

well!

Summer 2019

Traveling this Summer?

Know what's covered!

Page 12

Should Everyone Have a Diabetes Diet?

Page 6

Are You Taking Your Medication Correctly?

Page 10

Have Fun This Summer—Word Search Puzzle!

Page 13



Q&A: Who's Who at the Doctor's Office?

Page 5



Get the answers you need.

Whether you're looking for information about medical benefits, drug coverage, choosing a doctor, or finding the right form or document, get the answers you need on our website:



Or call Customer Relations: **1-800-701-9000 (TTY: 711)**
7 days a week, 8 a.m.–8 p.m. (Apr. 1–Sept. 30: Mon.–Fri., 8 a.m.–8 p.m.)

In This Issue



Should You Have a Diabetes Diet?

Page 6



Protect Yourself Against Fraud

Page 8



Taking Medicine Correctly

Page 10

- 4 How Your Plan Helps You Stay Healthy
- 5 Q&A: Who's Who at the Doctor's Office?
- 12 You're Covered Anywhere in the World!
- 13 Have Fun This Summer—Word Search Puzzle!



Get More From Your Membership!

A secure online account on our website lets you check your claims or referrals, pay your premium, sign up to go paperless, and more! Creating a secure account only takes a few minutes.

thpmp.org/registration

Looking out for you: **How your plan helps you stay healthy**



One of the advantages of your HMO plan is care coordination—having one doctor who coordinates your care. Plus, Care Managers if you need them and a Customer Relations team who understands how your plan works.

Care coordination means your doctor looks out for you

Because you are a Tufts Medicare Preferred HMO member, your primary care physician (PCP) plays the lead role in your care. In addition to providing routine checkups, preventive care, and treatment for common illnesses, your PCP is responsible for coordinating all the care you receive. This includes referring you to a specialist for services your PCP can't provide.

Referrals help you stay healthy

The referral process helps your PCP keep track of the care you receive. If you are referred to a specialist, your PCP will make sure everyone involved with your care, including the specialist, imaging centers, hospitals, and labs are talking to each other about how to best treat you. By coordinating your care, your PCP makes sure you get the care that is right for you, helps you avoid unnecessary expenses such as duplicate tests, and can identify potential safety concerns such as harmful drug interactions.

Care Managers are available if things get complicated

Care Managers are available to help you if you have a complex condition, are hospitalized, or need additional assistance. Care Managers are nurses who can guide you through the health care system, make sure the care you receive aligns with your health goals, help you recover at home after a hospitalization, and more. As a Tufts Medicare Preferred HMO member, there is no cost for you to work with a dedicated Care Manager. For more details about working with a Care Manager, call Customer Relations.

Our Customer Relations team is here to help

If you have questions about seeing a specialist, a bill you received, or how your coverage works, your knowledgeable Customer Relations team is here to assist you.



1-800-701-9000
(TTY: 711)



Q&A:

Who's Who at the Doctor's Office?

When you make an appointment for a routine checkup or medical issue, you might see a doctor, or another highly qualified medical professional such as a nurse practitioner or physician assistant. Dr. John Wiecha, Medical Director at Tufts Health Plan Medicare Preferred answers some common questions about who's who at the doctors office.

Q: Can a nurse practitioner provide the same services as a doctor?

A: Nurse practitioners and physician assistants have advanced medical and specialty training, and are qualified to provide many of the same services as a doctor. Nurse practitioners often provide check-ups and other primary care services, whereas physician assistants are more likely to provide specialty services under the supervision of a doctor. If you have an appointment with a specialist such as a surgeon, it is quite possible your initial appointment will be with the physician assistant who works with your surgeon.

Q: If I see a nurse practitioner or physician assistant do I also need to see my doctor?

A: Nurse practitioners and physician assistants are qualified to diagnose and manage a wide scope of common medical conditions. Both provide services under the supervision of a doctor, so if your condition is complicated or requires additional review, the doctor can always be consulted by the nurse practitioner or physician assistant.

Q: Can a nurse practitioner provide a prescription?

A: Yes, nurse practitioners and physician assistants are both able to write prescriptions and answer any questions you have about your medications.



John Wiecha, M.D.

Medical Director,
Tufts Health Plan
Medicare Preferred



97% of members
stay with us year
after year!





Should everyone have a diabetes diet?

