



## Disclaimer Recording

This Straight TeleTalk event about SCAN Health Plan's 2022 Benefits was held January 28, 2022 at 2:00 p.m. for SCAN members who are in a SCAN Venture (HMO) plan in California, Arizona, or Nevada. This recording is for informational purposes only and not intended to be a representation of benefits for all SCAN members. Other provider groups and pharmacies are available in SCAN Health Plan's network.

Mention of specific co-pays for appointments or lab services may differ depending on your plan. Please refer to your own SCAN Evidence of Coverage for specific details on your plan benefits.

[00:02:18.33] So let's get started. All of our SCAN Venture Plan members on the line, welcome to our live TeleTalk. It's my pleasure to introduce my co-host Doug Buseck, and our SCAN Venture Plan expert Lena Perelman.

[00:02:43.62] Doug, welcome to the call.

[00:02:46.15] DOUG BUSECK: Hey, thanks a lot Alison. Yeah, my name is Doug Buseck. I'll be your co-host today. I have worked at SCAN for 24, going on 25 years now. I love SCAN. And we're going to have a lot of fun in this TeleTalk today.

[00:03:00.96] We have a benefits expert with us. I'm going to throw it over to her right now. Good morning, Lena.

[00:03:07.63] LENA PERELMAN: Hey, Doug. Thanks so much. You and I worked together for many years here at SCAN. I am going on almost 14 years. And I feel like I've gotten the best job here. I get to design the benefits that we're going to be talking about today.

[00:03:26.88] SPEAKER: That's awesome. Thanks so much, everyone. Sorry about that guys. Thanks so much. Now, we've told listeners that they can ask us questions. But I want to let them know that we'll have a few questions for them too along the way.

[00:03:42.35] DOUG BUSECK: That's right. And we really appreciate the quick feedback we get from these TeleTalk poll questions. As we mentioned, this TeleTalk is for members who joined the SCAN Venture Plan. This is our plan that includes a Medicare Part B premium give back.

[00:04:01.22] Now, you may not realize that this was SCAN's first year in offering the Venture Plan. And we'd like to know how the giveback process is working for you so far?

[00:04:15.91] LENA PERELMAN: Yeah, you know Doug, we are blown away by the number of people who've joined the Venture Plan. But not only do Venture Plan members have a zero monthly premium, but the give back is basically like getting a raise in your Social Security. I mean, who wouldn't want that?

[00:04:33.59] DOUG BUSECK: Yeah.

[00:04:33.95] LENA PERELMAN: But it's important to know that the give back doesn't come in the form of a separate check from SCAN. I want to emphasize it does not come in a form of a separate check from SCAN. Depending on how you pay your Medicare Part B premium, the give back amount may be credited to your Social Security check or it may appear as a credit on your Medicare Part B premium statement.

[00:05:01.45] Either way, Social Security will send a letter ahead of time letting you know when the give back will appear.

[00:06:54.83] If you don't hear anything by March or April, you'll definitely want to call Social Security directly. Please know that you will receive the full amount owed for past month too.

[00:07:10.29] SPEAKER: That's awesome. Thanks so much. Now, let's move on to a basic question. Is there anything new members need to know about how SCAN works?

[00:07:19.64] LENA PERELMAN: Well, that's a big question. But there's definitely a few basic points. And hopefully, these were explained to you when you joined us.

[00:07:27.29] So one, SCAN is a Medicare Advantage plan, which means we have a contract with Medicare to administer your health coverage. Your Medicare benefits now flow through SCAN. And in turn, we contract with local medical groups, hospitals, and other health care organizations to provide care to our members.

[00:07:50.10] I want to mention, SCAN is an HMO. You've probably heard that term before. We're a health maintenance organization, which means members will receive care directly by a primary care doctor that's part of our network. So everyone on this call either picked a primary care doctor when they joined or we chose one for you. And the doctor's name and the medical group is listed on your SCAN ID card.

[00:08:17.07] DOUG BUSECK: Yeah, you've made that really clear, Lena. I think most of us nowadays are familiar with HMOs and having a primary care doctor.

