



Keeping In Touch with our Members

September 2015

 **McLaren**ADVANTAGE (HMO)

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Flu Facts

- People with the flu can spread it to others up to about 6 feet away through coughs and sneezes
- Flu viruses circulate all year long, even in the summer
- Unlike the common cold, you can be vaccinated against the flu
- The best flu prevention is to get your yearly flu shot. Second best is to wash your hands often with soap and water. If soap and water are not available, use an alcohol-based hand rub.
- Finally, avoid sick people.

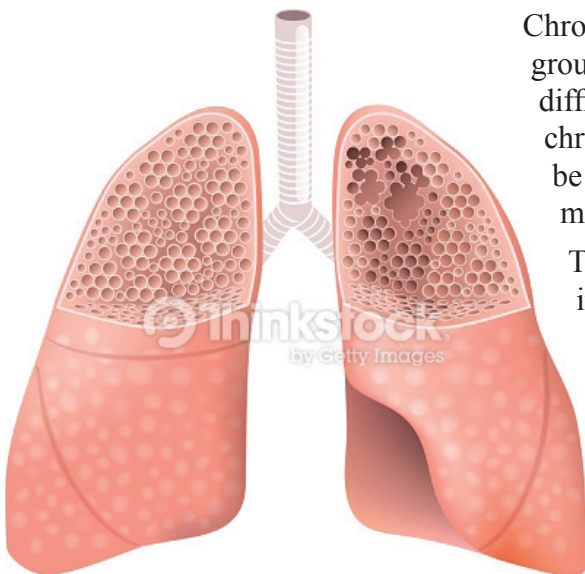
(Reference: Centers for Disease Control)



Advance Directive

Do you worry about the medical care you would get if you became too sick to make your own decisions? You have a choice, and you can make your choices known with an “Advance Directive”. An Advance Directive is a form you complete in case you become seriously ill and are unable to make decisions on your own. It lets your doctors and others know your wishes regarding medical treatment. You sign it while you are still healthy and able to make such decisions. If you haven’t thought about these issues, now is a good time to start. You may want to discuss these decisions with your family too. You can find out more information about an Advance Directive in your McLaren Health Plan Evidence of Coverage document or on our website in the Evidence of Coverage document at McLarenAdvantage.org.

Chronic Obstructive Pulmonary Disease (COPD)



Healthy lung

Emphysema

Chronic obstructive pulmonary disease (COPD) refers to a group of lung diseases that block airflow and make breathing difficult. The most common lung diseases are emphysema and chronic bronchitis. Damage to your lungs from COPD cannot be reversed, but treatment can help control symptoms and minimize further damage.

The main cause of COPD is tobacco smoking, but other irritants that can cause COPD include cigar smoke, secondhand smoke, pipe smoke, air pollution and workplace exposure to dust, smoke or fumes.

A diagnosis of COPD is not the end of the world. For all stages of disease, effective therapy is available which can control symptoms, reduce your risk of complications and exacerbations, and improve your ability to lead an active life. Discuss treatment options with your doctor. If you smoke, try to quit. (Reference: Mayo Clinic)

3 Good Questions for Good Health



Every time you talk with a doctor, nurse, or pharmacist, ask these three questions to better understand your health:

1. What is my main problem?
2. What do I need to do?
3. Why is it important for me to do this?

If you ask these questions and still don't understand, let your doctor, nurse, or pharmacist know you don't understand what you need to do. You might say, "This is new to me. Will you please explain that to me one more time?" It is also important to bring all medications with

you when you visit your doctor or pharmacist. Like many people, you may see more than one doctor. It is important that your doctor(s) know all the medications you are taking.

What is your BMI



BMI stands for Body Mass Index. BMI is a measurement that compares a person's weight and height. Though it does not measure the percentage of body fat, it helps to estimate a healthy body weight based on a person's height. It is an easy way to measure and calculate healthy body weight. BMI is the most widely used tool to identify obesity problems. Next time you visit your PCP, make sure to ask them to check your BMI.



Getting Care

Do you know what to do in an emergency?

What about after an emergency?

Your Primary Care Physician (PCP) can help answer these questions. Remember to call your Primary Care Physician before you go the emergency room or urgent care center if possible.

Urgent Care:

You need care, but it is not life threatening.

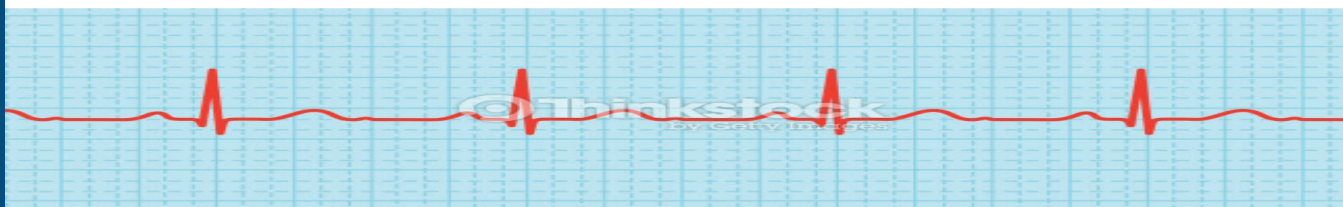
You should call you PCP when you have an earache, cold, flu, or sore throat.

