

HOUSE CALL

KelseyCare Advantage

January 2020

HAPPY NEW YEAR 2020 FROM KELSEYCARE ADVANTAGE!

We would like to take the opportunity to showcase one of our KelseyCare Advantage members: Harlan Combs.

Mr. Combs has been a KelseyCare Advantage member since the inception of the plan in 2008 and is one of the founding members of Kelsey-Seybold Clinic's Patient Advisory Council (PAC). He along with other Kelsey patients meet quarterly with Kelsey-Seybold. They discuss and brainstorm ways to add value to the Kelsey experience. Mr. Combs gives back to the organization by providing invaluable feedback on the current state of Kelsey-Seybold services from the patients' perspective. This gives Kelsey leadership the opportunity to identify areas of improvement and find areas where Kelsey can improve patient care and satisfaction. Mr. Combs' has made several suggestions over the years that have added value to the clinic, to the delight of many of our patients. He is a true advocate of the KelseyCare Advantage population. Through his service on our Patient Advisory Committee, he brings valuable insight to the simple needs of patients that can sometimes be overlooked. He is a true example of how we utilize all perspectives to change the way health cares. Harlan also receives praise from his medical team. "Harlan Combs is a wonderful patient and a delight every time he comes to see me," says Zubia Khan, PA-C. "I love to hear about how his wife, Eunice, and how his kids are doing, as well as any old country films he has seen lately. At the end of the day, Mr. Combs is someone who loves helping people, and it is my pleasure to know him." We thank Mr. Combs for his dedication to KelseyCare Advantage and Kelsey-Seybold Clinic.



**THANK YOU
MR. COMBS!**

LEARNING TO LIVE WITH HEART DISEASE

Your doctor has diagnosed you with heart disease. Believe it or not, little things you do each day can make a big difference to the health of your heart. It is critical that you follow your doctor's recommendations about diet, exercise and other habits if you want to prevent the heart disease from worsening.

The following suggestions were developed by the American Heart Association (heart.org):

EAT A HEART-HEALTHY DIET

For someone with heart disease, diet is a big deal. Along with other healthy habits, it can slow or even partially reverse the narrowing of the heart's arteries and help prevent further complications. Make sure to eat an overall healthy dietary pattern that emphasizes a variety of fruits

and vegetables, whole grains, low-fat dairy products, skinless poultry and fish, nuts and legumes, and non-tropical vegetable oils. Also, limit saturated fat, trans fat, cholesterol, sodium, red meat, sweets and sugar-sweetened beverages.

MAINTAIN OR LOSE WEIGHT

Sudden weight gain or loss can be a sign that your heart disease is progressing or that you may have developed heart failure. Weigh yourself at the same time each morning, preferably before breakfast and after urinating. Let your doctor know if you gain three or more pounds in one day, five or more pounds in one week, or whatever amount you were told to report.

QUIT SMOKING

Each puff of nicotine from tobacco smoke temporarily increases heart rate and blood pressure, even as less oxygen-rich blood circulates through the body. Smoking also leads to clumping or stickiness in the blood vessels feeding the heart. The healthiest thing you can do for yourself is to quit.

TRACKING YOUR DAILY FLUID INTAKE

If you have been diagnosed with heart failure, it's typical for your body to retain fluid. So your healthcare team may recommend limiting your intake of liquids. Many people are prescribed diuretics (water pills) to help them get rid of extra water and sodium to reduce their heart's workload. Talk to your doctor about how much liquid to drink every day.

ALCOHOL AND CAFFEINE

If you drink alcohol, do so in moderation. Talk to your doctor about what is healthy for you to drink and in what amounts.

STAY PHYSICALLY ACTIVE

If you're not physically active, talk to your doctor about starting an exercise routine. Schedule physical activity at the same time every day so it becomes a regular part of your lifestyle.

MANAGE STRESS

Take 15 to 20 minutes a day to sit quietly, breathe deeply and think of a peaceful scene. Or consider taking a yoga or meditation class. (Check with your doctor first before undertaking a strenuous yoga class.) For many folks, depression can accompany heart disease, so if you notice that's the case for you, talk to your doctor.