Eating a healthy diet is one of the most important ways to prevent Type 2 diabetes or keep it from getting worse.

What is a diabetes diet?

A diabetes diet is one that includes regular meal times with foods high in nutrients and low in fat and calories. Having a healthy eating plan helps you control your blood sugar, manage your weight, and reduce risk factors for conditions such as high blood pressure, and heart disease. This is true if you currently have diabetes or are just looking to eat healthy as you age. Essentially, a diabetes diet is good for everyone.

Fill your plate with healthy options

Half of your plate should be vegetables such as broccoli, green beans, carrots, and cauliflower. Stay away from “simple” grains like pasta and white rice. Choose whole grains like brown rice, quinoa, or farro. Quinoa is especially good because it’s also high in protein. Limit high-fat meats. Skinless chicken, turkey, and leaner cuts of beef and pork are healthier, delicious options. For beverages, stay away from high-sugar sodas and juices. Opt for lower fat milk or water.

How to dine out and stick to your goals

Many people overeat or make poor food decisions when they dine at restaurants. It’s ok to splurge once in a while, but be aware of your food choices. If possible, check the menu on the restaurant’s website ahead of time for nutrition information, choose items that are grilled, baked, or steamed, or plan to share your entree.

Need help creating a healthy eating plan?

Use your Weight Management benefit to get \$150 each year for programs such as Weight Watchers®, Jenny Craig®, and/or hospital based weight loss programs. For details, see your Evidence of Coverage document at thpmp.org/documents.

Your Preferred Extras can help too!

Jenny Craig®—Free 3-month program and \$120 in food savings OR save 50% off the premium programs.

DASH for Health—An online program dedicated to helping you eat better, exercise better, and lose weight. \$34.50 for a 6-month subscription.

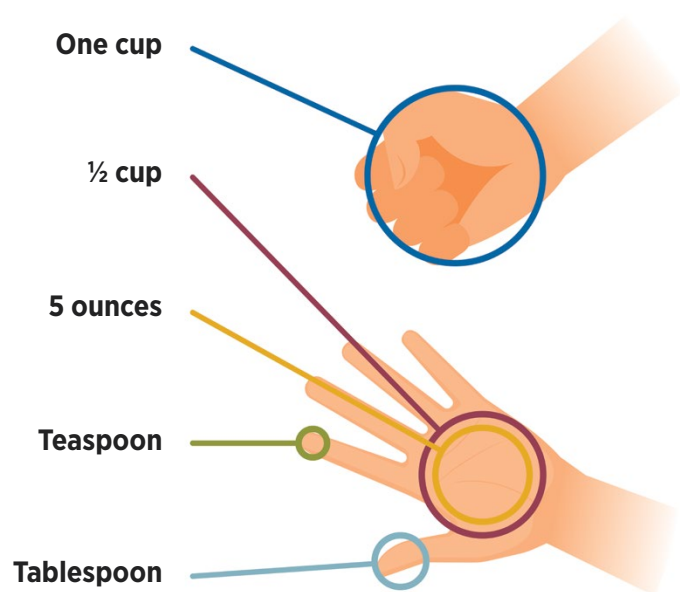
Nutritional counseling—25% off nutritional counseling with a registered dietitian to help you stay healthy through nutrition and weight management.

For details, go to thpmp.org/preferred-extras.

What is the right portion size?

It can be difficult to determine healthy portion sizes. An easy way to determine general portion sizes is to use your hand as a guide:

- **One teaspoon** is about the size of your fingertip
- **One tablespoon** is about the size of your thumb
- **One cup** is about the size of your fist
- **½ cup** is approximately a handful
- **5 ounces** (a serving size of meat) is about the size of your palm



Common Questions: Diabetes

Your Customer Relations team responds to common questions from members.

Q: Do I need a prescription for diabetic supplies?

A: Medicare covered items like test strips, glucose control solutions, and monitors have a \$0 copay, but require a prescription from your primary care physician (or physician treating your diabetes). Any drug store can fill the prescription but only OneTouch products made by Lifescan, Inc. are covered. If you wish to use another manufacturer's products, call Customer Relations at **1-800-701-9000 (TTY: 711)** and we can help you with the request process.

Q: Are shoes covered?

A: Members with severe diabetic foot disease can get one pair of custom-molded shoes once a year.

Q: Is there a copay for syringes and needles?

