

scan club

A NEWSLETTER FOR SCAN HEALTH PLAN MEMBERS

ISSUE 3, 2018



‘If I Hadn’t Done It, I Might Not Be Here Now’

Veronica Rojas is a SCAN member, a SCAN Senior Advocate and a breast cancer survivor.

When she was 56 years old, a routine mammogram found an abnormality in her breast. Veronica had Stage 2 cancer. Within two months, she had two lumpectomy surgeries to remove the cancer in her lymph nodes. The entire experience—from finding out she had cancer through surgeries through her recovery—was “the hardest thing I’ve ever done,” Veronica says. Even today, 12 years later and now cancer-free, it’s hard for her to talk about it without tearing up.

But she does talk about it, so that other women can learn from what she found out the hard way: regular breast cancer screenings can save your life. “I am a firm believer in the importance of getting screened because if I hadn’t had that mammogram 12 years ago, I might not be here now.”

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“I consider myself lucky because it was caught early and could be taken care of.”

– Veronica Rojas, SCAN Member, SCAN Senior Advocate and breast cancer survivor

Get Screened for the Right Reasons

The American Cancer Society (ACS) recommends that most women at average risk of breast cancer should have a mammogram every year starting at age 45 and then every one to two years beginning at age 55.

Regular screening makes it more likely that cancer is caught early, before it spreads and when it is easier to treat. In 2015, 68 percent of women age 55 and older had a mammogram within the previous two years, according to the ACS. That means that a great many women at risk for breast cancer did not have this potentially life-saving test. Why? It's hard to know for sure, of course, but below are a few common excuses and some things to consider if you or someone you know has been putting off getting screened.



Why Haven't You Had a Mammogram Lately?

I haven't noticed any symptoms or lumps. Neither did Veronica. “When the doctors said they had found something abnormal, I was completely surprised. I didn't notice anything different than usual—no lumps, no pain, nothing,” she says. “I had been having a mammogram every year, was healthy and had no problems. But it happened, and the mammogram is what kept it from getting worse.”

It's uncomfortable. “It's a little uncomfortable but think of it like a vaccine—you have to get it to prevent future problems,” Veronica says. “Besides, the little discomfort isn't much when it can help you avoid something more painful, like surgery.”

If fear or discomfort is keeping you from getting screened, talk with your doctor. Relaxation techniques, such as meditation, might help you manage your expectations and any discomfort or anxiety.

I'm afraid they'll find something. “When you hear the word cancer, it's terrible,” Veronica says. “But I consider myself lucky because it was caught early and could be taken care of. If I had waited, the cancer would have spread and been much harder to treat.”

Mammography is “the single most effective early breast cancer detection method since it can often identify cancer several years before physical symptoms develop,” according to the ACS website.

And when cancer is caught early, it's easier to treat and there are more treatment options available, which improve the chances for recovery.

I'm worried about being exposed to radiation from a mammogram. Today's digital mammograms use a very low dose of radiation that is safe for most women.*

I can't afford it. As a SCAN member, your routine mammogram is \$0.

I don't have time. With most mammograms, the test is done in about 20 minutes. That's less time than it takes to have your hair cut—when was the last time a new hairstyle could save your life?

To make it easier to remember to schedule your screening, Veronica suggests making the appointment around the same time every year. She always schedules her mammogram around her birthday. We'll try to help, too, by reminding you when you're due for a screening in your Health Check Record or with a postcard reminder.

If these or other excuses have kept you from having a mammogram in the past two years, don't put it off any longer. Talk with your doctor now about your risk for breast cancer and your need for screening.

**Yaffe MJ, Mainprize JG. Risk of radiation-induced breast cancer from mammographic screenings. Radiology. 2011*

PRESIDENT'S MESSAGE: Thank You for Choosing SCAN...Again



Bill Roth
President
SCAN Health Plan

I'm so pleased to be filling in for CEO Chris Wing as guest columnist in this issue of the newsletter. This is the time of year we talk about new benefits and, as president of SCAN Health Plan, I'm really proud of what's ahead.

