

CAREMORE CHRONICLES

Winter • 2013



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our **VIPs**

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CAREMORE

It's what we do.™

Los Angeles & Orange County

www.CareMore.com

A Message From the President



Happy Holidays,

I'm writing this right in the middle of the Holiday Season. It's a time when I like to reflect on what brings me happiness — and what I'm grateful for. As I think of you wonderful CareMore members, I wanted to share some reflections on gratitude. ...

For starters, I am grateful to have such meaningful work. Each morning I wake up thinking about you and how we can do our job better for you. And I work with such dedicated, exceptional professionals — some CareMore staff actually volunteered to reduce their salaries to save some of your benefits. How can I not be thankful for a team like that?

I love to hear that you are grateful for CareMore through your cards and letters. I was warmed by a sticker on a YMCA bulletin board. Members of the Y were encouraged to post something they're grateful for, and a friend noticed one of the items was "CareMore." In this edition of *Chronicles* there is a survey that allows you to rate our performance. Take a minute and give us your feedback so we'll know how we can improve. When it comes to a list of "things you are grateful for," we want to make sure that we continually improve CareMore so we make your list.

A *Time* article I read focused on the various factors that make us happy. After interviewing thousands of people, the researchers found only two variables consistently correlated with happiness: strong connections with family and a thankful disposition. Wow! Not money, possessions, or career ... family and thankfulness.

As we make resolutions, we would all be served to start by counting what we are grateful for. Then, this New Year, we can know that the coming year will be all the happier.

Wishing you warm greetings of the season.

A handwritten signature in blue ink that reads "Leeba Lessin".

Leeba Lessin

CAREMORE
It's what we do.™





Meet Your **General Manager**

CareMore general managers don't just work in the office — they also come out to meet and get to know our members at local Care Centers. If you haven't met your General Manager yet, here's your chance!



Conrad Villafuerte

*Vice President and
General Manager*

*CareMore Health Plan,
Southern California*

I originally joined CareMore five and a half years ago as its Vice President of Finance. I have also worked with various major California health insurance carriers for the past 20 years. I enjoy working with a company like CareMore, knowing that its plans provide members with the

benefits and quality care that they require. I can especially relate to the process of navigating through today's health care system having helped my own parents select their health plans. Through this firsthand experience, I remain especially dedicated to ensuring that our members have the support they need to make the most out of their health care experience.

I currently reside in Fountain Valley, California, with my wife of 15 years and three children.

I try to remain active in coaching youth sports and serving on the board of my local American Youth Soccer Organization.

Members are our **VIPs**

To make sure our members get started off right after choosing CareMore (HMO and HMO SNP), we now invite them to a CareMore VIP Club event. These meetings introduce you to the vast services that CareMore provides.

Devoted to improving physical, social and mental wellness.

The VIP Club event also introduces members to our Care Centers, which provide medical programs and wellness resources like these:

- Physician and Nurse Practitioner Support
- Wound Care
- Physical Therapy
- Cardiac and Pulmonary Rehab
- Nutritional Training Sessions
- Educational Classes on Disease Management
- Remote Monitoring
- Health Screenings

Learn about the CareMore team approach, and how we all work together to keep every member in top health.

Find the
Snowflake
Search

Keep a look out!

We've hidden **16** "Snowflake" icons throughout this issue. Can you find them all?





A Healthy Start™ to Your **Healthy Journey**

Being on Medicare means that, for you, there's a new beginning every year. Whether you are new to CareMore this year, or even if you're a longtime member, January 1 brings with it a new season of Medicare coverage. With a fresh start to the year, it's also time to get a fresh start in your own wellness journey by scheduling your Healthy Start™ or Healthy Journey appointment at one of our CareMore Care Centers.

What's Healthy Start™?

If you're a new member, we encourage you to schedule a Healthy Start™ appointment at the beginning of your membership. This appointment assesses your current health state by reviewing medications, screening for chronic health conditions, and identifying your concerns and questions. This personalized, comprehensive medical assessment provides us with important information about your overall wellness. If you're ever hospitalized, doctors use this assessment to get to know your needs.

