

Spring/Summer 2021

Healthy

communities • families • lifestyle

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A message from Fallon's President and CEO

Streamlined focus for the future



Founded in 1977, Fallon Health has grown and evolved continuously for decades. From our earliest days, we blazed new trails—providing Medicaid coverage, offering a Medicare HMO and launching a comprehensive health care program for older adults in need of nursing home level care. And we innovated with our employer-sponsored and commercial health plans, too.

Now, we're adapting again to make the most of the unique capabilities we've developed over the years. We'll be focusing on our Medicare and Medicaid offerings and working to break down barriers that keep people from getting the health care they need—people who are older, have chronic and/or complex health issues,

have low incomes or experience a combination of those issues. I believe this path forward best aligns with Fallon's mission of *making our communities healthy*.

As a result, Fallon will be discontinuing many of our commercial plans, including Direct Care, Select Care, Steward Community Care and Preferred Care. We are maintaining our Community Care plan.

This won't affect your health care coverage right away. Plans will be phased out over the next 12 months. Your coverage will end on your plan's anniversary date. I assure you that you'll be notified at least 90 days in advance, so you and your employer have plenty of time to get set up with a new health insurer.

All of us at Fallon, myself included, are grateful for having had the opportunity to provide you with care and coverage over the years—and we're committed to continuing to do so while you remain a member. We're dedicated to making the transition to your next plan as smooth as possible.

For more information, please visit fallonhealth.org/faq to get answers to the most frequently asked questions. Our Customer Service team is also able to answer questions (see page 8 for the number), or you may want to speak with your employer.

Sincerely,

A handwritten signature in blue ink that reads "Richard Burke". The signature is fluid and cursive, written in a professional style.

Richard Burke
President and CEO

Making health care more accessible

When it comes to staying healthy or improving a health condition, certain things have a clear impact—what you eat, whether you smoke, how much you exercise, what illnesses are in your family history and whether you keep up with the health screenings and immunizations your doctor recommends.

But there's even more to it than that. Where you live and the conditions you experience in life also have powerful effects—positive or negative, depending on your situation—on your health and well-being. These factors are often referred to as social determinants of health. Your experience with the following can affect how healthy you are and how well you can manage your health conditions:

- Safe housing, transportation and neighborhoods
- Racism, discrimination and violence
- Education, job opportunities and income
- Access to nutritious foods and physical activity opportunities
- Polluted air and water
- Language and literacy skills

For example, if you don't live near a grocery store that stocks healthy food and don't have transportation to get to one, how will you make nutritious, health-conscious food at home? What if you don't have a steady income to pay for

healthy food, which is often expensive? Without a healthy diet, you have a higher risk of heart disease, diabetes and obesity. On the other hand, if you have a regular income and a car, it's easier for you to access nutritious food and maintain a healthy diet to influence your health in a positive way.

At Fallon Health, we believe that your circumstances shouldn't play a role in whether you're able to stay healthy. We're taking steps wherever possible to do our part to make health care more accessible to everyone, without discrimination. We offer translated materials and interpreter services



to members who need them. Many of our plans include benefits that are designed to encourage physical activity. For example, the It Fits! program reimburses eligible members for certain exercise-related expenses. And we also prioritize our charitable giving to help those who struggle with food insecurity.

While Fallon has been supporting food assistance initiatives for many years, we're especially

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Food assistance resources

- Greater Boston Food Bank (1-617-427-5200 or gbfb.org)
- Worcester County Food Bank (1-508-842-3663 or foodbank.org)
- Food Bank of Western Massachusetts (1-413-247-9738 or foodbankwma.org)
- Merrimack Valley Food Bank (1-978-454-7272 or mvfb.org)
- Project Bread (1-800-645-8333 or projectbread.org)
- Mass 211 (211 or MASS211.org)

Making health care more accessible, cont'd from page 3

focused on programs that serve areas or populations that are more vulnerable to food insecurity because of the COVID-19 pandemic.

"While we can't alleviate all life conditions that may affect health, one of our priorities is fighting hunger. We don't want anyone to be unsure of where the next meal is coming from," said Carolyn Langer, M.D., Fallon's Chief Medical Officer.