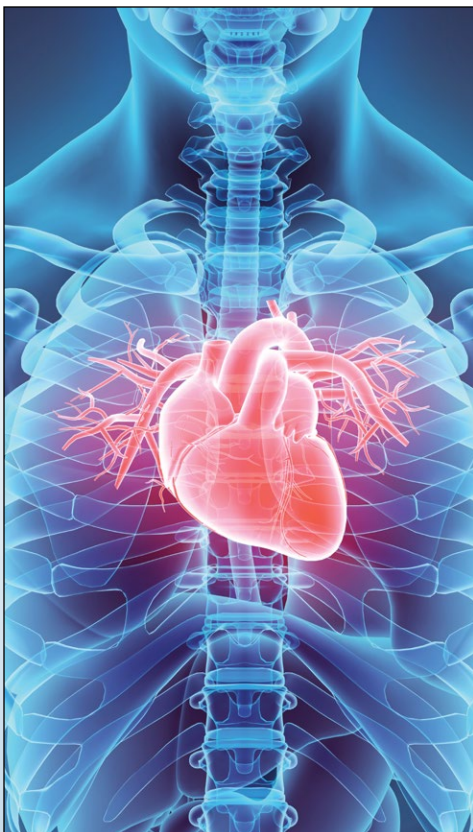
GET ADEQUATE REST

To improve your sleep at night, use pillows to prop up your head. Avoid naps and big meals right before bedtime. Try napping after lunch or putting your feet up for a few minutes every couple of hours.

STATINS

Doctors will sometimes prescribe statins for heart disease patients.

Talk to your Kelsey-Seybold provider about ways to put together a custom lifestyle plan that is best for you.



URGENT CARE VS. ER

It's 10:45 p.m. on a Saturday and you've spiked a high fever, have chills and are throwing up. Or, it's 6:30 on a Sunday morning and you twisted your ankle getting the newspaper from the front yard and your ankle is swollen and painful. What do you do in either case since your doctor's office is closed? Do you go to the urgent care center a few blocks away or head to the emergency room 20 minutes away?

KelseyCare Advantage Medical Director, Donnie Aga MD says "when you or your loved ones become sick or injured emotions can run high and it can often times be confusing about where to get care. It's a good idea to know the difference between an Urgent Care Center and an Emergency room. An Urgent Care Center can typically treat almost all of the same conditions that could be seen in the office by your primary care doctor. Chose an Urgent Care Center when your doctor's office is closed or if you are out of town traveling and it's an illness or injury you would feel comfortable seeing your family doctor about. The emergency room should be used for life threatening conditions such as chest pain, shortness of breath, or excessive bleeding, burns, or trauma. The Emergency Room will typically cost a lot more out of pocket and have much longer wait times."

Urgent care (walk-in clinics) help fill a critical gap when you become sick or injured and your regular doctor is unavailable and you can't wait for an appointment.

Hospital emergency rooms (ERs) provide medical care 24/7. However, unlike urgent care centers or walk-in clinics, they are equipped and staffed for the most complex or critical

needs, including life- and limb-threatening situations ranging from heart attack and stroke to traumatic injuries following a car accident.

WHEN THE ER MAKES THE MOST SENSE

There are a number of medical conditions that are considered emergencies because they can require rapid or advanced treatments (such as surgery) only available in a hospital setting. Symptoms that are best evaluated in an emergency room include:

- Chest pain or difficulty breathing
- Weakness/numbness on one side
- Slurred speech
- Fainting/change in mental state
- Serious burns
- Head or eye injury
- Concussion/confusion
- Broken bones and dislocated joints
- Fever with a rash
- Seizures
- Severe cuts that may require stitches
- Facial lacerations
- Severe cold or flu symptoms

WHEN TO SEEK MEDICAL SERVICES AT URGENT CARE

Urgent care is not emergency care. A study conducted by the National Center for Health Statistics found that among patients who had visited the emergency room but were not admitted to the hospital, 48 percent went there because their doctor's office was not open.

Many people use the ER as a place to receive after-hours care for minor illnesses or injuries without realizing they have other options like urgent care or even Kelsey-Seybold Virtual Health.

Urgent care centers are same-day clinics that can handle a variety of medical problems that need to be treated right away, but are not considered true emergencies. Symptoms that can be evaluated and treated at an urgent care clinic include:

- Fever without a rash
- Vomiting or persistent diarrhea
- Abdominal pain
- Wheezing or shortness of breath
- Dehydration
- Moderate flu-like symptoms
- Sprains and strains
- Small cuts that may require stitches

If your symptoms come on gradually or you already know the diagnosis — for example, you have repeat urinary tract infections— it's worth calling your primary care doctor's office to see if you can get a same-day appointment or using Kelsey-Seybold Virtual Health. After all, your primary care doctor knows your health history, including what treatments have worked best in the past and whether you have other medical conditions that need to be taken into consideration.

WHEN TO CALL 911

- Do not drive yourself if you are having severe chest pains or bleeding
- Do not drive yourself if you feel like you might faint
- Do not drive yourself if you have impaired vision

For certain medical emergencies such as a heart attack or stroke, calling 911 for an ambulance is always the right decision. That's because paramedics often can begin delivering life-saving treatment on the way to the hospital.

CONSIDER THESE TIPS BEFORE TRAVELING OVERSEAS

Are you finally ready to take that overseas vacation you've been dreaming about? Before you board the plane or ship, it's important to plan out all your medical needs.