Vital information for your primary care physician

Your primary care physician also reviews your Healthy Start™ assessment. Then, a Care Plan is created. Your Care Plan provides information from your Healthy Start™ visit, along with educational tips and reminders for your health. With this plan in mind, your CareMore care team can make specific recommendations that are tailored to you — and provide referrals for other CareMore programs and services.

Personal care close to home

CareMore Care Centers provide the health care you need, closer to home. If you have an uncontrolled health condition — such as diabetes, hypertension, or heart failure — you may qualify for services provided by our Care Centers. Specialized care teams here can help you improve your health and prevent future complications.

Get serious about your Healthy Journey

In addition to the Healthy Start™ appointment, many of our members receive a yearly checkup as well, called Healthy Journey. These annual appointments can make a big difference to your health. We've heard numerous stories from our CareMore members about surprises they've received from their Healthy Start™ and Healthy Journey assessments. There's Michael, who had his first assessment as a new member. He went in with no symptoms or reason to think anything was wrong. But his tests revealed high blood-glucose levels, so his doctor investigated further. In the same day, Michael learned he had diabetes. This early diagnosis, discovered through his Healthy Start™ appointment, allowed Michael to get the early care he needed to prevent complications.

Michael isn't the only one with a story of why these preventive, routine appointments can be so beneficial. So don't wait! Schedule your Healthy Start™ or Healthy Journey appointment today! It's the best way to start your new year.

For any questions, call Member Services at 1-800-499-2793.



Managing High Cholesterol

By: Bonnie Lee, PharmD.

High cholesterol usually has no symptoms until significant damage has occurred. Left untreated, high cholesterol can contribute to plaque buildup in arteries — and when plaque builds over time, blood has a hard time getting to your heart. This can increase your risk of stroke, heart attack, and other heart complications. Approximately 80% of people who have had a heart attack had high cholesterol.

What should my cholesterol numbers be?

LDL Cholesterol Levels	What It Means
Less than 100	Optimal
100-129	Near optimal
130-159	Borderline high
160-189	High
190 and above	Very high

Source: NHLBI, ATP III Guidelines

Ask your doctor or pharmacist about your target LDL goal if you have heart disease or other risk factors as your numbers may differ.

Should you be on a statin?

What many people may not realize is that health factors beyond diet, such as diabetes, high blood pressure, family history of early heart disease, age, obesity, or smoking can also contribute to plaque buildup in arteries. So if you have high cholesterol in addition to any of these other health factors, you could have an increased risk of plaque buildup in your arteries.

How can statins help with high cholesterol?

Doctors prescribe statins when diet and exercise are not enough to get cholesterol to

goal. By limiting cholesterol production, statins work to reduce levels of "bad" cholesterol (low-density lipoprotein, or LDL) and triglycerides in the blood, while increasing levels of "good" cholesterol (high-density lipoprotein, or HDL).

How do statins work?

Statins help lower LDL (bad) cholesterol up to 55% and increase HDL (good) cholesterol up to 15%. Statins also slow plaque buildup in arteries.

How should I take it?

Take your statin exactly as prescribed by your doctor. Depending on the type of statin, you may need to take it with your evening meal or at bedtime. To get the greatest benefit from a cholesterol medication, you should still follow a diet that is low in saturated fats and cholesterol, and you should exercise regularly. Avoid drinking alcohol. It can raise triglyceride levels and may increase your risk of liver damage. Grapefruit and grapefruit juice may interact with statins, and lead to incorrect amounts of drug in the body. One of the most important things you can do to help manage high cholesterol is to take your cholesterol medication every day.