[00:08:27.86] LENA PERELMAN: Yeah, most HMOs operate pretty much the same way. I mean, there are, of course, a few exceptions. Kaiser is probably the best known one. So if we have any former Kaiser members on the call, you'll want to pay close attention.

[00:08:43.13] Kaiser has its own medical facilities and doctors. Whereas I mentioned that SCAN works with a variety of local health care providers. So you have a lot of choices. Now, where you go for your care will change. And the process for getting that care may be different too.

[00:09:00.93] And I'll be talking about that, as well as how to take advantage of all the extra benefits with SCAN that you may not have had with your previous plans.

[00:09:10.89] SPEAKER: OK, so let's talk about where and how to get care then. What's the first thing new members should do?

[00:09:18.58] LENA PERELMAN: All right, so the most important thing for members to know is how to get medical care. That means connecting with your primary care doctor. It's not that you should be rushing to see your doctor. But you do need to decide how soon to see your doctor this year. And that might likely depend on a few things.

[00:09:38.39] For example, you'll want to see your doctor sooner. If you've been seeing a specialist in the recent past, if you take ongoing medications, especially if you've got refills that are due soon, perhaps if you have a chronic condition, that's a reason to get into your doctor sooner than later, and if you are currently undergoing care. If none of this applies, then there's no real rush to get in to see your provider or get an appointment. But you should see your primary care doctor at least once every year. And remember, office visits with your primary care doctor have a \$0 co-pay.

[00:10:18.25] DOUG BUSECK: So we know that some people were able to keep their doctors, while others had to change to a new doctor when they joined SCAN. So Lena, is there anything they should do differently if they have a new doctor?

[00:10:34.04] LENA PERELMAN: Yeah, absolutely. We recommend you schedule an appointment in your first six months of membership. Or sooner for any of the reasons I might have mentioned above. One thing to know is ask your previous doctor to send your medical records to your new doctor.

[00:10:55.31] So again, let me just say that one more time. One thing you want to do, actually, now, is ask your previous doctor to send your medical records to your new doctor. That kind of helps get the process rolling. And let me add something here, too.

[00:11:08.75] The doctor/patient relationship is super important. So if you meet your new SCAN doctor and it's not a good fit for whatever reason, just remember, you can change your provider, whether it's switching to a different doctor in the same office or switching to a new medical group entirely. We want you to have a doctor you trust. And office staff is a key part of that too.

[00:11:35.73] SPEAKER: So Lena, how does a member change their doctor?

[00:11:39.60] LENA PERELMAN: Sure. Well if you're changing to a different doctor within your current medical group, you can do it yourself if you have a SCAN Online Member Account. If you're changing medical groups or if you just need help choosing a new doctor, you can call our SCAN Member Services.

[00:11:59.80] SPEAKER: Great. Another question here about primary care doctors. How quickly can members expect to get an appointment?

[00:12:07.58] LENA PERELMAN: Yeah, that's a super great question, especially these days. We know that COVID-19 has really impacted our doctors availability. But I'll give you some general guidelines. Four to six weeks for a routine annual physical or wellness visit is normal. These tend to be longer appointments and less urgent. And that's why it's a good idea to call earlier in the year and get that appointment on the book.

[00:12:34.85] On the other hand, if you're feeling ill or something has started giving you trouble, then you definitely want to see your provider sooner. And there are appointments available for just these reasons. It's really important to make sure you are very specific when you call for your appointment so that the staff knows how soon to work you into the schedule.

[00:12:54.89] Most doctors today, actually, offer virtual and phone visits for a certain type of appointment. And for the most part, our members have been really happy with them.

[00:13:05.86] SPEAKER: What about urgent care, when a member can't wait for a doctor's appointment?

[00:13:11.67] LENA PERELMAN: Well, some doctors do have extended office hours just for urgent care. All of them have urgent care centers that they work with. I personally recommend finding out where those are now ahead of time. So either find out during a doctor's appointment or just call and ask the office staff. Urgent care centers are really a better option than emergency rooms, especially now.

