

HOUSE CALL

KelseyCare Advantage

October 2019

NEW ID CARDS FOR 2020!

Be on the lookout for your new 2020 KelseyCare Advantage ID card! ID cards will be sent out in December before the new plan year takes effect. If you have not received a card by early January, please call Member Services at (713) 442-CARE (2273) or toll-free at (866)535-8343. Your personal KelseyCare Advantage member ID number **is not changing**.

WHAT IS DIFFERENT ABOUT THE NEW CARDS?

- Copay amounts have been changed to reflect the 2020 benefits
- The back of the card layout makes it easier to read

WHAT DO I DO WITH MY OLD KELSEYCARE ADVANTAGE ID CARD?

- Cut it up and throw it away!

As always, keep your red, white and blue Medicare card in a safe place in case you need it for later.

KelseyCare Advantage
Medicare Advantage Plan

Rx
HMO

Name
JOHN Q 002//

ID Number - 123450000

Issuer (80840) 9210567898
Policy # H0332

RxBin: 015789
RxPCN: 05900000
RXID: 123450000

MedicareRx
Prescription Drug Coverage

PCP \$0, Specialist \$35
ER \$120, Urgent Care \$25

H0332 <002>_RXID20

Member Services: 1-866-535-8343
1-866-302-9336 TTY/TDD

Prescription Benefit provided by
Optum RX: 1-866-589-5222

VSP Member Services:
1-800-877-7195

UBH Mental Health: 1-800-817-4808

UM/Medical Authorization:
1-888-684-5283

Submit Medical Claims to:
P.O. Box 841649
Pearland, TX 77584

Submit Mental Health &
Substance Abuse Claims to:
UBH
P.O. Box 30757
Salt Lake City, UT 84130-0757

www.kelseycareadvantage.com

HEALTHY EATING AT THE HOLIDAYS

The holidays are fast approaching. For most of us, that time of year brings the dread of overeating with all the tempting goodies on display in grocery stores and all the parties and celebrations with trays of high fat, high carb and high calorie foods that we know we should avoid. Fortunately, following just a few basic tips can help you avoid holiday weight gain while still enjoying friends, family and festivities.

DON'T SKIP MEALS.

Do not save your appetite for a big holiday party or feast. Skipping meals during the day may lead to overeating. It is especially important to eat breakfast, as research shows that those who have a morning meal tend to consume fewer calories throughout the day. Include lots of fiber by eating fruits, vegetables and whole grains. Fiber-rich foods are high in volume and will satisfy hunger, but are lower in calories.

EAT SMALL PORTIONS.

Holiday meals tend to be large, buffet-style and include more than one helping. While one might not eat an entire cake, a common mistake is eating large portions of foods that are perceived as healthy. It's important to include nutrient-rich foods in your diet, but also remember that these foods have calories as well and should be eaten in moderation. Using this approach at the holiday dinner table will allow you to maintain a healthy eating plan, AND one that can include dessert.

THINK ABOUT YOUR PLATE.

There are many strategies to help

you avoid overeating. Using a smaller plate, for example, lets you take less food and encourages proper portion sizes. Also, start by filling your plate with vegetables and salad before going to the entrees and desserts. Eating a salad before your meal can help you eat fewer calories overall. Eat slowly and savor every bite, and before you go back for seconds, wait 10 minutes to see if you really are still hungry.

AVOID ALCOHOL ON AN EMPTY STOMACH.

Alcohol increases your appetite and lowers your ability to control what you eat.

KEEP MOVING.

After dinner, get some physical activity. This is a great time to go for a walk and catch up with family members, or play catch or a game of basketball with the grandkids.

TALK TO A REGISTERED DIETITIAN/NUTRITIONIST.

Need help figuring out how to politely refuse your cousin's push to fill your plate again? How about ways to stick with your personal lifestyle goals? For more information on eating well, contact a registered dietitian nutritionist.

PAY ATTENTION TO WHAT REALLY MATTERS.

And finally, although food is an integral part of the holidays, set your focus on family and friends, laughter and cheer. If balance and moderation are your usual guides, it's perfectly fine to indulge once in a while.



CONQUERING THE HOLIDAY BLUES

For most people, the holiday season is a time for celebration, parties and gatherings among family and friends. But for many others, it is the most emotionally challenging time of the year. Stress and anxiety can build throughout November and December, causing even those who typically are content most of the year to experience isolation, sadness and a lack of fulfillment. This is often referred to as the “holiday blues.”

