

WELCOME TO A NEW YEAR WITH SCAN!

Issue 1, 2023

scan club



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Need Assistance? SCAN is here to help.

Member Services

California: 1-800-559-3500

Arizona: 1-855-650-7226

Nevada: 1-855-827-7226

Texas: 1-855-844-7226

TTY: 711

8 a.m. – 8 p.m.

7 days a week from Oct. 1 – March 31

Monday – Friday from April 1 – Sept. 30

Visit our website

scanhealthplan.com

Follow us on Facebook

facebook.com/scanhealthplan



Do We Look Different to You?

SCAN Club has had a bit of a makeover.

This new format is more cost-effective, which will allow us to bring you important news and topics of interest in a print version of the newsletter, even as SCAN grows and adds more members. While some companies now only offer their newsletters online, we know many of you look forward to each issue arriving in your mailbox.

Of course, if you'd rather not have a print copy, we do have a digital version. Just log into your SCAN online member account and go to "Communication Preferences." While you're there, you can also let us know how you want to receive other information, like your Monthly Summary.

Hot tip:

You can always find past and current *SCAN Club* issues on our website: scanhealthplan.com/about-scan/newsletters

Message From the CEO

The Recognition That Matters Most

Let me start by wishing you a happy and healthy new year—and thank you for choosing SCAN.

If you're new to SCAN, welcome! I encourage you to get familiar with your plan. The article on page 4 is a great place to start. It explains how SCAN works with healthcare providers to ensure you get the quality care you deserve.

And if you're a long-time member, welcome back! Please know that we appreciate your trust and your loyalty. Thanks to you, SCAN is now the only plan in California to earn a 4.5-star rating from the Centers for Medicare and Medicaid Services (CMS) for six years in a row!

To members in our newest states (Arizona, Nevada and Texas), while CMS doesn't provide star ratings to a new plan for the first few years, we count your experience from day one. Coming into a new region can be challenging, and if your experience with SCAN hasn't been up to our high standards, we apologize. I want to assure you that we are fully committed to delivering the same great SCAN experience, regardless of where you live. We review all your comments in order to improve our service to you.

Your feedback also helps us provide what you need to be your healthiest—from more doctors near you to benefits that reflect our members' diverse backgrounds, lifestyles, cultures and preferences—and ensures our Member Services team can support you along the way. We look forward to hearing from you.

Here's to a healthy 2023!



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



“ We are fully committed to delivering the same great SCAN experience, regardless of where you live.”



How SCAN Works

Medicare, SCAN and Your Doctor

Medicare can be complicated. Even long-time members tell us they're not entirely clear on how SCAN works. So whether you're new to Medicare, new to SCAN or have been with us for years, we think the information here will help you make the most of your benefits and services.

Medicare

The Centers for Medicare and Medicaid Services (CMS) contracts with Medicare Advantage plans, like SCAN, to provide your Medicare benefits. This contract is reviewed every year. When you join a Medicare Advantage plan, you must then go through your plan to make use of your Medicare coverage.

SCAN – Your Medicare Advantage Prescription Drug (MAPD) Plan

Medicare Advantage plans are also known as Medicare Part C. MAPD plans combine Original Medicare's Part A (hospital coverage), Part B (medical coverage) and Part D (drug coverage) into one comprehensive plan. CMS pays SCAN to provide your Medicare-covered medical and prescription drug benefits. We then use those dollars to provide many extra benefits that Original Medicare *doesn't* offer—like dental, vision and transportation.

Medical Providers

SCAN contracts with community-based medical groups, doctors, hospitals and other healthcare providers in your area to deliver your care and make healthcare decisions, like referrals for specialty care. If you disagree with a healthcare decision, SCAN can get involved to help.

Primary Care Doctor

Your primary care doctor oversees your healthcare. You'll see your doctor for your annual physical or wellness visit, as well as for other care needs. Most primary care doctors are part of larger medical group organizations that also offer specialty and urgent care.