The American Geriatrics Society's Health in Aging Foundation suggests that the first step to take is to determine if you need to update your vaccinations. Depending on your destination, some vaccinations must be given up to six weeks before travel. Visit the Centers for Disease Control and Prevention's (CDC's) Travelers' Health website (<https://wwwnc.cdc.gov/travel/page/travel-vaccines>) to learn what measures you may be required to follow when heading abroad.

Next, talk to your Kelsey-Seybold provider about your travel plans and see what, if any, precautions he or she recommends. Your doctor may request that you come in for a checkup or get any necessary shots.

During your travels, be sure to protect yourself from deep-vein thrombosis (DVT). Older adults run a higher-than-average risk of DVT, which occurs when blood clots form in your veins and block blood flow, typically in your legs. Sitting still for a long time on a plane or train can contribute to DVT. But some research shows that wearing compression stockings can help with circulation. Also, taking frequent breaks to walk or exercise your legs during a long ride can help protect you from developing DVT. C

If you take medications and will be crossing time zones, be sure to consult your doctor about whether to take your medications at the usual

time back in your home time zone or switch to the local time zone.

Also, be sure to ask if any new foods you might eat while traveling could interact with your medications or health conditions.

Write down important information!

- Make a list of all prescriptions, over-the-counter medications, and supplements you take, including the dose, what time you take the medications and what they are for. Ask your pharmacist or Kelsey provider to help you create this list and ask them to review it for accuracy. The list should include both generic and brand drug names and the amount of each medication you need to take with you on your trip.
- Ask your healthcare provider for a list of your current medical problems and the treatments.
- Have your healthcare providers' contact information in writing as well as for emergency purposes.
- Having all this information on paper will make it easier to get through customs and get replacement medications if you lose any while traveling. Make a copy of these lists. Carry one with you and keep the other in your suitcase.

Keep your medications in their original containers with labels. Do this with prescription and over-the-counter medicines and supplements. This will also make your trip through customs easier. Carry your medications on the plane. Pack them in your carry-on bag to avoid loss or damage.

Protect yourself from infection and dehydration:

- Wash your hands or use an alcohol-based hand sanitizer, especially after spending time on a crowded plane, train, or bus, and before eating.
- Use common sense when choosing what to eat and drink. The CDC travel site includes country-by-country information on illnesses you can get from food and water and how to avoid them.
- Drink plenty of water when traveling, especially by plane. The air inside planes is dry, so bring a large bottle of water with you and drink regularly. Avoid drinking soft drinks or coffee, if possible, since they can dry you out even more.

Finally, you may want to consider purchasing travel insurance to cover yourself against accidents or illness while abroad. Even if you already have medical insurance back home, that coverage may not be enough.

There are three types of travel insurance you should consider: trip cancellation insurance, travel health insurance, and medical evacuation insurance. These will cover different situations and may give you financial peace of mind, as well as allowing for safe and healthy travel. The CDC website offers helpful information (<https://wwwnc.cdc.gov/travel/page/insurance>).

SAFE TRAVELS!

MEET TRAVELING GLORIA!

What if you are visiting your kids, grandkids or friends and not close to a Kelsey-Seybold Clinic and start feeling ill? Kelsey-Seybold Virtual Health to the rescue! KelseyCare Advantage member Gloria McNeil found herself in this exact situation earlier this year, here is her story.



I am the guardian for my cousin and I was traveling to Los Angeles California to celebrate her 98th birthday. I actually felt a little ill as I was leaving the airport but dismissed the feeling because I had so much to do. By the third day, I was really feeling bad. I remembered that I had called KelseyCare Advantage Member Services in the past, I contacted them and they reminded me of the E-Visit and Video Visit option.

Wow, I said to myself, I have wanted to use one of those. Since I communicate with my physicians all the time through MyKelseyOnline, I chose to use the E-Visit.

As I went to the site, I was surprised again. The site was well laid out. It asked me first to consent to using it. Then I had to provide information on why I needed the visit. It was also easy as there were boxes already made for me just to choose one and check it off. Since I had similar symptoms before it was easy to identify them. I completed all the pages in no time. By the time I had finished, I had provided information about myself, my symptoms, allergies and a pharmacy near me. The form indicated that I should expect a response in 24-48 hours but after 6 hours I had my response and a prescription! I was glad too because I was feeling sicker. The pharmacy I used was a 24-hr Walgreens across from the hotel where I was staying. It was about 8:30 pm when I arrived at the pharmacy to pick up my meds which were ready and waiting for me. I took my first tab about 9:30 pm and by mid-day the next day, I was feeling a better. I left three days later feeling completely well.

Being sick in another city is no fun. The Virtual Health experience removed the fear of being seen by a physician I am not familiar with, physicians who have no information on my medical history, not to mention that I know nothing of them of their proactive acumen. The E-Visit was a wonderful experience and I will not hesitate in using it again. Also, if I do get sick again in another city, it is good to know that I can use the video conference feature as well.