According to the Kelsey-Seybold Chief of Family Medicine Patrick Carter, M.D., M.B.A., F.A.A.F.P., the leading causes for suffering depression, or feeling “blue,” may include fatigue from increased holiday activity, financial worries and family tensions.

Dr. Carter notes that setting unrealistic expectations for oneself increases the likelihood of becoming depressed. People typically hold on to what they remember as the “ideal” holiday from past years and then become sad when they can’t reproduce it. There are also expectations around the holidays that everything must be “perfect,” however, perfection is almost impossible to achieve.

To reduce heightened expectations, Dr. Carter says people should try to be honest with themselves about what they can and cannot do during the season. He urges everyone to set realistic goals for the holidays, pace themselves and get enough rest so they don’t feel run down.

Here are Dr. Carter’s suggestions for managing the factors that may cause stress, sadness or anxiety this holiday season:

- **Money issues.** Rather than running up credit card debt over the holidays, consider cutting your gift list to the bare minimum and setting a realistic spending cap. Family members will understand.
- **Memories of a deceased loved one.** This can be especially saddening if these are the first holidays without your special someone. Remind yourself that dying is a natural part of

life. Try to spend time with friends and family who understand and share your loss.

- **Strained family dynamics.** In today’s world with high divorce rates and fragmented families, stress is commonly experienced as family members quarrel over sharing holiday time with the children following a divorce. Try creating new family traditions with new memories. These don’t have to be expensive or elaborate.
- **Don’t get overwhelmed.** Don’t let the pressures from shopping, coordinating social functions, negotiating family issues get you down.
- **Delegate.** Don’t try to do it all by yourself. Break down tasks and dole them out to friends and family so they become more manageable.
- **Spend some time alone.** Some people love the energy and exuberance of holiday parties and activities. For others, it’s exhausting. If you find yourself getting a little anxious, take a breather. Relax and recharge your batteries.
- **Let go of the past.** Don’t be disappointed if your holidays aren’t like they used to be. Life brings changes. Don’t dwell on the “good old days.” Embrace the present as well as the future. Chances are, you’ve got some “good old days” that are still in the making - don’t miss them by constantly looking back.
- **Avoid drinking too much alcohol.** It’s easy to overindulge around the holidays, but excessive drinking will make you feel more depressed. And remember that driving under the influence is dangerous and illegal.
- **Don’t hesitate to seek professional counseling.** If, despite your best efforts to remain upbeat, you find yourself feeling down for a sustained period of time, get professional counseling. True clinical depression is serious. There are treatment options that could make a big difference in your outlook.

MEDICARE FRAUD AND ABUSE AFFECTS ALL OF US

Health care costs rise for all of us each time an insidious act of Medicare fraud is committed. In fact, Medicare fraud can cost taxpayers billions of dollars and put the health and welfare of beneficiaries at risk. By eliminating fraud, we can cut costs for individuals, families, businesses and the federal government while improving the quality of service for those who need care. You can help combat the problem.

Fraud typically involves making false statements or representations of material facts to obtain some benefit or payment for which no entitlement would otherwise exist. Here are some examples:

- A healthcare provider bills Medicare for services you never received.
- A supplier bills Medicare for equipment you never got.
- Someone uses your Medicare card to get medical care, supplies, or equipment.

“For our members, preventing fraud can start with something as small as hanging up on unsolicited callers, this small step can help them avoid any scammers or identity thieves,” says Nellie Chavez, KelseyCare Advantage Manager of Compliance. Currently, there are four key programs in place to crack down on Medicare fraud:

1 THE AFFORDABLE CARE ACT

The Act, also known as the health care reform law, includes powerful steps toward fight health care

fraud, waste, and abuse. Through its programs, the government has recovered more than \$10 billion in the last three years.

2 HEALTH CARE FRAUD PREVENTION AND ENFORCEMENT ACTION TEAM (HEAT)

This joint effort between the Department of Health and Human Services and Department of Justice brings together senior officials to lead Medicare Strike Force teams that raise the fight against fraud to a new level.