Specialists

Your doctor can refer you to specialists in their medical group. Depending on your medical group or SCAN plan, you may be able to visit certain specialists without a referral from your primary care doctor. (See more on page 5.)

Hospitals

For a scheduled stay, you will go to a hospital your doctor works with. In a medical emergency, you can go to the nearest emergency room.



If You Need to See a Specialist

There may come a time when you need specialty care.

In most cases, you'll start with your primary care doctor.

- 1** Your primary care doctor will submit a referral request to the medical group they work with for review. Most will process a referral in seven to 10 days.
- 2** You'll receive a letter letting you know whether the referral has been approved. If it has, the letter will include the specialist's name, address and phone number. That's the go-ahead for you to schedule an appointment with the specialist.
- 3** If it's been 10 days and you haven't heard anything, 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 department at your medical group. If they can't help, call SCAN Member Services.

Also, some medical groups don't require approval for routine preventive screenings, like mammograms, or for certain specialty care. Not sure what to do first? Contact your doctor's office.

No referral needed for extra benefits.

Your SCAN extra benefits are separate from your medical care. That means you don't need a referral for:



Vision care. For your yearly vision exam, call EyeMed to find a vision provider near you. (For medical eye care, you will need to see your primary care doctor for a referral to a specialist, like an ophthalmologist.)



Dental care. If your SCAN plan includes dental, or if you've chosen a buy-up supplemental dental plan, you will go directly to your Delta Dental dentist for care.



Acupuncture and chiropractic care. Most SCAN plans include coverage for routine acupuncture and chiropractic visits. You can go to any ASH-affiliated provider.



Hearing exams. SCAN members call TruHearing directly for an appointment with a hearing provider.



Learn more about these benefits at scanhealthplan.com/extras





Avoid Disease—and Copays— With These Vaccines

Vaccines are powerful weapons that can protect us from serious illnesses.

Your SCAN plan includes coverage of all vaccines recommended by the Advisory Committee on Immunization Practices (ACIP). And starting this year, our plan covers most Part D vaccines at no cost to you! This includes all preventive vaccines for adults that should be on your list, like Shingrix to prevent shingles and its complications. Call SCAN Member Services for more information about this coverage.

Depending on your individual health, your doctor or pharmacist may recommend additional vaccines or advise that you not get certain vaccinations due to health concerns. Bottom line, it's always best to talk with your doctor or pharmacist first.

Where to Go

You can get your covered vaccines from your doctor or at a local pharmacy. If a shot is all you need, a visit to your neighborhood pharmacy may be the better choice. You won't be charged a copay at the pharmacy for most vaccines covered on the SCAN Formulary. But at

your doctor's office you may have to pay and then file a claim to be reimbursed. Avoid the paperwork and head to the pharmacy!

But first, follow these tips:

- Call the pharmacy and make an appointment. That way, you won't have to wait as long, and you know they'll have the vaccine you need when you get there.
- Show your SCAN ID card at the pharmacy counter, so they'll know you're a SCAN member.

In this issue of *SCAN Club* is a card you can use to track your vaccines. Pull it out and keep it up to date!

TRUE OR FALSE?

Flu season began months ago so it's too late to get a shot.

FALSE! Although flu season typically starts in the fall, it can last well into April or May. So, it still makes good sense to get a flu shot to avoid getting sick and spreading the flu to others.





How to Get More for Your Rx \$

It's important to us that it's *always easy* for you to use your prescription drug benefits. So try these money-saving tips and tools.



SCAN Formulary: Make sure your medications are on your plan's formulary (list of covered drugs).

Go to scanhealthplan.com/findadrug, type your medication in the search box and then look for this information:

- What tier is the medication on? A lower tier usually means a lower cost.
- Are alternative medications listed? If so and they're on a lower tier, check with your doctor to see if the less-expensive drug will work for you.