References:

<http://www.uptodate.com> Statins: Actions, side effects, and administration

<http://www.nps.org>

<http://lipitor.com>

<http://www.mayoclinic> High Cholesterol



We offer lots of ways to improve your health

Nifty after Fifty

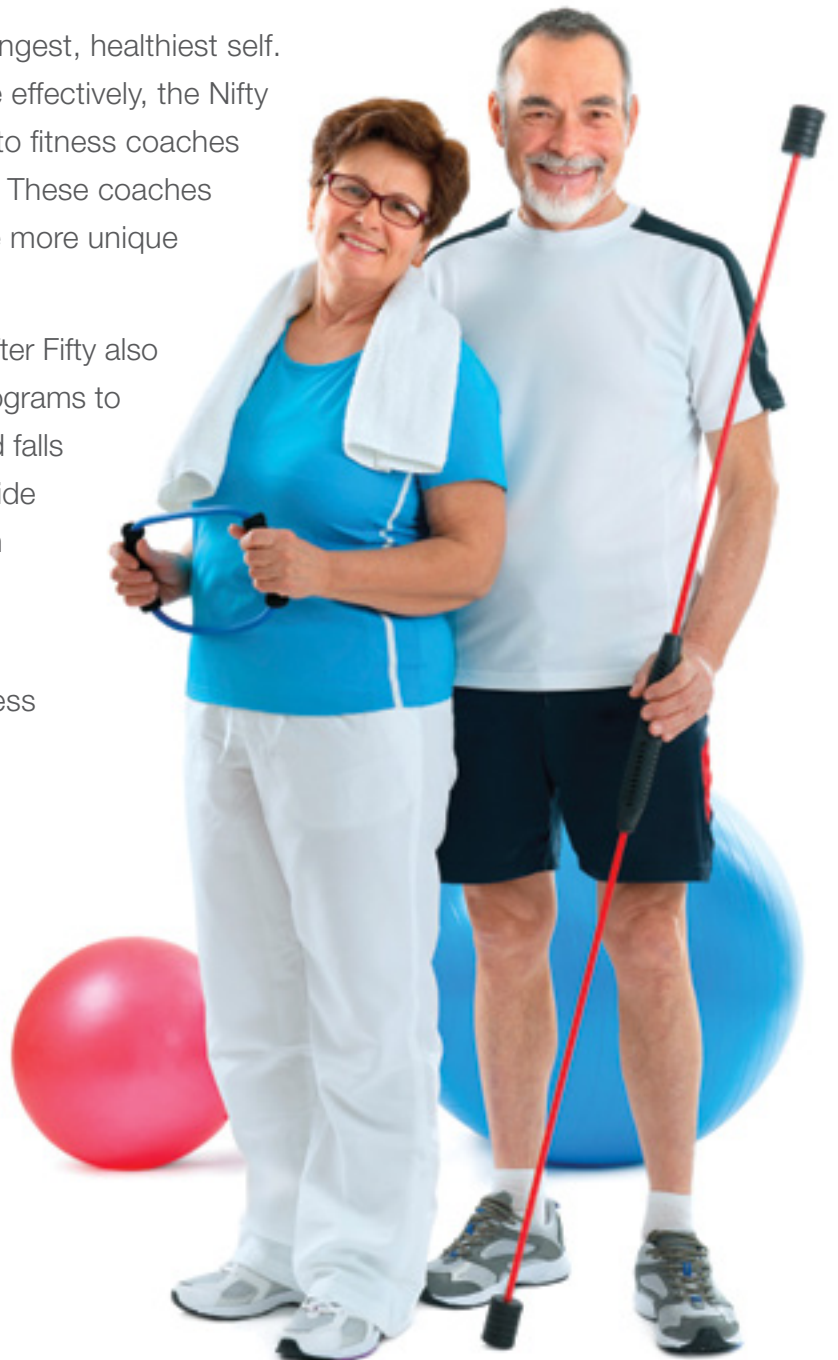
At CareMore, we feel lucky to have you. So we've created a benefit that reaches many of our Medicare Advantage plan members. Nifty after Fifty is a fitness program designed for our members over the age of 50 to build muscle and protect joint strength. Created by a doctor and with the needs of those who are 50+ in mind, Nifty after Fifty's exercise program is specially designed to improve balance, endurance, and overall health.