3 SENIOR MEDICARE PATROLS (SMP)

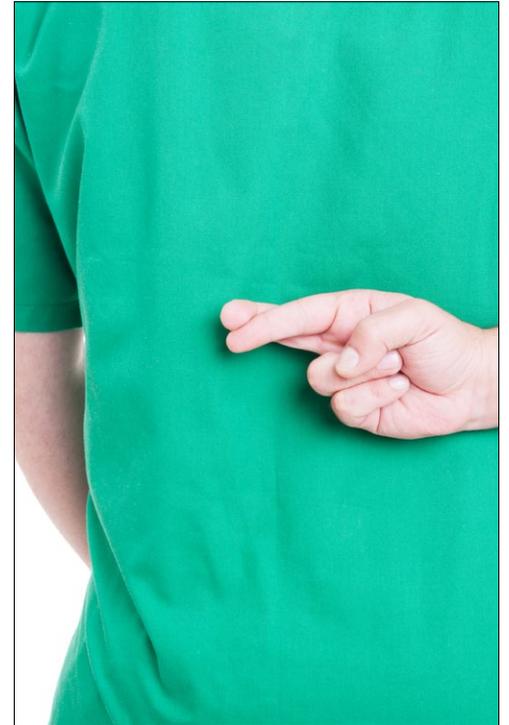
<https://www.smpresource.org/>

The administration has added new funding for Senior Medicare Patrols. These groups of senior citizen volunteers educate their peers to identify, prevent, and report health care fraud.

4 PUBLIC-PRIVATE PARTNERSHIP TO PREVENT HEALTH CARE FRAUD

This ground-breaking partnership unites public and private organizations in the fight against health care fraud. The voluntary, collaborative partnership includes the federal government, state officials, several leading private health insurance organizations, and other anti-fraud groups.

“Protecting your personal information is the best line of defense in the fight against health care fraud



and abuse,” adds Chavez. “You can make a huge difference.” Here are some key tips:

- Don’t give your Medicare, Medicaid, or Social Security numbers to strangers.
- Remember that Medicare does not call or visit to sell you anything.
- Keep records of your doctor visits, tests, and procedures in a personal health journal or calendar.
- Save your Medicare Summary Notices and Part D Explanation of Benefits.
- Watch Medicare’s video “Medicare & You: Preventing Medicare Fraud” (<https://www.youtube.com/watch?v=zKZuVdL-GC0>).

GUARD AGAINST MEASLES AND MUMPS

If you missed news coverage about this, the United States is in the grips of the largest measles outbreak in 25 years. As of late August, The Centers for Disease Control and Prevention reported close to 1,200 cases in 2019.

Measles is a highly contagious disease caused by a virus that is spread through the air by breathing, coughing, or sneezing. Symptoms include rash, high fever, cough, runny nose, and red, watery eyes. Some people who become sick with measles also get an ear infection, diarrhea, or a serious lung infection, such as pneumonia

The disease is brought into the U.S. by people who get infected in other countries. Measles outbreaks can result when returning travelers spread the disease to people who have not been vaccinated and are not otherwise protected against measles.

WHAT CAN YOU DO TO PREVENT MEASLES?

- Get the measles vaccine.
- Make sure you are fully vaccinated or otherwise protected against measles.
- Adolescents and adults who have not had measles or have not been vaccinated should get 2 doses, separated by at least 28 days.
- Two doses of MMR (measles, mumps, and rubella) vaccine are nearly 100% effective at preventing measles.



- The only measles vaccines available in the United States are the measles-mumps-rubella (MMR) and the measles-mumps-rubella-varicella (MMRV) vaccines. MMR has been used safely and effectively since the 1970s.
- Wash your hands often.
- If soap and water aren't available, clean your hands with hand sanitizer (containing at least 60% alcohol).
- Don't touch your eyes, nose, or mouth. If you need to touch your face, make sure your hands are clean.
- Cover your mouth and nose with a tissue or your sleeve (not your hands) when coughing or sneezing.

Even though the vaccine has drastically reduced mumps cases, outbreaks still occur. Outbreaks have most commonly occurred among groups of people who have prolonged, close contact, such as sharing water bottles or cups, kissing,

practicing sports together, or living in close quarters, with a person who has mumps. Some vaccinated people may still get mumps if they are exposed to the virus. However, disease symptoms are milder in vaccinated people.

WHAT CAN YOU DO TO PREVENT MUMPS?