This is always an exciting and busy time of year for us at SCAN, when we get to welcome the new members who join during the annual enrollment period. But as hard as we work to gain new members, we work even harder to earn the privilege of keeping the members we have. We know there are other senior health plans to choose from, so it means a lot that you choose to stay with SCAN and that you share your experiences with your family, friends and neighbors.

We are committed to providing you with a valuable benefit package, and in 2019 most of you will find that your SCAN membership is more affordable and includes more benefits than ever. Be sure to check your Annual Notice of Changes for what you can expect from SCAN come January 1.

By the way, **your membership in SCAN is renewed automatically each year.** You don't need to do a thing to remain a SCAN member next year. (Beware of anyone who says you do; see more on this on page 6.)

So, thank you for choosing SCAN again and for continuing to trust us as a partner in your good health and independence.

Ask Member Services

What changes are coming to my benefits in 2019?

You can find out about your SCAN benefits for next year in the Annual Notice of Changes (ANOC) that was sent to all members in September. Be sure to read through the ANOC carefully—it contains important information, such as whether your copays or premiums will be different than what you are paying now and if there will be additions or other changes to your benefits starting in January.

If you signed up for online delivery, your ANOC won't come in the mail. Instead, check your emails or log in to your SCAN member account to view your materials.

If you haven't received the ANOC in the mail or online, it might be because we don't have your most current mailing address or email. Give Member Services a call to update your information.

Member Services will be open every day from 8 a.m. to 8 p.m. through the end of March.

We're closed only on Thanksgiving and Christmas.

Check the back of this newsletter for Member Services' hours year-round.

✉ MemberServices@scanhealthplan.com

☎ 1-800-559-3500 (TTY: 711)

FLU SEASON = FLU SHOT SEASON

3 Great Reasons to Get Your Flu Shot Now*

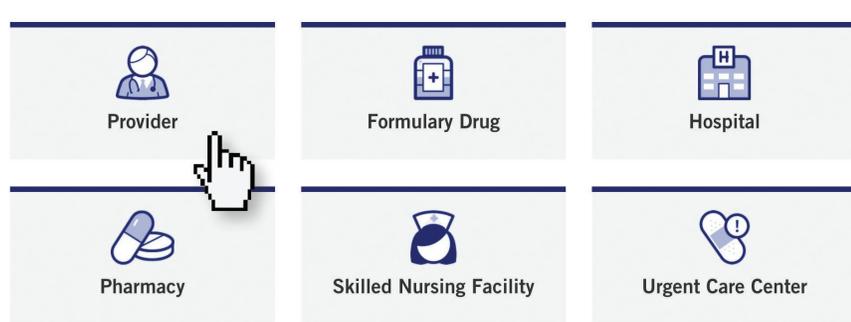
1. If you're healthy, the flu vaccine can help keep you that way.
2. If you're living with one or more chronic conditions, the flu vaccine can help reduce the risk of having to go to the hospital or making your health worse.
3. Getting the flu vaccine will also help to protect the people around you who may be more vulnerable.

Your flu shot is \$0 and you can get it from your doctor's office or pharmacy, whichever is more convenient.

It takes about two weeks after you get the flu vaccine for it to be fully effective, so get a jump start today on protecting your health this flu season.

*<https://www.cdc.gov/flu/protect/keyfacts.htm>

Find It Faster on scanhealthplan.com



Looking for a primary care doctor that's close to your home, speaks Chinese and is affiliated with your favorite neighborhood hospital? Or are you thinking about changing your primary care doctor but staying with the same medical group?

With some recent improvements to the SCAN website, you're just a few clicks away from finding this kind of information and so much more.

When you click on the **Find Providers & Drugs** tab at the top of the website and then choose **Provider**, **Pharmacy** or **Hospital** and enter your **zip code**, the system immediately gathers a list of the doctors or facilities near you. You can zero in even further with a variety of easy-to-use filters to target your search. So, you can check the filters to get a list of the female doctors in your medical group who speak Persian, if that's what you're seeking, or all the pharmacies nearby that deliver and will fill 90-day supplies of your medications, and so on. Details even include maps that will direct you right to the doctor's office or pharmacy.