Preferred pharmacies: For the lowest copays, fill your prescriptions at a pharmacy in SCAN's Preferred network. With most SCAN plans, there is a \$0 copay for medications on Tier 1 and Tier 2 at Preferred pharmacies.



Three-month refills: Ask your doctor for a three-month prescription of drugs you take regularly and save on most of your medications.



Mail-order: For low prices and more convenience on the medications you take regularly, use home delivery from Express Scripts Pharmacy. In addition to Preferred pharmacy pricing and three-month supplies, Express Scripts offers free standard delivery right to your door. **To get started, call 1-866-553-4125 (TTY: 1-800-899-2114).**

SCAN PREFERRED PHARMACIES

- CVS
- Express Scripts® Pharmacy (for home delivery)
- Rite Aid
- Walmart
- Costco
- Safeway/Albertsons/Vons/Osco
- Sam's Club
- H-E-B
- Bashas United
- Randalls
- SortPak
- Many independent pharmacies



For a complete list of SCAN network pharmacies, go to scanhealthplan.com/findapharmacy

You can filter for Preferred pharmacies, delivery available, open 24 hours and more.

Are you a SCAN Connections (HMO-SNP) member? If so, your covered medications are \$0 at any SCAN network pharmacy.

\$0 for prescription drugs provided as part of the Value-Based Insurance Design (VBID) program.

Why Do You Want to



Our Senior and Peer Advocates are SCAN members who also work part-time for SCAN. These SCAN insiders share what matters most when it comes to their health.

“Walking is a life saver for me—the sunshine, fresh air and change of scenery,” says Peer Advocate Evelyn McDonald. But Evelyn knows that a fall could keep her from her favorite pastime, so she is taking steps (literally!) to be able to do what she loves for as long as possible.

“The thought of a broken bone is not inviting,” she says. “That’s why, before sitting down at my part-time job, I walk around the block for 10 to 15 minutes. I like knowing I have some sort of muscle reflex to catch myself in case I happen to stumble.”

Find Your Focus ...

Knowing your “why” can be a helpful guide for “how” to get there. So, ask yourself, “What matters to me in my life?” Is it being independent, spending time with family and friends, feeling good about yourself—or something else?

Answering these questions can help you decide what to focus on for exercise, diet and other health and wellness efforts. And when you’re tempted to let up, having a clear idea of what you’re working toward can help you stay the course.

Be Healthy?

“It’s important to recognize when I’m doing too much.”

—Robert Guzman

... To Find Your Way to a Healthy Lifestyle

For many people, being able to interact with others is closely tied to their health and happiness. Senior Advocate Judy Velarde found this was true for her during the COVID-19 pandemic, which left her feeling disconnected and lonely. Now that the pandemic’s restrictions are mostly behind us, Judy is doing things to find her way back to social connections.

“What’s really helped me to feel more positive again is doing simple things, like walking in a park where I see other people,” she says. “Regular walks aren’t only good for our bodies, but they also really affect mood and attitude.” Staying in touch with friends—talking by phone, meeting for lunch and sharing books to read—has also helped her come back from the blues.

“Regular walks aren’t only good for our bodies, but they also really affect mood and attitude.”

—Judy Velarde

Use Your “Why” to Drive Decisions ...

Recovering after an injury or illness, dealing with a chronic health condition or feeling the effects of aging can also prompt you to take stock of what’s important and then set new routines and goals.

One of our advocates spoke with SCAN member Julio M., who was facing a tough decision. He explained it was getting hard to walk, even with a walker, and he knew he was slowing down his friends and family.

So, when his doctor and family recommended he start using a wheelchair, he had to really think about what mattered most to him. Was it to be able to move under his own power, without a wheelchair? If so, that would mean a real commitment to long-term physical therapy. Or was it to be able to keep up with his family now?

He ultimately decided on both. He uses a wheelchair when going out—and says the grandkids love it! But he also does exercises to maintain his strength and has installed grab bars at home for safety.

