. For example, you now have:

- **\$0 copays** for visits with your primary care doctor
- **\$0 copays** for outpatient visits with behavioral health professionals (psychologists, therapists and the like)

Many of you had \$0 copays for these two benefits already; we've extended \$0 copays for these two benefits to all members through the end of the year.

- **Early refills** for prescription medications, when needed
- **Contactless pick-up** and other member-friendly services from local pharmacies
- **\$0 prescriptions** (Tier 1 and Tier 2) through mail order with most SCAN plans

We hope these—along with your other benefits—make it easy to get the care you need. But SCAN isn't just about benefits. We've also been checking in with members over the past few months. We've called more than 50,000 of you since March and have been impressed and inspired by your resilience and optimism, and touched by your gratitude. So while we've been able to help you, you've definitely helped us. Thank you for allowing us to serve you.

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Staying Safe and Healthy in 2020

By now, you're probably getting used to some of the changes caused by the coronavirus, such as staying at home as much as possible, washing hands regularly and, if you do need to go out, wearing a face covering and keeping six feet away from others. These are still considered the best protections against COVID-19. But, when leaving the house continues to be risky, you might have questions about when and how to get the care you need—from your doctor, dentist, eye doctor or other health professional. In this issue, we answer some of your questions with tips for keeping up with your care in 2020.

What If It's Urgent?

A problem that needs urgent medical care won't wait, even for a pandemic. In an urgent situation, you have options:

- **During regular business hours**, call your doctor's office for directions.
- **If your doctor's not available**, go to the urgent care center that works with your doctor and medical group.
- **If it's after hours or you're not able to go to an urgent care center**, use your \$0 Telehealth benefit to talk with a board-certified doctor (see page 4 for more on this benefit).

In a medical emergency, call 911 or go to the nearest emergency room. Ambulance services and medical facilities have strict procedures in place for your safety.

Should I Get My Regular Check-ups?

Taking care of your health is always an essential activity, so it's important that you get back on track with any care you might have put off over the past few months. Start by calling your doctor. "If you're feeling well and don't have any concerning symptoms, your doctor may say you're okay to wait or might recommend a different type of office visit," says Dr. Terry Offenberger, SCAN medical director. "But if he or she thinks it's best you're seen in person, trust that the office will have protocols in place to keep you and the staff safe."



Your Appointment Options

Some types of in-person routine care shouldn't be postponed: ongoing treatments such as radiation or chemotherapy for cancer, or dialysis for kidney problems, for example. For other types of care, your doctor can help you decide which of the following visits is best for your situation.



A phone appointment: A good way to get answers to your questions, order prescription refills, go over lab results and check in regarding any chronic conditions or ongoing treatment.



A virtual visit: Also known as telehealth or telemedicine, this kind of visit is helpful when your doctor needs to do a visual examination, such as to see how a wound is healing or to inspect a rash. (See page 4 for more on virtual visits.)

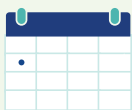


An in-person visit: Your doctor may need to see you in person, particularly if you have an ongoing condition and there's been a change in your health. Of course, hands-on care, like doing lab work or setting a broken bone, will need to be done in person.



Did you notice the insert in this issue of the newsletter?

It includes a list of the recommended exams and other routine care for older adults. Take a look and see what needs to be checked off your care to-do list.



MEET OUR NEW CEO

A MESSAGE FROM DR. JAIN



If you’re a regular reader of SCAN Club—and I hope you are—you’ll notice a new face and a new name with this column. My name is Sachin Jain. I’m a doctor by training and I’m the new president and chief executive officer of SCAN Health Plan.

Before joining SCAN, I was president and CEO of CareMore Health, which is how I came to know SCAN’s previous CEO, Chris Wing. When Chris decided to leave SCAN, he recommended me for the position and I’m thrilled he did. Not only is SCAN a strong organization with a bright future, it has an amazing mission.

My parents are of Medicare age, so SCAN’s mission to keep seniors healthy and independent is personal for me. I intend to treat our members as I would my own parents: with dignity, respect and a dedication to their health and wellness. It’s a commitment I’ve been so pleased to see is shared by the many employees I’ve met so far.