VISIT scanhealthplan.com

Try out what's new and improved for yourself.

New filters, maps and graphics all make using the website easier and finding what you need faster, even if you are visiting the website from your smartphone.

COMING TO YOUR PHONE: Text Reminders From SCAN



Some members have told us that they like the convenience of texts sent to their mobile phones, so you may be hearing from us from time to time in this new way.

Helping you remember when to refill prescriptions is the first way we'll be using text messaging. This means that if your doctor has prescribed a medication you take regularly for diabetes, high blood pressure or high cholesterol, when it's time for your next refill, we'll remind you in a text message sent to the cellphone number we have on record for you.

The text will let you know you are due for a refill and give you:

- **The pharmacy name**
- **The pharmacy phone number**

For your security, you'll be asked to text back your birthdate if you want to see the first three letters of the medication to be refilled. For example, if you're taking Furosemide for high blood pressure, the refill reminder will look like this: "You're due to refill FUR."

HOW CAN YOU BE SURE A MESSAGE IS COMING FROM SCAN?

The texts we send will always come from the number 35398. Add this number to your contact list so you'll know when it's SCAN that's texting you. If you don't want to receive messages from us, just text back STOP. To get a better idea of how the text program will work, including a list of questions and answers, visit scanhealthplan.com/textme.

TEXT REMINDERS ARE:

- **CONVENIENT.** There is no need to search for a pen and paper; all the information you need is right there on your phone screen.
- **NO CHARGE.** SCAN provides this service for free—but check with your phone service carrier if you're not sure whether or not your plan includes data/messaging.
- **HELPFUL.** From prescription refill reminders to due dates for important tests and screenings, text reminders make it easier for you to get the care you need to stay healthy.

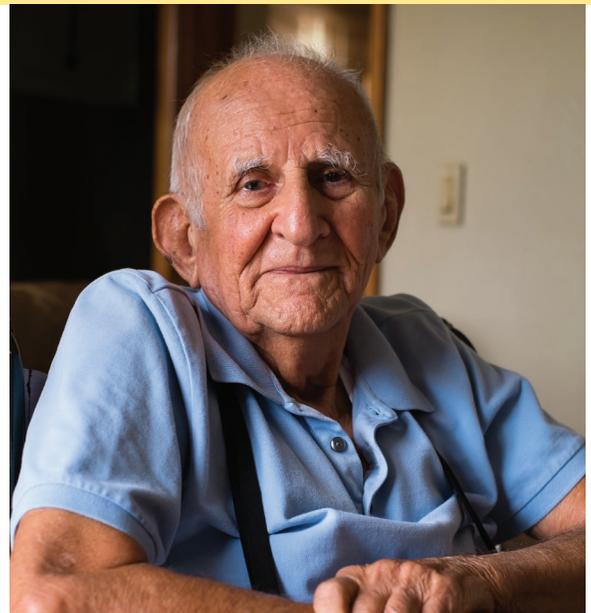
Visit scanhealthplan.com/textme

SCAN Website Now Has More for Your Health

We're always adding more information and tools on the website to help you get the most out of your SCAN benefits and to improve your health. Here is some of what's new at scanhealthplan.com:

- **Healthy at Any Age Podcasts:** A podcast is like a radio show that you can download and listen to when you want. In SCAN's Healthy at Any Age podcasts, you can listen to healthcare experts talk about issues such as fall prevention, mental health and caregiving. From the search box on any page of the website, type in "podcasts" and choose a topic.
- **Health Topics and Tools:** Print out the "My Doctor Visit" form to help you get the most out of your next appointment. Or use one of the home safety checklists to make your home fall-proof. You'll find many other handy tools and resources to help with hospital stays, mental health, advance directives and more. Find them at scanhealthplan.com/members.
- **Health Check Record:** Your personalized Health Check Record—the document that SCAN sends each year to help you keep track of your important tests, screenings and other care—is now available in the website member portal. We'll update your online Health Check Record once a month, but you can update it as soon as you receive care. For example, if your Health Check Record says you're due for a flu shot but you just got it at your most recent doctor's appointment, mark it complete online.