Senior Advocate Robert Guzman agrees that you need to know your limit. “It’s important to recognize when I’m doing too much. There’s the right amount of exercise, working around the house, working at the job and eating well. But it can become hard to balance. Mental health and physical health go hand in hand, so you have to know when enough is enough.”

... And Make the Right Choices for You

Senior Advocate Susanne Perez knows what it’s like to have a change in health prompt a change in lifestyle. After experiencing a serious medical condition last year, Susanne overhauled her daily routines. She uses her Fitbit fitness tracker (included in her SCAN plan) to track her steps. She credits the Fitbit with helping to build her lung capacity and endurance. She’s also eliminated sugar from her diet to help manage other conditions.

While each of the Senior Advocates we spoke with has their own “why,” they agreed that a healthy mindset is key. They say that *choosing* to think more positively helps them to take the steps needed to maintain their health, happiness and independence. And isn’t that what matters most?

Ask Member Services

Q: Can I email with Member Services?

A: The best way to communicate with Member Services by email is through your SCAN online member account. Sending an email through your online account keeps your information safe and secure; regular email doesn't. That's why Member Services can only respond to emails sent through your online SCAN member account.

Don't have an online member account?
Sign up for yours at scanhealthplan.com/register



Scan this code using
your smartphone camera.

Q: I've decided I want to add the optional dental coverage offered for my plan. How do I do that?

A: Many SCAN plans include dental care, while others give you the option to add coverage for a monthly premium amount. You have until **February 28, 2023**, to add one of the dental options available in your plan.

If you're not sure what your options are for dental coverage, go to scanhealthplan.com/dental or call SCAN Member Services. You'll be able to start using your dental benefits the first day of the month after we receive your application for a dental plan or you complete your enrollment over the phone with Member Services.



Need to Speak With Member Services?

Our award-winning Member Services department is a terrific resource. And right now, they're busy helping people adjust to their new plans.

So, here's a tip: If your call isn't urgent, give us a call later in the week and after 3 p.m. They're open until 8 p.m. And they're available 7 days a week right now (that will change on April 1).

Rest assured, when you do reach a Member Service Advocate, you will have their full attention and all the time you need to get your questions answered.

Find the phone number on the back of your SCAN ID card. While you have it handy, save the phone number in your smartphone so you'll know when SCAN is calling you.



We Accept These Awards on Your Behalf!

SCAN is proud of the ratings and awards we received again this year. But what really matters is what this recognition means.

These awards tell us how well we're doing to keep you healthy and how happy you are with your health plan. Your feedback is an important part of these ratings and awards. So the next time you have the chance to give input, please do so. Whether it's a formal questionnaire from Medicare, a survey from your doctor's office or an email from us, we *always* want to hear from you.



Only California Plan to Receive 4.5 Stars* Six Straight Years

Every year, the Centers for Medicare and Medicaid Services (CMS) assigns plans a one- to five-star score for plan quality. The five-star system measures all aspects of care, from the amount of time you spend in your doctor's office to how easy it is to get the care you need.



Best Medicare Advantage Plan Five Years in a Row

U.S. News & World Report once again ranked SCAN as one of the top-performing Medicare Advantage plans in California. The ratings highlight plans that are among the best in overall coverage, member experience and prescription drug coverage.



91% Score in Member Satisfaction

As reported in the California edition of *Medicare & You, 2023*, SCAN once again received a 91% member rating. In surveys sent out by Medicare, members in our largest plans gave SCAN *at least* a 9 out of 10 rating!



Great Place to Work Certified

When you create a great workplace, you attract great people. Our employees say they feel good about working for SCAN and contributing to our mission to keep seniors healthy and independent. We think it shows in the care and service they provide!

*4.5 out of 5 stars rating applies to all plans offered in California by SCAN Health Plan from 2018 to 2023 except SCAN Healthy at Home (HMO SNP) and VillageHealth (HMO-POS SNP). Every year, Medicare evaluates plans based on a five-star rating system.



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A Newsletter for SCAN Members