Emergency:

If you have the following problems, you should go to the emergency room right away.

- » Chest pain
- » Breathing problems
- » Choking
- » Severe bleeding that won't stop

Remember to always follow up with your PCP after you go to the emergency room or an urgent care center.



What is Polypharmacy?

Polypharmacy is the use of multiple medicines. Sometimes they are given by different doctors and filled at different pharmacies. They are medicines that are used by a patient who may have one or more health problems. While polypharmacy is not always harmful, it can increase a patient's risk of drug to drug interactions and adverse drug reactions.

All medicines have possible side effects. If the number of medicines that a patient is taking increases, so does the risk of side effects from those medicines. This risk increases when you get prescriptions from multiple doctors and go to multiple pharmacies.

To lower your risk of possible side effects it may be a good idea to follow these tips:

- » Always know why you are taking a medicine
- » If your doctor adds a medicine to treat a medical problem for which you already feel you are

taking a medicine, ask the doctor why you need more than one medicine to treat this problem

- » Use only one pharmacy to get your medicine
- » If you are seeing more than one doctor to treat your medical problems, always be sure that each doctor knows ALL the medicines that you are taking.



Colorectal Awareness

Colorectal cancer is the third most common cancer in the United States and a leading cause of death from cancer. Colorectal cancer affects people in all racial and ethnic groups and is most often found in people age 50 and older. The good news? If everyone age 50 and older were screened regularly, 6 out of 10 deaths from colorectal cancer could be prevented. Talk to a doctor about getting screened for colorectal cancer starting at age 50.





Did You Know?

Discount prescription drug cards can save you money. But, some scammers use fake discount cards to steal your identity or your money. Before accepting a card, remember:

- » **Real** discount cards are **FREE** – you should never pay for one
- » **Fake** discount cards ask for money or claim to replace Medicare
- » Talk to someone you trust, like your health plan or pharmacist

If you are enrolled in Medicare Part D your prescription drugs are already covered. Call 1-800-MEDICARE with questions about your prescription drug costs and any gaps in coverage.

Do Your Part

Learn the difference between real and fake discount drug cards:

Prescription drug discount cards:

- » Are free and may come from well-known stores or healthcare companies
- » Can help Medicare Part D enrollees in a coverage gap
- » Do not claim to replace Medicare or insurance

Avoid cards that:

- » Ask for money or your Medicare number
- » Claim you will lose your Medicare or Prescription Drug coverage without a card

Remember: Never give out your Social Security, Medicare, health plan numbers or banking information to someone you don't know.



**To discuss benefits, coverage or claims payment concerns,
contact Customer Service at: (888) 327-0671**

**To report suspected fraud, call:
1-877-7SAFERX (1-877-772-3379)**



Identity Theft: Did You Know?

October 15 – December 7 is Medicare Open Enrollment. During this time, you can make changes to your Medicare health plan and prescription drug coverage. This is also a busy time for identity thieves. Identity theft of senior citizens has more than doubled in recent years, but you can protect yourself:

- » Never give out your Social Security, Medicare health plan numbers or your banking information to someone you don't know.
- » Don't be afraid to ask questions if someone asks for your personal information.
- » Be suspicious of free offers and giveaways.

Protect Yourself From Scams

Beware: this is a scam! You receive a call offering a special discount on your Medicare plan. The fraudster claims that you could save a lot but only if you act now. The caller pressures you for your Social Security number and bank information to sign you up. Do not give it out and hang up the phone!

Medicare and your health plan will never call you for this information, and Medicare guidelines forbid health plans to call you without your permission.

You can change plans any time between October 15 and December 7 – there are no early-bird discounts or limited time offers.



**For questions about Medicare or for more information, call:
1-800-MEDICARE (1-800-633-4227)**

**To report suspected fraud, call:
1-877-7SAFERX (1-877-772-3379)**



Did You Know?

Criminals may pose as Medicare or health insurers to get your personal information over the internet. It is not always easy to distinguish an important email about your benefits from an online scam. Learn what to look for:

- » Even if the email looks legitimate, watch out for email addresses that do not end in .com, .gov or .org or that do not match the address on a company's website.
- » Beware of emails with misspellings or grammatical errors.
- » Scam emails may say there is a problem with your account or ask for updated information to continue your Medicare coverage. The email asks you to click a link to enter information.