You can listen to podcasts and find the health topics and tools without registering a member account, but you'll need one for your online Health Check Record. Either way, it's good to create an account so all your benefit information is in one easy-to-access spot on the website.



One Stop for Help for You or a Loved One

Where can you find a low-cost meal delivery service, help with paying your phone bill, free tax advice and an assisted living facility for a friend who lives out of state, all in one place and without leaving your couch?

- 1) Go to scanhealthplan.com/members
- 2) Click on **Community Connections**, and then **OK**

When the Community Connections screen appears, enter your zip code. You'll be taken to a comprehensive listing of nearby programs and services. If you live in Menifee, CA for example, you'll be connected with more than 2,250 programs providing help with housing, meals, medical supplies, dental and vision care, caregiver support, transportation, legal issues and more.

You can use Community Connections to find help and support for loved ones who live in another city or state, too. Just type in their zip codes to find the resources near them.

Community Connections is a national database of services, many which are available for a low cost or no cost at all.

Find the link at scanhealthplan.com/members

JERROLD's Health Check Record PDF | Print

Your Health Check Record is your personalized guide to good health.
[+ About this Tool](#)

0% Tasks Complete

You still have time to have these important tests and screenings done!

You have 0 out of 5 tasks completed. Set up appointments for your other tests/screenings—all of which have a \$0 copayment. Then you'll be on your way to wellness!

Prevention and Screening Sort by Due **Your Notes** Save

- Blood Pressure Check** + Details Due
- Cholesterol Blood Test** + Details Due
- Flu Shot** + Details Due

You can use this space to take notes. Your notes are private and will not be shared with SCAN or your doctor.

Type here to add personal notes for your own records...

Does an Offer Sound Too Good to Be True? It Just Might Be



Everyone loves a great deal, but sometimes what seems like a bargain can end up sporting a hefty price tag. Take, for example, the call or email that offers free or deeply discounted magazines, medications or medical supplies. All you have to do, so the offer might say, is provide your name and address or other personal information. But once you give up that information, it can be used to file a costly pharmacy claim on your insurance, which could affect your benefits.

Don't let a scammer fool you with a deal that's too good to be true. A few simple steps can protect you from a deal that's anything but free:

- **Do not give out your SCAN ID number, your Medicare number or your doctor's name—even if it's to receive something free.** “If it's really free, you shouldn't have to provide any of your personal information,” says Katherine Yue of SCAN's fraud investigation department.
- **If you receive a medication or medical supply in the mail that you didn't order or from a pharmacy you don't know, call your doctor.** If he or she didn't order for you, send it back.
- **Confirm with your doctor's office the pharmacies they have on file for you.**
- **Check closely the Explanation of Benefits (EOB) sent from SCAN.** You receive two:
 1. *Your Part C EOB, titled Your Monthly Summary, lists the medical services you've received.*
 2. *Your Part D EOB lists the medications you've had filled.*

Call Member Services if there's something listed that you didn't order, didn't receive or don't use.

While we're on the subject of scams, here are a few other red flags to be on the lookout for:



“We need your Social Security Number to send your new Medicare card.” It's true that the government is issuing new Medicare cards to all beneficiaries, but they will never contact you asking for your Social Security Number or other personal information. Medicare is sending the cards to beneficiaries automatically and for free.



“To stay with SCAN, you need to sign this form.” This is a scheme to get members to switch from one health plan to another without knowing it, especially during the annual enrollment period that runs from October 15 through December 7. The truth is that **you don't need to re-enroll or sign anything new to stay with SCAN.** “There are no forms to fill out and no new signatures needed,” Katherine Yue says.

If you have an experience like any listed here or you think you might have been the target of a scam, let Member Services know. “The reports we receive from members give us valuable information for recognizing and investigating scams and other fraud,” Katherine says. “That allows us to take proactive steps that can protect the SCAN member community.”

RSVP for Better Healthcare

One of the best ways for us to improve SCAN Health Plan is to learn more about our members. So, from time to time we'll contact members with questions that can help us better understand them and what they need. For example, you might receive a survey in the mail or an automated phone call asking you to answer a few questions. Please answer them! When you do, you're helping us make sure we're doing what we can to keep you healthy and independent.