CareMore wants you to be your strongest, healthiest self. And to meet these needs even more effectively, the Nifty after Fifty program provides access to fitness coaches who can work with you one-on-one! These coaches can make your daily exercise routine more unique and fitting for your needs.

In addition to physical fitness, Nifty after Fifty also supports overall health. There are programs to help guide nutritional decisions, avoid falls and prevent disease. They even provide a physical therapist who can work on existing conditions.

Don't hesitate to take advantage of this opportunity to improve your fitness and health. To find a location near you, just call Member Services at 1-800-499-2793.

Nifty after Fifty is not a covered program for CareMore Touch plans and may not be available in all areas.



The CareMore **How To Guide:** helping you help yourself

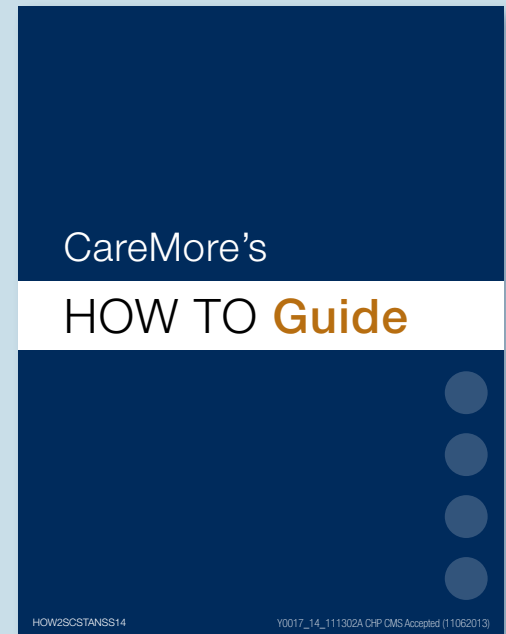
CareMore's *How To Guide* is a quick reference to help you make the most of your membership. Divided into eight sections, we make it easier for you to find what you need.

- **Membership:** understand how your Medicare works now that you are a CareMore member.
- **CareMore Care Centers:** learn how our centers work, and why you might want to make a visit.
- **Health Services:** discover the full range of your benefits.
- **Other Benefits of Membership:** information about Caring Extras and transportation benefits.
- **Medication & Supplies:** learn about our pharmacy system and how to get the supplies you need.
- **Plan Documents:** instructions on how to access the paperwork you need.
- **Where to Call:** contains a thorough phone list, as well as a CareMore Care Center directory.
- **Additional Information:** providing details on Nifty after Fifty, Fraud, Waste & Abuse, and more.

At the end of the guide, we've included a few pages where you can take notes — to keep any information you add handy.

Every CareMore member receives a *How To Guide* as part of their new member Welcome Kit. If you'd like a current copy, just give Member Services a call.

As always, if you have any questions about your benefits or coverage, please check your Evidence of Coverage (EOC) or call Member Services at 1-800-499-2793.



Members **In Action**



We love our members! At CareMore, we like to recognize and highlight their healthy lifestyles and community involvement. Take a look at what one of our wonderful members has been up to, and learn how they stay involved — and healthy — with CareMore.

Duane Schuknecht has been a CareMore member since 2007 and is currently a patient at the Anaheim CareMore Care Center. He has been a diabetic for 20 years and has done well caring for this illness with several varieties of insulin and oral medication. Duane



Duane Schuknecht

recently took a more dedicated approach to his diabetes with a very strict diet and

some exercise. Over the past three months he has lost weight, feels great, and is now only taking one diabetic medication. Duane is a true inspiration to others and he is the type of person we need cheering on other diabetics who do not believe results like this can be achieved. It

does take effort, but Duane has proved that hard work is worth it in the long run.

CareMore **Acrostics**

Here's a brain exercise to try out: an acrostic poem. This CareMore challenge asks you to use the letters in "CAREMORE" to create your own acrostic — a poem where each letter running vertically spells a new word. To the right is a sample of an acrostic our team put together that hangs on the walls in our offices.