I look forward to meeting some of you, too. Until then, the doctor in me has one more thing to say: Don’t put off your healthcare! I realize the message for the last several months has been to stay home. That’s why this issue of the newsletter is focused on how to get back to the care you need. Please call on the terrific SCAN Member Services team if you have any questions.

Sincerely,

Sachin H. Jain, MD, MBA, FACP
President and CEO
SCAN Health Plan

“ I’ve had SCAN for years and they are only a call away. They are wonderful.”
– SCAN member Georgia A.

Ask Member Services

Q: Am I covered for the cost of a coronavirus test?

A: Yes, you are covered. SCAN members pay \$0 for lab work and this includes COVID-19 testing. While any authorized healthcare provider can order a COVID-19 test, we strongly recommend contacting your doctor to have this done. This way, your doctor can help arrange for the test and will coordinate any follow-up care you might need. (And, this helps protect you against COVID-19 testing scams—see page 4 for more information.)



Angelia Corbett
SCAN Member Service Advocate

We’re still here for you—Like you, our employees have been staying safer at home these days, but they’re still “here” for you as always. Check the back of the newsletter for Member Services’ phone hours, or email them anytime you have a question about your SCAN benefits or how to use them.

▶ **Do you have other questions about COVID-19?**
Visit scanhealthplan.com/coronavirus

The Doctor Is in, But in a Whole New Way

Virtual house calls are here...and just in time

The recent pandemic has forced many of us to find new ways to connect with the important people in our lives, including the doctors and other healthcare professionals who help us stay healthy. While we've been staying at home to avoid being exposed to the coronavirus, virtual visits allow doctors and patients to practice safe social distancing while treating many common health conditions that typically have required a trip to the doctor's office.

If your doctor recommends a virtual visit, you'll "meet" with him or her by video or a telephone call at home. All you need is a computer, tablet or smartphone and an internet connection. Some doctors may do a simple call using Facetime in order to see you. Others may use a meeting platform like Zoom, or one used by their medical group. Find out these details when you schedule your appointment.

Knowing what to expect and how to prepare can help you make the most of your telehealth visit.



Before your visit:

- Is this your first time? Some platforms may require you to register, so do that ahead of time.
- Write down any questions you have. Have relevant medical records handy, including a list of your current medications and recent lab or test results.
- Gather information that may help the doctor assess your condition, such as your temperature and weight, as well as recent readings from your glucometer, blood pressure cuff or other device.
- Set up your computer, tablet or smartphone in a quiet place with good lighting and a strong internet connection.

During your visit:

- Explain in detail what you're feeling and point out any noticeable changes.
- Take notes and speak up if something isn't clear.
- Ask about next steps.

I have the Telehealth benefit in my SCAN plan. Is that different than a virtual visit with my doctor?

It is different. With both, you will meet with a doctor online. But your Telehealth benefit is not connected to your medical group, so your doctor won't get a record of your visit with an MDLive doctor. **SCAN's Telehealth benefit through MDLive is a convenient option to get urgent care when you can't see your regular doctor.** Talk with one of MDLive's board-certified physicians 24/7, either in a virtual visit or on the phone.

Note: Telehealth is covered in most SCAN plans for \$0; not covered in SCAN Healthy at Home (HMO SNP).
To register and schedule an appointment, call **1-888-993-4087**. You can also reach MDLive through your SCAN online account.

Watch Out for the COVID-19 Cons



Scammers are using the COVID-19 crisis in their latest attempts to trick seniors into giving up money or sensitive personal information about their healthcare. Once they have your information, scammers can use your benefits to make fraudulent claims for products and services that either don't work or you may never even receive.

Do you think you've been the target or victim of a coronavirus-related scam? You can report it here:


National Center for Disaster Fraud (NCDF)

- Hotline: **866-720-5721** (Open 24/7)
- Online: **[justice.gov/disaster-fraud](https://www.justice.gov/disaster-fraud)**



How to Talk to Your Doctor About Anything

We get it, some subjects are harder to talk about than others. But if you're having a physical or mental issue that's interfering with your quality of life, it's time to talk with a doctor. If you don't need to see your doctor in person, these conversations are sometimes easier to have over the phone or through a virtual visit, so ask if either of these types of visits are possible. Below are some tips to help get the conversation started.