[00:13:37.47] We're being told not to go to the ER for any non-emergencies. Another great option is a \$0 option. And it's our telehealth benefit through MDLive. This is an easy way to get a doctor's guidance from the comfort of a home at any time, day or night.

[00:13:57.49] I also recommend maybe even going online and registering for MDLive now. That way when anybody needs the care, you're already in the system and you're ready to go. The registration is just a few steps. But again, when you're not feeling well, that few steps can take a while. So go ahead and if you have the time, register now through MDLive.

[00:14:19.61] SPEAKER: Now Lena, I made a note when you were talking about how soon to see a primary care doctor. And one of the triggers was to do that if members have been seeing a specialist. Why is that?

[00:14:32.15] LENA PERELMAN: Well, because any specialist care has to be directed by the primary-- excuse me-- by the primary care doctor. Whether or not a member changed doctors when they joined, the steps are the same. Start with your primary care doctor. Your doctor will then submit a referral request to the medical group they work with for review.

[00:14:54.17] Now, this is important to note because some people assume SCAN is reviewing and approving referrals. But that's not the case. These decisions are made by your medical group, because they are closer to your care. Many people ask how long this review will take. And I think that's important for our members to ask our providers-- their providers.

[00:15:15.97] It takes 7 to 14 days on average if there's nothing urgent. And so again, ask your doctor how long the review will take and how you'll find out if it's been approved. And then thirdly, you'll typically receive a letter with the specialist name and phone number, along with other details. That's your cue to call the specialist and make an appointment.

Now, I know prescription drug coverage is super important. Lena, can you explain how members can find out what drugs are covered by SCAN?

[00:17:20.69] LENA PERELMAN: Yeah, of course. Usually when members are joining, their broker or SCAN representative will look up any medications to ensure they're covered. And this is something members can actually do on their own at any time should they have the need to add or change any medication. The most up-to-date list of covered drugs, which is called a formulary, is the Drug Search Tool on our website. So if you have your pen and paper, write this down.

[00:17:52.05] You'll want to go to [scanhealthplan.com/findadrug](https://scanhealthplan.com/findadrug). Now, this will show if the medication is on our formulary, which tier it's on. And it might even suggest some alternatives. One thing to note is look for any special instructions that might be listed with your medications.

[00:18:13.07] For example, you might see something that says PA. So P as in Paul. A as in Apple. PA stands for prior authorization. And that means your doctor will need to get the medication approved first.

[00:18:25.67] Now, oftentimes this is a Medicare guideline and it applies to drugs like Restasis for dry eyes or lidocaine patches, which are used for nerve pain. So if you see a special instruction listed by your medication, give Member Services a call and they can walk you through it.

[00:18:45.26] DOUG BUSECK: And that is really important because we, of course, do not want anyone going to the pharmacy and could pick up their prescriptions and then be told right there that it's not covered.

[00:18:58.03] LENA PERELMAN: Yeah, exactly. If that happens, please call. You can usually get what we call a transition fill for 30 days worth of medication to give you time to get in to see your doctor and either find a medication on the formulary that will work for you or to go through the special approval process for your original drug.

[00:19:19.81] DOUG BUSECK: So if we're going to talk about medication cost, Lena, we need to talk about preferred pharmacies and also our mail order option, because both of these can save our members a lot of money.

[00:19:33.94] LENA PERELMAN: Yeah, most of the large pharmacy chains are in the SCAN network, as are some of the independent, kind of mom and pop pharmacies. And we've divided these pharmacies into either a preferred or standard. And our preferred pharmacies typically offer lower co-payments than our standard.

[00:19:56.77] In fact, Venture members pay \$0 for tier one and tier two. So that's \$0 dollars tier one and tier two drugs at preferred pharmacies. Some of our members use mail order. And that's when you get your pharmacies delivered to your door. And as far as mail order goes, that same \$0 dollar co-pay for tier one and two drugs applies to those prescription drugs ordered through our preferred mail order pharmacy.