A: Syringes, needles, and insulin all have a copay. The copay amount depends on your plan. Prescriptions for needles, syringes, and insulin can be filled at any network pharmacy.

For details on coverage for diabetes supplies, see your Evidence of Coverage (EOC) booklet on our website at thpmp.org/documents.

Protect Yourself Against



F
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Keep your identity safe

To protect your identity, be wary of anyone who calls to ask for your Social Security Number, banking account number, Medicare or health plan number. Medicare and Tufts Health Plan will not call to ask for banking or Social Security information. If you are concerned that a call may not be legitimate, call the Tufts Health Plan Fraud Hotline at [1-877-824-7123](tel:1-877-824-7123) to inquire about the call before giving out information.

Protect your personal information online

Medicare members may be encouraged to provide personal information over the internet in exchange for “free” medical equipment, supplies (such as diabetic test strips), or medication (such as pain creams). Some online pharmacies promise discounted or free medications, but most are not safe or legal. Many of these links are designed to steal your personal information.

Know what you ordered

If you receive medical supplies that you or your doctor did not order, or more than you ordered, you might be the target of a fraud scheme. Remember to refuse or return any medical supplies you didn’t order and report any companies that send these items to you. Medicare does not sell or mail medical supplies.

Make sure you are billed correctly

When you get a bill, check to make sure everything looks correct. Make sure you received the services or items billed, and make sure the same service has not been billed more than once.



FRAUD HIGHLIGHT:

Robocalls and Identity Theft

Some members have reported receiving “robocalls” concerning their eligibility for medical equipment or treatment. The calls claim to be from “Medicare.” One member recently received the following message:

"Thanks for calling Medicare. We have tried numerous times to contact you through the mail and now by telephone regarding your eligibility for top of the line braces to alleviate your pain and increase mobility. This is your final notice. If you do not act soon, Medicare will label you ineligible for coverage. Press 1 now to speak with me or another pain specialist or press 9 to be put on the do not call list."

These calls are **not** from Medicare nor Tufts Health Plan and have nothing to do with your eligibility for coverage. Members are encouraged not to respond to these calls.

Use our Fraud Hotline to report concerns

If you have any concerns or complaints about possible fraud, you can call the Tufts Health Plan Fraud Hotline 24 hours a day, 7 days a week at **1-877-824-7123**.

The Fraud Hotline helps to answer questions, concerns, or complaints about possible health care fraud.

You can choose to give your name or remain anonymous, and reporting any concerns will not affect your right to health care coverage and services.



Fraud Hotline:

1-877-824-7123



Great tips on staying healthy!

We occasionally send emails to our members with great tips on staying healthy, using your plan, and exclusive member discounts. Call Customer Relations to provide us with your email address!

1-800-701-9000 (TTY: 711)



Up to \$400
in wellness
reimbursements!





Why is it important to take medicine correctly?

Taking medication as directed by your doctor, pharmacist, or other health care provider is called medication adherence. It's important to take medication as instructed, even if you feel fine, in order to prevent your condition from getting worse or causing additional complications. The goal of treatment is not just to make you feel better, but to keep you feeling better.

Take medication correctly—even if you feel fine

It is important to correctly take all medications that are prescribed to you, and to talk to your doctor before stopping or making any changes. Some medications have immediate effects. For example, if you stop taking medication for pain, you are likely to notice the difference. In contrast, if you miss a preventative medication, such as a blood pressure medication, you may not notice a change. But missing a series of doses can cause your condition to worsen and increase your risk for complications.

Use a pill box

There are a variety of daily, weekly, or monthly pill boxes available with morning, noon, or evening components so you can be sure you're taking your medication at the right time each day.

Make it a habit

Make taking your medication a routine by connecting it with a daily activity. For example, take your medicine each morning when you make coffee, or use an external reminder, like a phone alarm, to prompt you to take your medication.

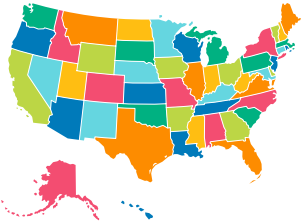
Make just one trip to the pharmacy

Did you know your pharmacy may be able to align prescriptions you fill regularly so you can pick up multiple prescriptions in a single monthly visit? A recent survey found 74% of people enrolled in a synchronization program improved their overall medication adherence. Ask your local pharmacist how you can synchronize your prescriptions!