As with measles, mumps can be prevented with MMR vaccine. This protects against three diseases: measles, mumps, and rubella. CDC recommends that children get two doses of MMR vaccine:

- the first dose at 12 through 15 months of age, and
- the second dose at 4 through 6 years of age.

Teens and adults should also be up to date on MMR vaccinations.

MMR vaccine is safe and effective. A person with two doses of MMR vaccine has about an 88% reduction in risk for mumps; a person with one dose has a 78% reduction in risk for mumps.

Consult your Kelsey-Seybold physician today should you have any questions about measles, mumps or other infectious diseases.

REMEMBER YOUR FLU SHOT!

IT'S THAT TIME OF YEAR AGAIN! TAKE PRECAUTIONS AND GET YOUR FLU SHOT.



KELSEY-SEYBOLD CLINIC URGES FLU SHOTS FOR THE FOLLOWING INDIVIDUALS:

- Adults 50 years of age or older. (If you have an allergy to eggs, talk to your doctor. There's a flu vaccine option that's made without eggs. It's recommended for ages 18 through 49.)
- Residents of long-term care facilities.
- Persons who have chronic illnesses especially of the heart, lungs or immune systems, those with diabetes or other metabolic illnesses, and those with multiple sclerosis.
- Caretakers, family and household members of anyone in the above categories, especially school children, who are most likely to bring the virus into the home.
- Household/family members of infants between the ages of 0 and 6 months (babies are at high risk of hospitalization with the flu but cannot get the vaccine until 6 months old.).
- Anyone with a body mass index (BMI) of 40 or greater.

The best time to schedule your flu shots is before flu season starts, it may take up to two weeks for the vaccine to become fully effective. Melanie Mouzoon, MD, managing physician for Immunization Practices at Kelsey-Seybold Clinic says "And while you're in your doctor's office, make sure your other immunizations are up to date, too." Individuals may need pneumococcal, hepatitis and other vaccinations in addition to the flu vaccine.

Vaccines offer safe and effective protection from infectious diseases. By staying up-to-date on the recommended vaccines, individuals can protect themselves, their families and their communities.

DR. MOUZOON RECOMMENDS THESE SIX HEALTHY HABITS TO HELP YOU PREVENT THE FLU:

- Avoid close contact with people who are sick. When you are sick, keep your distance from others to protect them from getting sick, too.
- Stay home when you are sick. You will help prevent others from catching your illness.
- Cover your mouth and nose with a tissue or cough into your sleeve instead of your hand if no tissue is available. It may prevent those around you from getting sick.
- Wash your hands. Using an alcohol-based hand sanitizer often will help protect you from germs and keep you from passing them on.
- Avoid touching your eyes, nose or mouth. Germs are often spread when a person touches something that is contaminated with germs and then touches his or her eyes, nose, or mouth.
- Practice other good health habits. Get plenty of sleep, be physically active, manage your stress, drink plenty of fluids, and eat nutritious food.