[00:20:28.66] So that is Express Scripts. And that's for a three month or 100-day supply. And it includes free shipping.

[00:20:38.37] DOUG BUSECK: I love free shipping. Home delivery, of course, has become more important than ever during the pandemic. So we made it really easy for you to get started with mail order. Our mail order benefit is available through Express Scripts pharmacy that Lena just mentioned. For those of you listening who take medications for an ongoing condition, let's get those delivered to you.

[00:21:04.83] Go ahead and talk with an Express Scripts personal enrollment specialist. I'm going to give you the number here. Go ahead and write this down. It's 1-877-842-9792.

[00:21:25.25] SPEAKER: Doug, how do listeners find out which pharmacies are SCAN preferred pharmacies with lower costs?

[00:21:31.97] DOUG BUSECK: Great question, Alison. And there are a lot of pharmacies on our preferred list, including CVS, Rite Aid and Costco. I recommend that our listeners go to our website. The page there is [scanhealthplan.com/pharmacy](https://scanhealthplan.com/pharmacy).

[00:21:54.50] And right there you can easily find pharmacy information and you can search for the closest pharmacies to your home. And while you're at it, they have a checkbox on the page that says Preferred Only. If you click that checkbox, then it will display just the preferred pharmacies that are near you.

[00:22:15.92] SPEAKER: Thanks, Doug. Lena, we're seeing quite a few questions about extra benefits like dental, vision, and over-the-counter coverage. What can you tell us about these?

[00:22:25.94] LENA PERELMAN: Well, Alison, these are exciting benefits. And since they're not covered by original Medicare, new members are often surprised to find that they're included in their SCAN plan. And I'll add an addition to your list-- hearing aids, podiatry, chiropractic, gym membership, transportation for the list. And likely, I'm forgetting some.

[00:22:49.40] One important thing about all these extra or supplemental benefits is they do not need a referral from your doctor. And in fact, many of them have no cost. So let's use vision as an example, because we do get questions about that. If you have a medical problem with your eyes like a sudden change in vision, cataracts, macular degeneration, you'll see your primary care doctor because these conditions require a medical eye specialist like an ophthalmologist. But for routine vision care, you'll use your benefits and go directly to an EyeMed vision provider.

[00:23:30.16] You have a \$0 vision exam every year and an allowance to put towards eyeglasses, frames, lenses or contacts every two years. The Venture Plan specifically, also includes comprehensive dental coverage, which is offered through Delta Dental. And it includes no cost preventive care. That's two exams a year, as well as x-rays, cleanings, and even deep cleanings for \$0. And procedures are covered at discounted co-pays, which are things like bridges, crowns, and even dentures.

[00:24:12.24] SPEAKER: So each of these benefits is basically a standalone. And members will receive additional information about how to use them, is that right?

[00:24:21.03] LENA PERELMAN: Yeah, for the most part, Yes. So for example, you'll receive information from Delta Dental that includes your dentist name and some coverage details. And if that info hasn't arrived yet, then it's definitely on its way. Our members, for you to know, we've also sent an OTC, or over-the-counter catalog, with all the available products and ordering information.

[00:24:47.56] One thing about the over-the-counter benefit you'll want to know is that you do have a quarterly allowance to spend on the items in that OTC catalog. But any amount you don't spend in one quarter, it rolls right over to the next quarter until the end of the year. So if you want to save up for an item, you can do that. Or of course, you can spend it on lower cost items throughout the year.

[00:25:13.15] Now, you can find contact information on all of these benefits in the enrollment kit that most of you received when you were signing up for SCAN. So if you've held on to that kit, that's a good reference tool. And of course, our website has details on how to use these benefits. So you might want to bookmark the page. It's [scanhealthplan.com/extras](http://scanhealthplan.com/extras).

[00:25:39.47] SPEAKER: Lena, talking about the website, we're all doing more things online these days. What sort of online or digital benefits and programs does SCAN offer?