Source: *National Community Pharmacists Association*

Medication Adherence

By The Numbers

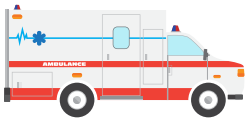


117 million

Number of Americans with a chronic health condition

50%

Percentage of Americans with a chronic condition who take their medication as directed



\$300 billion

Annual cost for emergency room visits in the U.S. due to taking medication incorrectly

over $\frac{1}{3}$

Hospital admissions due to taking medication incorrectly



Sources: Centers for Disease Control and Prevention,
New England Journal of Medicine



The **Whats** and **Hows** of a New Prescription

When you receive a new prescription, ask your doctor or pharmacist:

What

is the medication for?

What

should I expect the medication to do?

How

should I take it?

How

long should I use it for?

Communicate with your doctor if you experience side effects, as there may be alternative medications or medication combinations available.



Save up to \$180 a year on prescription drugs with mail order!

For details go to:

thpmp.org/mail-order

Traveling this summer?

You're covered anywhere in the world!



An important part of enjoying your next trip is knowing we'll be there for you in an emergency.

You're covered for emergency and urgent care anywhere in the world. You can even be outside our service area for up to six consecutive months and still be covered for emergency or urgent care. (Our service area is the state of Massachusetts except for Berkshire, Franklin, Dukes, and Nantucket Counties.) You do not need a referral from your PCP before getting emergency or urgent care.

What is the difference between an emergency and an urgent situation?

A medical emergency is when you believe your health is in serious danger. Urgently needed care is when you need medical care right away because of an illness, injury, or unexpected condition, but your health is not in serious danger.

Save your receipts

If you receive emergency or urgent care when traveling you may need to pay out of pocket. Simply save your receipts, and call Customer Relations for reimbursement details.¹ Routine care, such as a physical, is not covered outside our service area so remember to schedule routine care before or after your travel plans.

Remember your medication!

If you take any medications, make sure you have enough before leaving for a trip. In certain situations, you can request a "vacation override" for a larger supply if you need it. Just call Customer Relations at least 5 business days before leaving for your trip (at least 14 business days if filling through mail order). Be sure to have your prescription and pharmacy information handy.

What if you lose your medication?

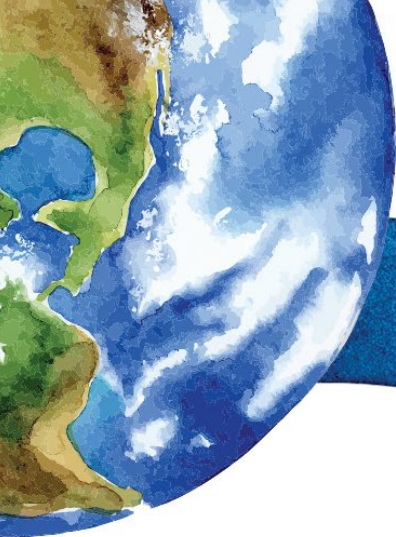
If you lose or run out of your medication when traveling, we will cover prescriptions filled at an out-of-network pharmacy if a network pharmacy is unavailable.² You can be reimbursed for our share of the cost by submitting a claim form. Just save your receipts and call Customer Relations for details.



Learn more

For more details about your travel coverage, watch this short video:

thpmp.org/travel-coverage



HAVE FUN THIS SUMMER!

R	A	S	I	G	H	T	S	E	E	I	N	G	A
U	C	S	L	R	A	V	A	C	A	T	I	O	N
S	A	A	R	E	S	E	R	V	A	T	I	O	N
O	E	G	A	G	G	U	L	G	O	O	A	P	S
G	A	T	T	O	O	L	A	N	D	M	A	R	K
R	E	N	T	A	L	C	A	R	S	S	A	E	T
P	A	S	S	P	O	R	T	R	K	E	S	U	I
S	A	F	A	R	I	E	E	S	I	U	R	C	C
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CAMERA
CRUISE
AIRLINE
HOTEL
LUGGAGE
RESERVATION
LANDMARK
RENTAL CAR
EUROPE
TOUR
VACATION
ISLAND
TICKETS
SIGHTSEEING
PASSPORT
SAFARI