If you receive a survey and you're not sure it's from SCAN, contact Member Services. They'll help you figure out if it's from us and safe to complete.

SHOW YOUR CARD Whenever You Receive Care

“

Often, a member thinks that the bill is being taken care of. But if the provider—the doctor, hospital or ambulance—doesn't know their patient was a SCAN member, they won't know to send us the bill.”

– Jean Diaz of SCAN Administration



Several months after being taken by an ambulance to a hospital emergency room, Sylvia was back at home and feeling better—until one day she opened the mail to find a collections notice from the ambulance company.

No one—not Sylvia or any of her family members—had thought to tell the ambulance company that she was a SCAN member and to show them her SCAN ID card. When a bill from the ambulance company first came to Sylvia's home, she ignored it, thinking that SCAN was sent a copy, too.

If you receive a bill from a provider for a service you received, call the phone number listed on the statement and confirm that they have your SCAN information. Without this information, they will continue to bill you—and we don't want that to happen.

Avoid receiving a bill in the first place by making sure to show your SCAN ID card any time you receive care from a doctor or other provider you don't see or use regularly. This goes for non-emergency care that's covered by your SCAN benefits, as well—like a visit to urgent care or another outpatient clinic.

MEDICATION QUESTIONS ANSWERED HERE



After I got one of my prescriptions refilled recently, I noticed that the pill the pharmacy gave me was made by a different drug company than the one I had before. Can the pharmacy make that change?

A: Yes, and here's why it happens: Pharmacies use distributors who generally deliver the most affordable generic medication. So, you might receive a drug made by a different manufacturer, depending on your pharmacy's inventory. Rest assured, though, that the U.S. Food and Drug Administration regulates pharmaceutical quality very carefully to make sure that your medications meet standards so that they will be safe and effective. The new medication may look different, but it should work the same as the one before. If it doesn't, let your doctor know.

I take a generic medication but it's listed as a Tier 3 drug. Aren't generics supposed to be cheaper?

A: It's true that generic medications are often less expensive than the brand-name versions. The pharmaceutical companies that make generics often can sell them for lower prices because they did not have to pay for the research and development that brought the drug to market in the first place. That said, there are some generic drugs that are almost as expensive as a brand drug; these are the generics you'll find in higher tiers on the SCAN Formulary (our list of covered drugs).

I see that the generic medication I take was made in another country. Is it safe?

A: Yes. The U.S. Food and Drug Administration has strict standards in place to ensure that your prescription medications are safe, effective and of good quality, wherever they are manufactured. Highly trained FDA staff inspect manufacturing facilities worldwide to ensure these exacting standards are met. If the FDA does discover quality issues, the affected medication is recalled and the medical community is alerted so that your pharmacy and doctor will know to switch you to a safer medication.

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)

Monday–Friday



Follow us on Facebook

www.facebook.com/scanhealthplan



Visit our web site

www.scanhealthplan.com



Member Services

1-800-559-3500; TTY: 711

8 A.M. – 8 P.M. Pacific Time (PT)

7 days a week from Oct. 1 – March 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. This information is not a complete description of benefits. Call 1-800-559-3500 (TTY: 711) for more information. Other providers and pharmacies are available in our network.



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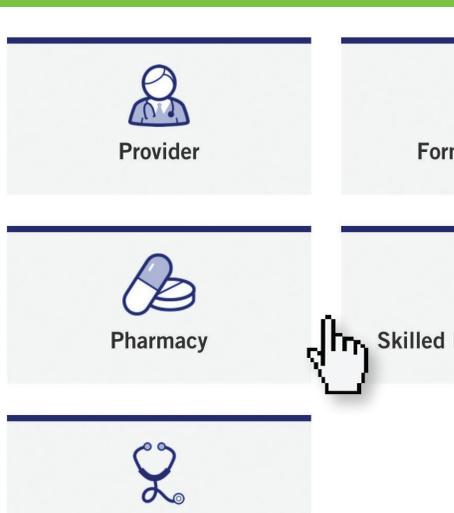
Health and wellness or prevention information

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