[00:25:49.74] LENA PERELMAN: Yeah, we definitely are spending a lot more time online. And I've already mentioned the telehealth benefit through MDLive, which you can use for urgent care. But I do want to mention there's two other popular applications that we now offer at no cost.

[00:26:06.69] The first is the Abridge app, which lets you record doctors visits. And you can even share those recordings with others. And then the Headspace app, which can help with stress control, better sleep, managing depression. Both are great tools. I highly recommend accessing them.

[00:26:26.69] We have several ways you can connect with other members online as well, from caregiver workshops to learning communities. And you can check the Events page on our website to see what's coming up. One more thing that I want to mention is we know that technology and apps can be intimidating. I've had that experience myself recently.

[00:26:49.87] And for some people, it's just challenging. And that's why we offer our Health Tech Hotline. It's available 24/7. So members can call it any time they need help with a health-related tech issue. So the Health Tech Hotline phone number, if you've got that pen ready, it's 1-833-437-0555.

[00:27:13.84] Again, with any technology needs, feel free to call the Health Tech Hotline.

[00:27:19.50] DOUG BUSECK: Hey, Lena now would be a good time to remind our members that the fastest and easiest way to find all their plan information is with one of those SCAN online member accounts. And it can connect them directly with our other SCAN related accounts, including a lot of the benefits that you just talked about like Delta Dental, over-the-counter ordering, the mail order pharmacy, and a lot more. We have a single sign-on process.

[00:27:52.12] So once you set up within your SCAN account online, you're good to go. No more remembering different usernames or a lot of different passwords. There's just one log in for you and you can connect to all these different services.

[00:28:10.03] SPEAKER: Doug, it sounds like most of the information a member needs can be found on the SCAN website, which is great. But what if a member has a question about their medical care?

[00:28:19.78] DOUG BUSECK: Oh yeah, Alison, good question. We touched on this a little earlier. And this is good to go over again. Any question that you have about your health or your medical care should be directed directly to your doctor's office. We always recommend that you get to know your doctor's support staff because they're the ones that can easily answer questions on the phone as to where you may go for lab work or how do you get your test results or how do you check on a referral.

[00:28:53.41] Also, a lot of our medical groups offer a patient portal. And each one is a little different. But generally, you can do all those things that I just mentioned. And many times you can even directly email your doctor. So using a portal through your medical group can also save you some phone calls.

[00:29:15.15] SPEAKER: Lena, we've got a number of questions waiting for answers. Are you ready to get to them now?

[00:29:21.37] LENA PERELMAN: Yeah, we're ready. Looks like I've already got one here from John in Tucson. And he says, you know, my question is I use the VA for my medication. How does SCAN work with the VAs to get my meds at \$0. Well, John, SCAN and the VA do not coordinate. That means we provide benefits separately. So if you want to pay \$0 for your medications, you'll need to see a SCAN contracted pharmacy to get your \$0 prescription.

[00:29:52.45] Wade in Orange. His question is, I use a CPAP. Can I use my existing supplier or will I need to change? Really good question. You'll probably need to talk with your doctor to see who your medical group uses for your CPAP supplier. You'll need to use that supplier that your



medical group uses in order for it to be covered through SCAN. So you'll need to work with your doctor and make sure that your medical group uses the provider of your CPAP machine.

[00:30:26.29] Middy in Sun Valley. If I move to Oregon, does my SCAN plan follow me? No, unfortunately, SCAN is not in Oregon. If you move, you'll have to pick a new health plan. And you can always call our Member Services before you move so we can make sure we get that on the books.

[00:30:45.07] Jodi in Dana Point. I tried to order my Fitbit on January 1st, but couldn't order it. Is it working now? Like many, there were so many people trying to use or order their new benefits within the first week of January. But the site is set up and running. And if you haven't ordered it, I would try again. You should be good to go.

[00:31:08.21] Lawrence from Apple Valley. Where can I find a list of covered drugs? So our drug list, again, it's called the formulary, Lawrence. And that can be found on our website at [scanhealthplan.com](http://scanhealthplan.com).