¹Reimbursement applies to emergency and urgent care situations only. You may be responsible for any cost-sharing that applies. ²This applies to Tufts Medicare Preferred HMO members whose plan includes prescription drug coverage. Benefit information described in this issue is for Tufts Medicare Preferred HMO plan members. Every year, Medicare evaluates plans based on a 5-Star Rating System. Tufts Medicare Preferred HMO plans received 5 out of 5 stars for contract years 2016, 2017, 2018, and 2019. Please note: not all plan benefit information in this booklet is the same for Employer Group plans. If you receive your benefits from a current or former employer, please contact your benefits administrator or Customer Relations with any questions regarding plan benefits. Discounts and services included in the Preferred Extras program are not plan benefits and are not subject to the Medicare appeals process. Tufts Health Plan is an HMO plan with a Medicare contract. Enrollment in Tufts Health Plan depends on contract renewal. This information is not a complete description of benefits. Call 1-800-701-9000 (TTY: 711) for more information. H2256_2019_548_C



Tufts Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Tufts Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Tufts Health Plan:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact Tufts Health Plan at 1-800-701-9000 (TTY: 711).

If you believe that Tufts Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Tufts Health Plan, Attention:

Civil Rights Coordinator, Legal Dept.
705 Mount Auburn St., Watertown, MA 02472
Phone: 1-888-880-8699 ext. 48000, (TTY: 711)
Fax: 1-617-972-9048
Email: OCRCoordinator@tufts-health.com

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Tufts Health Plan Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building Washington, D.C. 20201
1-800-368-1019 (TDD: 1-800-537-7697)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

thpmp.org | 1-800-701-9000 (TTY: 711)

English: ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-800-701-9000 (TTY: 711).

Arabic: ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-800-701-9000 (رقم هاتف الصم والبكم: 711).

Chinese: 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-701-9000 (TTY: 711)。

Farsi: توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. 1-800-701-9000 (TTY: 711) فرامی باشد. با تماس بگیرید.

French: ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-701-9000 (TTY: 711).

German: ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-701-9000 (TTY: 711).

Greek: ΠΡΟΣΟΧΗ: Αν μιλάτε ελληνικά, στη διάθεσή σας βρίσκονται υπηρεσίες γλωσσικής υποστήριξης, οι οποίες παρέχονται δωρεάν. Καλέστε 1-800-701-9000 (TTY: 711).

Gujarati: સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-800-701-9000 (TTY: 711).

Haitian Creole: ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-800-701-9000 (TTY: 711).

Italian: ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-701-9000 (TTY: 711).

Japanese: 注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1-800-701-9000 (TTY: 711) まで、お電話にてご連絡ください。

Khmer (Cambodian): ប្រយ័ត្ន៖ បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសា ដោយមិនគិតល្បួល គឺអាចមានសំរាប់បំរើអ្នក។ ចូរ ទូរស័ព្ទ 1-800-701-9000 (TTY: 711)

Korean: 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-701-9000 (TTY: 711) 번으로 전화해 주십시오.

Laotian: ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທ 1-800-701-9000 (TTY: 711).

Navajo: Díí baa akó nínízin: Díí saad bee yánílt'igo Diné Bizaad, saad bee áká'ánída'áwoḍęę, t'áá jiik'eh, éí ná hóló, koji' hódíílnih 1-800-701-9000 (TTY: 711).

Polish: UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-701-9000 (TTY: 711).

Portuguese: ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-800-701-9000 (TTY: 711).

Russian: ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-701-9000 (TTY: 711).

Spanish: ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-701-9000 (TTY: 711).

Tagalog: PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-701-9000 (TTY: 711).

Vietnamese: CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-701-9000 (TTY: 711).



705 Mount Auburn Street,
Watertown, MA 02472
THPMTKG MS78

5 out of 5 Stars—Medicare’s highest rating for quality!

The only 5-Star plan in Massachusetts—and the
only Massachusetts plan ever to receive 5 out of 5
Stars from Medicare four years in a row!



Don't keep it a secret!

Tell your friends they can call today to
join the only 5-Star plan in Massachusetts!

1-800-255-7523 (TTY: 711).

- Thousands of doctors and specialists
- Plans start at \$0 a month
- Up to \$400 in wellness reimbursements
- \$150 eyeglasses reimbursement
- Prescription drug coverage
- Preventive dental coverage
- And more!