Fallon also has programs in place to assist those who may need extra social or medical services. For example, we can help by having medications delivered by mail or by setting up telehealth counseling services. If you're dealing with acute, chronic or complex health

conditions, our team can help you make full use of the benefits and supports available to you through our Clinical Integration Care Management programs (see page 5).

If you join one of the programs, you may be referred to Fallon's Social Care Manager Aida Verrastro. She's an expert on connecting people with the support they need. Aida can help identify your most urgent needs and connect you with resources such as food, housing, clothing, transportation, heating or financial assistance. She'll also look for programs you may be eligible for based on your finances or other situations.

"When our members let us know about the circumstances they're dealing with, we do our best to help them get the most out of their health plan benefits and help them tap community resources that can help as well," Aida says.



Increased depression rates during pandemic

Rates of depression and anxiety among adults have nearly tripled since the pandemic began in 2020, according to the Center for Workplace Mental Health. Children and teens have also been experiencing depression at higher rates.

If depression is causing problems in your day-to-day life—work, school, relationships or social activities—call your primary care provider (PCP).

After an evaluation, your PCP may recommend healthy lifestyle changes, talk therapy, antidepressant medication or a combination of approaches. If you're already taking an antidepressant, you may not see improvement for 30–60 days. Continue taking it unless your doctor tells you to stop. If you have side effects, ask your doctor about changing to a different medication.



Helping children stay at a healthy weight

Even before the pandemic, American children and teens have been more sedentary, with increasing focus on video games, smartphones and social networking. Many became even less active during the COVID-19 pandemic, with the cancellation of many organized sports and other exercise opportunities.

According to the Obesity in Action Coalition, excess weight is now a factor for more than 9 million Americans ages 6–19.

You can help your child maintain a healthy weight by:

- Encouraging healthy eating
- Making it a treat to have high-fat, sugary and salty snacks
- Providing fun opportunities for physical activity
- Reducing screen time
- Helping them get enough sleep

If you have concerns about your child's weight or other health issues, contact their PCP to have an evaluation.



Get the facts: Answers to your COVID-19 vaccine questions



Q. Where can I get a COVID-19 vaccine?

A. You can find a vaccination site near you at vaxfinder.mass.gov.

Q. Will the vaccine make me sick?

A. When you get a COVID-19 vaccine, you may have mild symptoms of the illness as your immune system responds to the vaccine and builds protection against the virus. COVID-19 vaccines work by training the immune system to recognize and fight the real virus. The vaccines don't contain the virus and don't cause COVID-19.

Q. Who was the vaccine tested on?

A. COVID-19 vaccines approved for use in the U.S. were studied across racial and ethnic groups. The control and placebo groups were both randomized evenly to account for any differences in age and sex.

Q. When am I fully vaccinated?

A. According to the Centers for Disease Control and Prevention (CDC), you're fully vaccinated two weeks after receiving a second dose of a two-dose immunization series or a single dose of a one-dose vaccine.

If it's been less than two weeks since your shot, or if you still need your second dose, you're not fully protected.

Q. I'm fully vaccinated. What can I do safely now?

A. We're still learning how vaccines will affect the spread of COVID-19. Safety guidelines continue to change as health experts learn more about COVID-19—and as more of the population is vaccinated. You can find the newest and most detailed information on these websites:

- Massachusetts Department of Public Health—mass.gov/covid-19-updates-and-information
- CDC—cdc.gov/coronavirus/2019-ncov/vaccines/fully-vaccinated.html

Q. What should I do if I have COVID-19 symptoms?

A. If you have symptoms, get tested and stay away from others while waiting for the result. COVID-19 vaccines are safe and highly effective, but no vaccine is 100% effective.



Q. What is herd immunity?

A. An infectious disease won't be able to establish and spread itself when most people are immune to it. This is known as "herd immunity." It happens when a large majority of people are vaccinated.



Get help managing your health conditions

If you have acute, chronic or complex health conditions, Fallon Health's free Clinical Integration Care Management programs can help you maintain or improve your health. You decide whether to participate or not—either way, your benefits won't be affected.

To learn more about the programs, call 1-508-799-2100, ext. 78002, Monday–Friday, 8:30 a.m.–5:00 p.m. Or visit fallonhealth.org/cm.



Some fear shots more than sickness

If you dread the thought of getting a shot, you're in good company. About 20% to 30% of adults have a fear of needles, according to a 2018 University of Michigan study published in the *Journal of Advanced Nursing*.