[00:32:00.05] Maria. I'm a new member in Phoenix, Arizona. How can I get my materials in Spanish? Thank you for joining SCAN, Maria, first and foremost. You'll need to call our Member Services team and have them change your language preference to Spanish. The number for Member Services can be found on the back of your SCAN ID card.

[00:32:22.25] Sylvia in Riverside. I'm new to SCAN and need my prescriptions refilled. How do I do that? Well, it's a great question. If you have a new doctor with SCAN, you will need to get your new SCAN primary care doctor to write a prescription for your medication. And then you can either take the prescription to a preferred pharmacy or send it to Express Scripts to get your medications delivered at home.

[00:32:49.55] Looks like we've got a husband and wife, Mike and Barbara from Banning. Do we have coverage for dental and hearing? Yes, in fact, you do. You have comprehensive dental plan provided by Delta Dental, as well as coverage for hearing aids and exams.

[00:33:42.42] Clara, she's got a few questions here. How do I know which ER I can go to in case of an emergency? Clara, in case of an emergency, you can go to any emergency room to get the medical care you need.

[00:33:58.08] What lab do I need to use to get my blood work? You'll need to call your primary care doctor's office and find out what labs they use. And then lastly, I have an OTC benefit. Every quarter will the amounts roll over? And yes, they will. If you don't use your entire amount, it will roll over every quarter within 2022.

[00:34:22.77] John from Cathedral City. How do I get a vision exam? OK, John, this is great question. You can get a routine vision exam from any optometrist in the EyeMed network. And you can find that provider by going to [eyemed.com](http://eyemed.com). Or you can call 1-844-226-2850.

[00:34:47.97] Think we've got a couple more, Alison. I've got one here from Jorge. I'm new to SCAN. Again, another new member. Thanks, Jorge. And I take the diabetes medication. I can't get in to my doctor until mid-February, but I need to refill my medication before my appointment. What can I do to get my medication? Well, you'll need to speak to us to help you coordinate your prescription. So please call Member Services and ask for a pharmacy specialist to help you.

[00:35:21.03] I've got a question here from Dyer. How do I get a hearing aids? So contact our hearing aid vendor, TruHearing, to set up an appointment. And their phone number is 844-255-7148.

[00:35:37.23] Alison, do we have time for more questions?

[00:35:42.30] SPEAKER: You know, I think we actually need to wrap here. We're getting toward the end of our forum

[00:36:43.86] SPEAKER: Now, I just want to turn this over to our speakers for a few closing remarks to bring us to the finish line. Let's go to you first, Doug.

[00:36:51.57] DOUG BUSECK: OK, I'd like to put in a plug for our Member Services team. And I know during the TeleTalk we've given you a lot of websites and a lot of phone numbers. For Member Services, the easiest way to remember how to contact them is to just look on the back of your ID card, your member ID card.

[00:37:11.04] Our Member Services phone numbers are a little different between California and Nevada and Arizona. So just remember to check out your member ID card and the Member Services number is right there on the back. They're working from 8:00 in the morning until 8:00 PM seven days a week right now.

[00:37:30.76] And one last time I'll mention it, it's really busy at the beginning of the week and on Monday morning. It does slow down a bit later in the day and also towards the end of the week. And they're open over the weekends for your convenience. So those are the best times to call. Check out that number on the back of your ID card.

[00:37:50.73] And they're also available through our website. And that information there is there also. So thanks a lot everybody. You made this TeleTalk really, really fun. I really enjoyed it. Lena, do you have anything to add?

[00:38:06.14] LENA PERELMAN: Yeah, thanks Doug. I just want listeners to know how grateful we are that you chose SCAN for your health care coverage. Looking ahead, we will be inviting you to another TeleTalk very similar to this format in October, which is when we review benefits for the coming year. Scary as it is to think that far ahead, and I'm actually not even ready to talk about 2023 yet. It's still early enough in 2022 for me to say Happy New Year and welcome to SCAN.

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