	What's the problem?			
	A LEAKY BLADDER	CHRONIC PAIN	FEELING DOWN AND ANXIOUS	
	Why call your doctor?	Urinary incontinence is a common problem for many people as they age—so it's nothing to be embarrassed about. Plus, there are techniques and medications that can help manage it.	Untreated pain can lead to other health problems, like falls or depression. And while pain is often hard to describe because only you can feel it, your doctor is trained in ways to understand your unique pain better.	It's normal to feel down every once in a while, but if it's been a few weeks and you're not feeling better, it's a good idea to let your doctor know. If it's depression or anxiety, not getting help can be dangerous.
	What you might say	<i>I've been noticing lately that I'm having to urinate more often, and I can't hold it until I get to the bathroom.</i>	<i>I'd like to talk to you about pain I'm having that won't go away.</i>	<i>I haven't been feeling myself lately. I'd like your advice on what might help me feel better.</i>
		Be sure to mention any other symptoms, such as a burning sensation when you go to the bathroom or blood in the urine.	Explain to your doctor the specific ways the pain is impacting your life and what kind of relief you are hoping for.	Be direct and honest in explaining how you're feeling.
What you might ask	<ul style="list-style-type: none">• <i>Are there lifestyle changes I can make that will help?</i>• <i>Is there anything I can take that will make it better?</i>	<ul style="list-style-type: none">• <i>What changes can I make in my life that might help reduce my pain?</i>• <i>Are there any non-medication options that might bring some relief?</i>	<ul style="list-style-type: none">• <i>What can I do when I feel this way?</i>• <i>Do you think talking to a mental health professional would be helpful?</i>	



How Can I Get My Medications When I Can't Get to the Pharmacy?



Getting to the pharmacy may not be as easy as it once was. Luckily, there are convenient ways to keep your medications well-stocked, even when you're staying at home. Which ones are you taking advantage of?

☐ **I use Home Delivery From Express Scripts Pharmacy.**

On most SCAN plans, a 90-day supply of Tier 1 and Tier 2 meds is \$0 copayment* through mail order, and even drugs on higher tiers have lower Preferred pharmacy pricing—and standard shipping is free. Plus, you can talk with a pharmacist 24/7 and manage your account online. **To get started**, contact your doctor's office and ask about home delivery for your maintenance medications. They can send your 90-day prescriptions right to Express Scripts!

☐ **I get 90-day refills of the medications I take all the time.**

Getting a 90-day supply of medication at one time not only saves trips to the pharmacy, but it could save money, too. On many SCAN plans, the copay for a three-month supply of Tier 1 medications is the same amount as it is for a two-month supply. **To make the switch**, have your pharmacist ask your doctor for a 90-day prescription with refills for your ongoing medications.

☐ **I signed up for automatic refills at my pharmacy.**

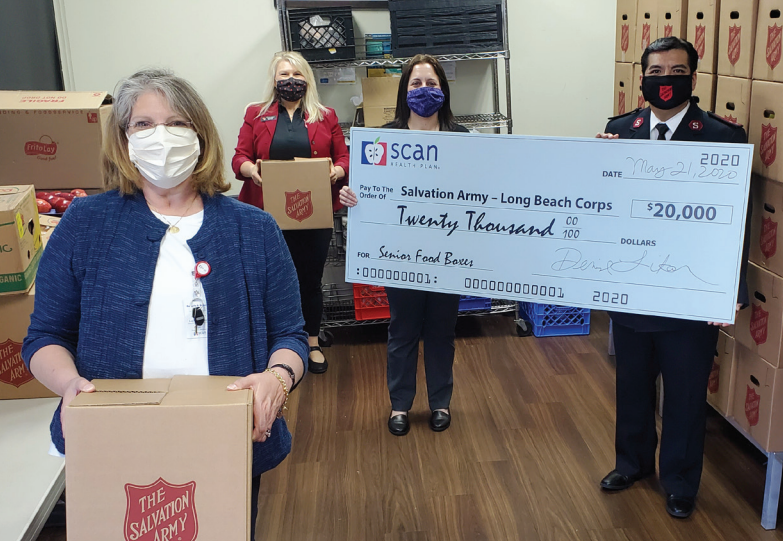
Auto refill is just like it sounds: the pharmacy automatically fills your prescription when it's time for a refill (or calls your doctor if you're out of refills). They then call or text you when it's ready for pick-up. **Ask your pharmacist** how to set up your account for auto refills.