Now it's your turn. See if you can come up with a clever poem that describes CareMore to you. We'll select one entry to publish in the next issue of Chronicles!

Fill out the entry form on the back of the survey to the right. →

- C:** Championing Change
- A:** Astonishing Commitment
- R:** Relentlessly Resourceful
- E:** Exceeding Expectations
- M:** Members First
- O:** Outstanding Service
- R:** Results-Oriented
- E:** Embodying Excellence



CareMore Member Survey

One of the things we appreciate most about our members is the close connection we have with them. We truly value the feedback we receive from you and also enjoy interacting with the many members who attend and volunteer at our events in your communities. If you'd like to be more involved in what CareMore is doing, by providing feedback and/or signing up to volunteer with us, please take a minute to fill out the survey below and send it back to us. We'd love to hear from you. Thanks in advance!

Last year, when asked to rate their health care, CareMore members gave us an average of 8.4* on a scale of 0 – 10, with 10 being the best.

- How are we doing this year? Using any number from 0 to 10, where 0 is the lowest quality possible and 10 is the highest quality possible, please rate the overall quality of the health care you received in the last few months.

0 1 2 3 4 5 6 7 8 9 10

- Would you be willing to share a story about your experience with CareMore or that we could publish in a future issue of the newsletter? Yes No
- Are you interested in volunteering at a local CareMore Care Center or at a community event? Yes No
- What information or subjects would you like to see covered in the newsletter?

- May we contact you to follow up on any of these questions? Yes No

If yes, what is the best way to reach you:

Name: _____

Phone: _____

Email: _____

Address: _____

City: _____ State: _____ ZIP: _____

- Are you interested in receiving information about CareMore electronically via email? Yes No

If yes, please include your email address:

Email: _____

* Average score of 8.4 is the CareMore Health Systems weighted average. California, Arizona and Nevada each received scores of 8.4, 8.3, and 8.4, respectively.

When you've completed the survey, cut it out along the provided line. Fold the survey, following the fold arrows and dotted lines. Then tape it closed and drop it off in your mailbox.

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CAREMORE
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CERRITOS, CA 90703

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To submit your **acrostic**, complete the form below, cut it out along the provided line. Fold the acrostic, following the fold arrows and dotted lines. Then tape it closed and drop it off in your mailbox.

Name: _____
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CareMore Behind the Scenes: **Did You Know?**

Four Ways That CareMore Coordinates Care For You

Coordinating your care and communicating with your personal doctor are high priorities at CareMore. We'd like to describe a few ways CareMore is acting on your behalf and working with your doctors:

- 1. Did you know** that it all starts with your Healthy Start™ visit at the CareMore Care Center? Visit summaries from your Healthy Start™ appointment are faxed to your doctor. This communication allows your doctor to have a good baseline on your health.
- 2. Did you know** that your doctor and specialists have access to your medical information by using CareMore's Provider Portal, a Web-based system?
 - This Web-based system is a central place for organizing your medical information.
 - Your doctors are encouraged to use the Web-based system to process referral requests the same day as your appointment.

- Your preventive screenings (like glaucoma screenings, mammograms, etc.) are listed in the Web-based system, as reminders to your doctors to order these tests and procedures.

- 3. Did you know** that the information below is also available to your doctors on Patient Quick View, another of CareMore's Web-based systems?

- Office visits
- Lab results
- Prescription medication details

- 4. Did you know** that CareMore's employed doctors ("Extensivists") will see you at in-network hospitals? Our Extensivists and their nurse care managers go out of their way to communicate with your doctor about your hospital stay.

CareMore places a lot of emphasis on care coordination and doctor communication. These are just a few ways that CareMore and your doctors work together on your behalf. Coordinated Care — It's what we do.

Do You have Medicare and Medicaid?

Our biggest goal at CareMore is to keep you healthy and to help you understand all the services that are available to you. If you have both Medicare and Medicaid (also known as being dual-eligible), you might wonder what is covered under both of these programs. Your CareMore plan provides all of your Medicare covered services which includes hospital care, doctor services, and medications. CareMore members have full access to our Care Centers which has specific programs and services that can assist with your health care needs.