Do Your Part

Once scammers steal your personal or Medicare information, they can harm you financially and may disrupt your Medicare benefits. Follow these online safety tips to avoid becoming a victim:

- » Delete or ignore suspicious emails.
- » Do not click links or download attachments in suspicious emails. To visit your insurer or Medicare's websites, type your plan's website address or [CMS.gov](https://www.cms.gov) into the browser address bar.
- » Do not provide personal or financial information an email asks for. Health insurers and Medicare never ask for your username, password, Social Security Number, Medicare number or banking information by email.
- » Update your anti-virus software regularly, and set up filters for junk or spam email.
- » When in doubt, call your insurance provider using the number on the back of your card or 1-800-MEDICARE.



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Case Management

At McLaren Advantage, we know that navigating through the health care system can sometimes be difficult. We're here to help. We offer Registered Nurse Case Managers who are specially trained to assist our members in getting the care they need. Our Case Managers will work with you to:

- Evaluate your health care needs
- Develop a plan of care for you
- Be available to answer questions regarding your health
- Assist you with care transitions between health care settings, such as from the hospital back to your home

Any information you share with your Case Manager is confidential to protect your privacy. Call us today!

To discuss benefits, coverage, or claims payment concerns, contact Customer Service at (888) 327-0671.



Diabetes and You

Do you have Diabetes? Almost 30% of our McLaren Advantage members do. There are many things you can do to prevent complications. Use the chart below to help you to know what screenings to get and how often to have them. Your doctor will order the screening tests for you and tell you more about how to keep your diabetes under control.

Diabetes Screening	How Often to get it
Dilated eye exam	Every year
Urine test to check for kidney changes	Every year
Blood pressure check & foot exam	At each doctor visit
Blood test (called a HbA1C) to tell you how well your blood sugar has been controlled	At least twice per year

Medication Safety

Every time you go to the doctor you should bring a list of the medications you are taking. This list should include prescription medications, over-the-counter medicines, and vitamins.

Here are some additional drug safety tips:

- » Always remember to keep medications in their original containers
- » Never take another person's medication
- » Make sure your PCP knows about any of your medication allergies
- » Store medications where children can't see or reach them
- » If you are unsure why you are taking medication or how often you should take it, ask your doctor



Medication Compliance

Have you ever found it difficult to take a prescription medicine the way it has been prescribed?

Have you ever stopped a prescription medicine without telling your doctor?

If you answered "Yes" to either of these two questions, you are not alone. Many people forget to take some of their doses. Others do not take the medicine correctly. Both of these things can cause the medicine not to work effectively. Some people decide on their own to stop taking a medicine and do not tell their doctors.

Here are some easy tips you can take to manage your medicines safely:

- » Read all the information about your medication before you take it. Ask your doctor if you do not understand



- » Always keep enough of your medication on hand; get refills before you run out of your medication
- » Develop a schedule to take your medicines on time
- » Remind yourself with notes, checklists, diaries, and other self reminders
- » Have a supportive network - let your family and friends help you

Chronic Care Improvement Program (CCIP) and Quality Improvement Program (QIP) in the Million Hearts Campaign

McLaren Advantage has joined with the Federal Government to support the “Million Hearts” campaign to prevent one million heart attacks and strokes by the year 2017. At McLaren, we have developed two programs to help prevent heart attacks and strokes for our members.

The first program is called the Chronic Care Improvement Program (CCIP) for our Medicare Advantage members with cardiovascular

disease, and the other is the Quality Improvement Program (QIP) for our members with hypertension (high blood pressure). If you qualify, we will be sending you informational mailings every 6 months and may call you to make sure you received the mailing. Please call us with any questions at (888) 327-0671 and ask for Case Management.



*Thank you
for choosing
McLaren Advantage*

To discuss benefits, coverage or claims payment concerns,
contact Customer Service at: (888) 327-0671
for TTY call 711



Fraud, Waste and Abuse

McLaren Advantage works hard to prevent fraud, waste and abuse. We follow state and federal laws about fraud, waste and abuse.

Examples of fraud, waste and abuse by a member include:

- » Changing a prescription
- » Changing medical records
- » Changing referral forms
- » Letting someone else use their healthcare ID card to get health care benefits
- » Resale of prescriptions

Examples of fraud, waste and abuse by a doctor include:

- » Falsifying his/her credentials
- » Billing for care not given
- » Billing more than once for the same service
- » Performing services that are not needed
- » Not ordering services that are medically necessary
- » Prescribing medicine that is not needed

To report a possible violation, call the McLaren Health Plan Compliance Hotline at (866) 866-2135 (you do not have to give your name). *You may also write to us at (you do not have to give your name):*

McLaren Health Plan
Attention: Compliance Officer
G-3245 Beecher Road
Flint, MI 48532

Or by writing to the State of Michigan (you do not have to give your name):

Office of Inspector General
P.O. Box 30479
Lansing, MI 48909

Or you may call: (855) MI-FRAUD (643-7283)

Or reporting to Medicare by calling the OIG Hotline at 800-HHS-TIPS (477-8477) or by writing to:

Office of Inspector General
US Dept of Health and Human Services
ATTN: Hotline
PO Box 23489
Washington, DC 20026

or online at: oig.hhs.gov/report-fraud.

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