☐ **I'm taking advantage of special senior services at my local pharmacy.**

Many local pharmacies have stepped up to make it easier for their customers—especially their senior customers—to get their medications and other necessities during this time. **Ask your pharmacy** if they are offering free delivery or mail order, or if they have no-contact curbside or drive-through service.

*90-day \$0 Tier 1 and Tier 2 home delivery medications are not available in the following plans: SCAN Plus (HMO), SCAN Connections (HMO SNP), SCAN Connections at Home (HMO SNP), VillageHealth (HMO-POS SNP) and certain employer-sponsored coverage.

COMMUNITY SPOTLIGHT



A \$20,000 emergency grant from SCAN will help The Salvation Army Long Beach Corps and Community Center purchase and distribute nutritious food boxes to local seniors.

Supporting the Community

When COVID-19 sent all of us home in March with strict shelter-in-place orders, nonprofits in the community were suddenly overwhelmed with people needing their services. SCAN responded quickly, with emergency grants that enabled them to provide such essentials as meals, housing and counseling. Over the last few months, SCAN has directed much-needed funding (and in some cases, SCAN employee volunteers) to close to 40 organizations across every county we serve. Keeping seniors healthy and independent has never been more important.

Get Fit, Have Fun, Stay Connected, MEET RALLY

Don't you wish you could get expert recommendations based on your personal health and lifestyle? Wouldn't it be great, too, if someone was there to encourage you along the way to your goals? And, what if this advice and support cost you nothing? **Meet Rally.**

Rally is an online wellness program that does all this and more. Here's how it works:

- 1 Sign up for Rally through your SCAN online member account. (See how to get one below.)
- 2 Take the simple health survey so that Rally can make personalized recommendations.
- 3 Pick the activities and programs that fit your schedule, fitness goals and health concerns.
- 4 Stay motivated and have fun by joining in friendly competitions with other Rally members, or by going for a personal best.



Because Rally is online, you can log in and take part whenever and wherever you want from your computer, tablet or smartphone.

Rally is optional and your benefits will not be affected whether you take part or not. Because Rally is a third-party application, their data privacy rules may be different from SCAN's. And, Rally's information does not take the place of your own doctor's care.

▶ Find more information about Rally with a SCAN online member account.

ONE STOP for All Your Online Services

If you currently have different online accounts related to your SCAN coverage, we're making it easier to access them all through one stop—your SCAN online member account.

All you need to do is set up these accounts once through your SCAN online account and, after that, no more separate passwords or user names are needed.

You'll just log in to your SCAN account to:

- Manage your prescriptions through Express Scripts
- Place and track over-the-counter orders
- Set up auto payments for your plan premium
- Use your Telehealth benefit through MDLive
- Join in the fun and fitness with Rally

Also in your SCAN online account, you can:

- Check your benefits
- Change your primary care doctor (within same medical group)
- Keep track of your care in your Health Check Record
- Set your communication preferences

[Log in or sign up at scanhealthplan.com/register]



Special Delivery for a Birthday Milestone

A 12 200th birthday is something to be celebrated, so we've made some changes to our birthday visits to keep the party going *and* keep everyone safe. Our Senior Advocates recently delivered birthday cheer to the newest member of SCAN's 100+ Club: Morris O. His "party-at-a-distance" came complete with balloons, cake and a special musical performance by Senior Advocate Robert Brandin.

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
MemberServices@scanhealthplan.com



REGISTER ONLINE
For all your plan info
scanhealthplan.com/register

Other providers and pharmacies are available in our network.



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Y0057_SCAN_12018_2020_C IA 07232020

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