Medicaid is different from original Medicare. Medicaid is a State-governed program and you are eligible to enroll in this program based on need, not age. People who qualify for both Medicare and Medicaid ("full dual-eligible") receive the following coverage:

- Medicaid pays your Part B premium
- Medicaid pays all of your copayments for Medicare Part A and Part B services
- Long-term services and supports
- Prescription drugs, durable medical equipment and supplies not covered by Medicare.

You may be wondering how Medicaid works together with your CareMore plan. Know this, having Medicaid will not cause you to lose your CareMore membership. In fact, we'll work with you to understand all the programs and services you have to help you feel your best.

Remember, CareMore is here for you. We have the tools and information necessary to help you coordinate your healthcare needs. Please call Member Services at 1-800-499-2793.

Each state may have a specific name that references their Medicaid program specifically. For example, in California, the Medicaid program is referred as the "MediCal Program".



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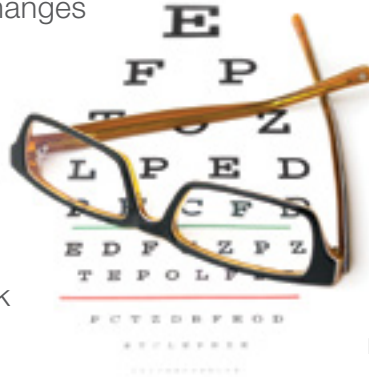
Solution to the puzzle in the previous issue of Chronicles.



Your Vision Benefits



In 2014 there have been a few changes to CareMore's vision benefits. One nice enhancement is that you no longer need a referral from your primary care physician — this year you can actually self-refer to an in-network vision provider. We also want to



remind you that our supplemental eyewear lens benefit allows you to get replacement frames every two years. So if you are a little behind on your vision health, this is the year to make your appointment, have your vision exam and get your replacement glasses.

Vision Benefit

Benefit Limitations/Frequency

Routine Eye Exam – Every Year	\$0 Copay
Hardware Allowances – Every 2 Years	\$100
For Eyeglass Lens – Every 2 Years	\$20 Copay
Cataract Hardware Allowance Per Eye <i>After each cataract surgery that includes insertion of an intraocular lens.</i>	\$250

Current Provider (2013)

UniView Vision

New Provider (2014)

UniView Vision

Changes effective 01/01/2014

1. Moving to a narrow provider network – UniView Vision Insight Provider network.
2. Supplemental eyewear lens benefit changing to every 2 years.

Customer Service

Member Services at 1-800-499-2793, TDD/TTY: 711. 8 a.m. – 8 p.m., 7 days a week (October 1 through February 14, except Thanksgiving and Christmas) and Monday through Friday (except holidays) from February 15 through September 30.

Online Provider Directory

To access UniView's online provider directory log onto CareMore.com and select "Locate Services" at the top of the page. CareMore members will be asked to register prior to beginning their provider search.

StartSmart Plus and SilverSneakers®

At CareMore, we care about your total health. StartSmart Plus plan is designed to make your life easier — and includes a SilverSneakers membership to keep your life healthier.* We want you to feel cared for while in the doctor’s office, and outside of it. With StartSmart Plus, an HMO plan, your Part B premium is reduced! This basic, introductory plan helps you save money and still get the benefits you need.

SilverSneakers, an exercise program, gives you access to gyms and fitness classes, as well as at-home kits (also known as a Steps

kit) — so you can exercise whether you're at home or on the go. In addition, an online program gives you the opportunity to track your progress as your fitness and health improve through exercise.

To find fitness locations, call SilverSneakers Customer Service at 1-888-423-4632 (TTY: 711), Monday through Friday, 8 a.m. to 8 p.m. EST. Or visit [silversneakers.com](https://www.silversneakers.com) for more information.