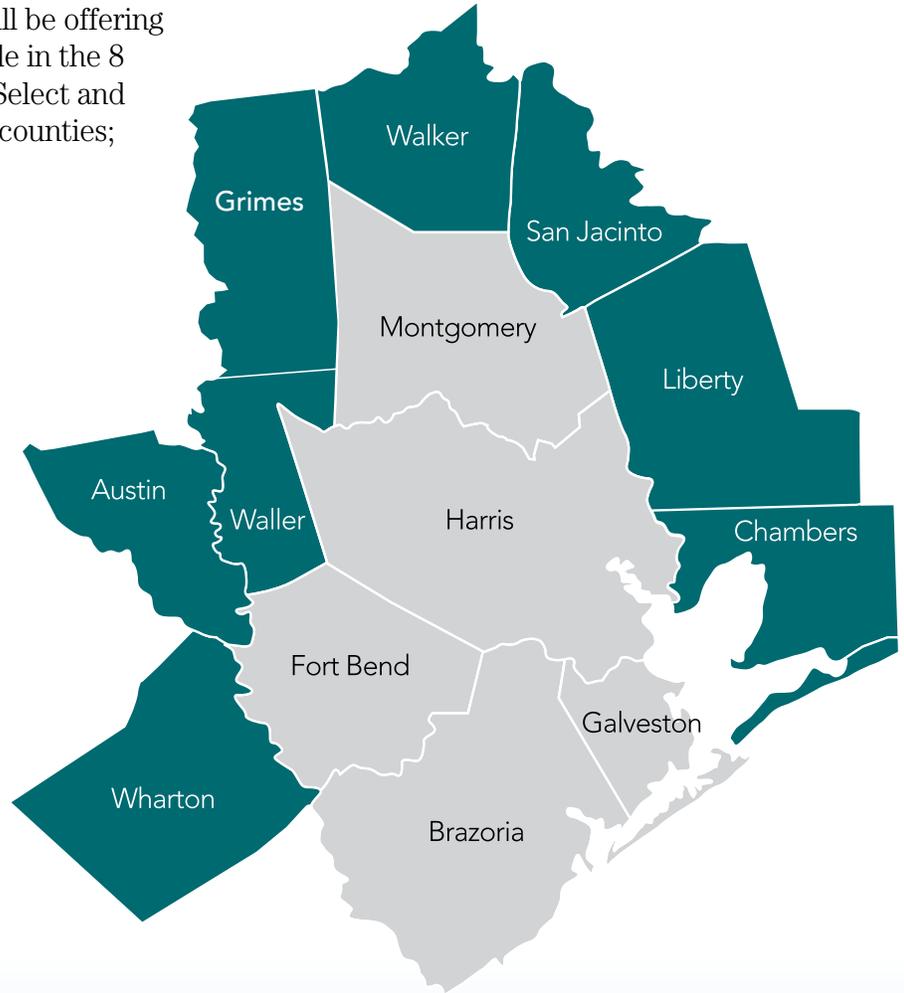
For more information, visit www.cdc.gov/flu.

Remember! You can get your flu shot at any pharmacy if you have Medicare Part D coverage.

2 NEW PLANS OFFERED IN OUR EXPANDED SERVICE AREA FOR 2020!

GREAT NEWS! Beginning January 1, 2020, KelseyCare Advantage is expanding our service area and will be offering 2 new plans to Medicare beneficiaries who reside in the 8 expanded counties. KelseyCare Advantage Rx Select and Essential Select will be offered in the following counties;

- Austin
- Chambers
- Grimes
- Liberty
- San Jacinto
- Walker
- Waller
- Wharton



The Rx Select and Essential Select plans have low or no premium and offer the same access to the Kelsey-Seybold Clinic providers as well as a built-in point-of-service (POS) benefit that allows member to access doctors outside of the Kelsey-Seybold network. In addition to the access to Kelsey-Seybold clinics and providers, both plans offer affordable medical benefits that include;

- \$0 in-network medical deductible
- \$0 copay for primary care
- \$25 urgent care copay

The KelseyCare Advantage Rx Select plan includes Part D (prescription benefits) that boast a \$0 Part D deductible for generic prescriptions.

Also, the original KelseyCare Advantage plans (Essential, Essential+Choice, Rx and Rx+Choice) are now available to your friends in Brazoria county!

If you have friends or family members that reside in one of these 8 counties, please help us spread the word that a 5-out-of-5 Star rated plan is coming to their area! You can direct them to KelseyCare Advantage at 713-442-5646.

ASK DENISE *(Rx and Rx+Choice plans)*

Q. *How can I find out whether my prescriptions will be covered in 2020?*

A. Our list of covered drugs is called a Formulary or “Drug List.” The 2020 Drug List includes the drugs that we will cover next year. We made changes to our 2020 Drug List, including changes to the drugs we cover and changes to the restrictions that apply to our coverage for certain drugs. **Review the Drug List to make sure your drugs will be covered next year and to see if there will be any restrictions.** You can get the complete Drug List by visiting our website (www.kelseycareadvantage.com) or by calling Member Services at 713-442-CARE (2273). We’re available from 8 a.m. to 8 p.m. Monday through Sunday.

Q. *I reviewed the 2020 List of Drugs but did not find my prescription. What do I do?*

A. At the beginning of each calendar year, the plan can provide you with a one-time, temporary transition supply of a drug when the drug you take is no longer on the Formulary and/or the drug has a new restriction. Before this supply ends, speak to your physician to determine whether you should change the drug you are currently taking or request an exception from KelseyCare Advantage to continue coverage.