But don't let that prevent you from getting your COVID-19 vaccination. Here are some steps you can take to manage the fear and anxiety:

- Think about the positive reasons for getting the vaccine.
- Remember that the actual discomfort from the injection is very short.
- Bring a support person, if the vaccination site allows.
- Have a snack and some water beforehand to reduce the chance of fainting. Sitting in a reclined position for the shot can also help.
- Take slow, deep breaths to stay calm.
- Tell the person giving you the vaccination about your fear. They've helped many people with the same worries and can help you, too.

If your fear is still keeping you from getting your COVID-19 vaccination or other medical care, talk with your PCP about seeking help from a behavioral health counselor.



Learn about post-mastectomy coverage

If you elect breast reconstruction after a mastectomy, Fallon provides coverage for services as determined in consultation with you and your attending physician, in accordance with the Women's Health and Cancer Rights Act (WHCRA) of 1998.

Covered services include:

- All stages of reconstruction of the breast on which the mastectomy was performed
- Surgery and reconstruction of the other breast to produce a symmetrical appearance

- Prostheses
- Treatment of physical complications from the mastectomy, including lymphedema

Your plan's usual deductibles, copays and coinsurance apply to medical and surgical benefits you receive after mastectomy. For more information, call the number on the back of your member ID card.

Fallon Health complies with all applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex.

Si usted, o alguien a quien usted está ayudando, tiene preguntas acerca de Fallon Health, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-800-868-5200.

Se você, ou alguém a quem você está ajudando, tem perguntas sobre o Fallon Health, você tem o direito de obter ajuda e informação em seu idioma e sem custos. Para falar com um intérprete, ligue para 1-800-868-5200.



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For clarification of your covered benefits, please contact Fallon Health's Customer Service Department at 1-800-868-5200 (TRS 711), or email cs@fallonhealth.org.

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Baby blues—or postpartum depression?

Many new moms experience “baby blues,” a mild depression that usually goes away within a week of childbirth. If it lasts longer than two weeks, it may be postpartum depression. Symptoms include:

- Feeling very tired
- Crying (even for no reason)
- Forgetting things
- Difficulty sleeping or sleeping too much
- Feeling sad, anxious or nervous
- Feeling angry, guilty or worthless

- Difficulty concentrating
- Losing interest in your newborn or your daily activities
- Thoughts of dying, hurting yourself or hurting your child

If you experience any of these signs, don't wait for your four- to six-week postpartum checkup with your health care provider. Contact your doctor or a mental health counselor right away. Or call Beacon Health Options at 1-888-421-8861 (TRS 711).



Get a 12-month supply of prescription birth control

Massachusetts' ACCESS Law (Advancing Contraceptive Coverage and Economic Security in our State) ensures that state residents continue to have access to affordable birth control.

Under the law, members of certain health plans can get a full 12-month supply of prescription birth control at once, after first completing a three-month trial of the prescription. This applies to Fallon Health members.

How can I get a 12-month supply of prescription birth control?

If you are a Fallon member, you'll first need to complete a three-month trial of the prescription. After you successfully complete the trial, your health care provider can write you a prescription for a 12-month supply. Then you can fill the prescription at your pharmacy and get a 12-month supply.

Questions?

If you have questions, please contact Customer Service at the phone number on the back of your member ID card or at cs@fallonhealth.org.



New and improved

Secure member website is easy to use

Manage your health insurance anytime you want with our new member portal, MyFallon. The updated MyFallon is a secure member website with convenient, easy-to-use tools that let you:

- See your copayments and/or coinsurance for common services
- Track your deductibles and out-of-pocket-maximums
- Check the status of any authorizations you need for services

We've also improved the tools that were already available to you, so you can continue to:

- Look up claims
- See benefit documents, claims statements and letters
- Download and print a copy of your ID card, or order one to be mailed to you
- Change your PCP
- Change your address
- Contact us using a secure online form

Visit myfallon.org to register or log in to your existing account.



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For more information

Contact Customer Service by calling the number on the back of your member ID card. Or call the number below.

Fallon Customer Service



1-800-868-5200 (TRS 711)

Monday, Tuesday, Thursday, Friday, 8 a.m.–6 p.m., Wednesday, 10 a.m.–6 p.m.

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