**SilverSneakers is not available in all areas or with all plans.*

Understanding Health Care Language – A Member’s Glossary



In the last issue of the CareMore Chronicles we included an article on “Plain Talk” to help members be better prepared for conversations with their doctors. Taking this a step further, we realize you may see a lot of acronyms or unfamiliar terms in the various materials you receive from us, so we’re providing a glossary of some of the more frequently used terms to help keep it simple for you and will add more terms each issue. Of course, if you ever have questions about your coverage or other services, don’t hesitate to call Member Services at 1-800-499-2793.

Care Coordination: Combination of Care Centers, online portals, and CareMore doctors that work together

CCC: CareMore Care Center

CMS: Centers for Medicare & Medicaid Services

EOC: Evidence of Coverage

Extensivists: CareMore-employed doctors

LIS: Low-Income Subsidy

Patient Quick View: Where your doctor can see your lab results, prescription drug details, and office visits online.

PCP: Primary Care Physician

Provider Portal: Online system that organizes patient info for your doctors

SB: Summary of Benefits



Medicare fraud has always been an area of concern for health plans like CareMore and for the Centers of Medicare & Medicaid Services (CMS). Nowadays as the government strives to make health care more affordable, the attention on fraud, waste and abuse is greater than ever. CareMore is committed to doing everything we can to keep your health care costs as low as possible while still providing you with the services and care you need to stay at your healthiest. We keep our belts tight internally in order to be the best steward of your Medicare dollars, knowing that every penny adds up.

Reducing Medicare fraud is one step toward making sure your grandchildren will have Medicare when they need it. You can do your part by being on the lookout for fraudulent schemes. Here are a few steps you can follow:

Identity Theft

Identity theft occurs when someone obtains your personal information and uses it to bill for medical supplies and services.

Protect yourself from identity theft by keeping your Medicare identification (ID) number safe.

Neither Medicare or CareMore will call you to confirm your Medicare ID or Member ID number.

Never give out your Social Security number, Medicare ID or health plan ID number to anyone you don't know.

Home Health Services Fraud

Watch out for home health schemes by reviewing your Medicare Summary Notices. Make sure you are only billed for the actual number and correct type of visits you have received.

Make sure your home health services have been authorized by your doctor.

Medical Transportation Services

Be aware that some ambulance companies are inappropriately billing Medicare billions of dollars each year.

Basic Life Support (BLS) includes oxygen, cardiac monitoring and more. If you are charged for BLS but did not receive these services, report it.

Mail-Order Medical Supplies

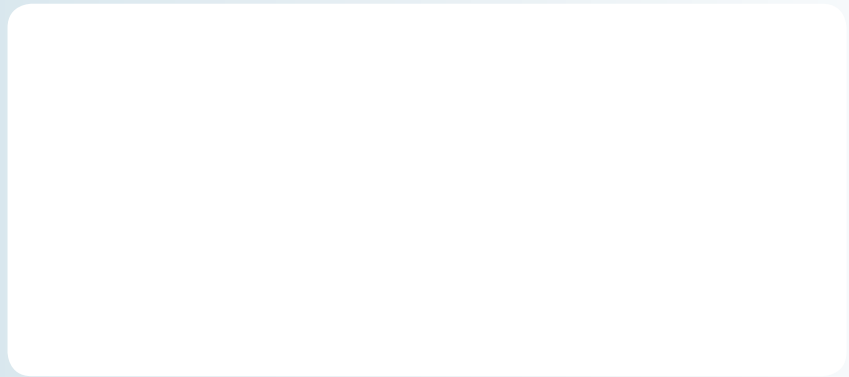
Medicare does not sell or mail medical supplies. If you receive medical supplies that you or your doctor did not order, you could be the target of a fraud scheme.

Refuse medical supplies you did not order.

Return unordered medical supplies that are shipped to your home.

Report any companies that send you these items.

If you see potential fraud, waste, or abuse, please call our toll-free Medicare Fraud Hotline immediately at 1-866-847-8247, 24 hours a day, seven days a week. TTY users may call 711.



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