Don’t leave the Pharmacy without your medication! You

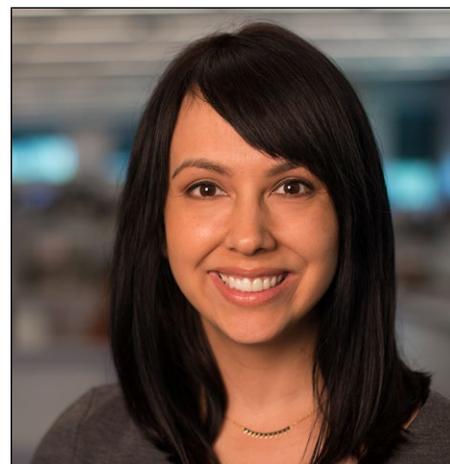
may be eligible for a transition supply. You or your pharmacist can call the Optum Rx number on the back of your ID card 24/7 to determine if you qualify.

Q. *Will I pay the 2020 deductible each time I fill my prescriptions?*

A. No, you begin in the Deductible stage when you fill your first prescription of the year. The Rx, Rx+Choice, and Rx Select Plans each have a Deductible stage. The deductible is \$100. You will pay a yearly deductible of \$100 on Tier 3, Tier 4, and Tier 5 drugs. You must pay the full cost of your Tier 3, Tier 4, and Tier 5 drugs until you reach the plan’s deductible amount. For all other drugs, you will not have to pay any deductible and will start receiving coverage immediately. Once you have paid \$100 for your Tier 3, Tier 4, and Tier 5 drugs, you leave the Deductible Stage and move on to the next drug payment stage, which is the Initial Coverage Stage. If you are in a program that helps pay for your drugs, the deductible may not apply to you.

Q. *Why is it important for me to know how much my drugs cost?*

A. Knowing the total cost of your drugs will help you plan how much you will pay out of pocket during the year for your drugs. The total cost of your drugs affects when you enter the coverage gap and how much you will have to pay out of pocket while you are in this stage of



Denise M. Jonathan,
Pharm. D., R.Ph.

coverage. Understanding the total cost will help you anticipate how much you will be spending on your drugs throughout the year. Once you have identified which drugs are concerns for you financially, you can discuss them with your doctor to determine whether there are any lower cost alternatives that may be appropriate for you.

Q. *Do I pay the same cost-share regardless of what pharmacy I use?*

A. Our network includes pharmacies that offer standard cost-sharing and pharmacies that offer preferred cost-sharing. You may go to any of our network pharmacies. However, your costs may be even less for your covered drugs if you use a network pharmacy that offers preferred cost-sharing rather than a network pharmacy that offers standard cost-sharing. Kelsey Pharmacy, HEB Pharmacy, and CVS pharmacy will be a network pharmacy that offers preferred cost-sharing.

KELSEY-CARE ADVANTAGE TO OFFER OPTIONAL SUPPLEMENTAL DENTAL BENEFITS IN 2020

Beginning January 1, 2020, all current and future KelseyCare Advantage members will be eligible to purchase an optional supplemental dental plan through FCL Dental. This optional supplemental dental plan is not included in your KelseyCare Advantage plan and must be purchased. To enroll in the FCL Dental Plan, call KelseyCare Advantage at 713-442-5646. *In general, you must first be enrolled in KelseyCare Advantage and have a member ID number.* Enrollment into the FCL Dental Plan may be requested at the time of enrollment into KelseyCare Advantage or any time after membership in the current benefit year. The FCL Dental Plan premium is \$38.80 a month for 2020 and provides comprehensive dental coverage. The FCL Dental Plan boasts a \$3,000 benefit maximum and provides preventive, diagnostic, basic and major dental services.

FCL Dental like KelseyCare Advantage is local and is one of the largest independent, full-service dental benefits providers. Founded in 1998 to deliver innovative and high-quality dental managed care products to employer groups and individuals, FCL Dental has developed a wide range of dental benefit plans, including health maintenance organization (“HMO”), preferred provider organization (“PPO”) and indemnity plan designs, to provide maximum flexibility to its commercial groups, health plan customers and nursing home facilities.

For more information on FCL Dental including how to enroll contact KelseyCare Advantage at 713-442-5646.

Important Plan Information

11511 Shadow Creek Parkway | Pearland, TX 77584