Gloria Brown McNeil, RN, BSN, M.Ed.
Kelsey-Seybold Advisory Committee Member

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

Q. *I received a transition supply letter in the mail, what does this mean?*

A. A transition supply is typically a one-time, 30-day supply of a drug that Medicare drug plans must cover when you're in a new plan or when your existing plan changes the way it provides coverage for a particular medication. These medications may be non-formulary medications, medications that initially require a prior authorization, or medications that are covered but the dose you are taking goes beyond the maximum daily dose the plan allows. A transition supply waives these restrictions, so you are able to temporarily get your medication without any interruption to your therapy and allows you time to discuss medication alternatives or coverage determination options with your prescriber.

Q. *What do I need to do to continue to get my medication after I receive a transition supply?*

A. When you receive a transition supply, a letter will be mailed to you detailing the reason for the transition supply and the type of restriction your particular medication has on the formulary. When you receive a transition fill, you should call your doctor right away to talk about switching to a drug that is on your plan's formulary without restrictions. If there are not any available formulary alternative drugs, you or your doctor can request a coverage determination, which will be reviewed by our Prior Authorization team.

Q. *Will I pay a 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 and Rx+Choice, Rx Select Plans each have a Deductible stage. You will pay a yearly deductible of \$100 on Tiers 3, 4



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

and 5 drugs. You must pay the full cost of your Tiers 3, 4 and 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 Tiers 3, 4 and 5 drugs, you leave the Deductible Stage and move on to the next drug payment stage, which is the Initial Coverage Stage.

**Note: Coverage level may be different for Low Income Subsidy members.*

DEFINITIONS

Copay – A set amount of payment for which you are responsible for your prescription medication.

Coinsurance – A set percentage of the total prescription medication cost for which you are responsible.

Drug Tiers – Different levels to which drugs are assigned to:

- Tier 1: Preferred Generics
- Tier 2: Non-Preferred Generics
- Tier 3: Preferred Brands
- Tier 4: Non-Preferred Brands
- Tier 5: Specialty Medications

Total Drug Cost – Your prescription medication payments (copays or coinsurances) plus any payments made on your behalf by your Part D plan benefits.

Total Out of Pocket Cost – Any payments (copays or coinsurances) that you have made for your prescription medications or others (manufacturer discounts, patient assistance programs, etc.) made on your behalf. This does not include payments made on your behalf by your Part D plan benefits.

Year-to-Date – Any information gathered starting January 1st up to the current day.

UNDERSTANDING STAGES OF COVERAGE FOR MEDICARE PRESCRIPTION DRUG COVERAGE

KelseyCare Advantage members with Medicare prescription drug coverage—often referred to as Medicare “Part D”—need to understand exactly how the coverage stages work. Without a clear understanding, you may end up paying more for your medications than you anticipated.

Although Part D covers a big part of your prescription drug costs, it doesn't cover them all. How much you pay for a drug depends on which stage of coverage you are in at the time you get a prescription filled or refilled. Here is a breakdown of Medicare's Part D coverage stages.

STAGE 1 - YEARLY DEDUCTIBLE STAGE

You will pay a yearly deductible of \$100 on Tiers 3, 4 and 5 drugs. You must pay the full cost of your Tiers 3, 4 and 5 drugs until you reach the plan's deductible amount.

STAGE 2 - INITIAL COVERAGE STAGE

The Initial Coverage Level is when prescription drug coverage begins. Depending on the Tiers of the medications you are taking, you will pay either a copay or co-insurance for prescription medications. Please refer to KelseyCare Advantage's Formulary for further information. You stay in this stage until your year-to-date “total drug costs” reach a total of \$4,020.

STAGE 3 - COVERAGE GAP STAGE OR “THE DONUT HOLE”

The Coverage Gap Stage (or “donut hole”) follows the Initial Coverage Level. In this stage, you will pay 25% of the negotiated drug cost for generic and brand medications in Tier 2, 3, 4 and 5. Copays for medications in Tier 1 will remain the same. Please refer to KelseyCare Advantage's Formulary (which is located on our website) for further information regarding prescription medications and associated Tiers. You will remain in the Coverage Gap Stage until your year-to-date “out-of-pocket costs” reach a total of \$6,350.

STAGE 4 - CATASTROPHIC COVERAGE STAGE

You enter catastrophic coverage when your year-to-date “out-of-pocket costs” reach a total of \$6,350. During Stage 4, KelseyCare Advantage pays most of the cost for your drugs.

Members who are not participating in the Medicare “Extra Help” program can expect to pay:

- The greater of \$3.60 or 5% for a generic medication.
- The greater of \$8.95 or 5% for a brand medication.

You will stay in the catastrophic coverage stage for the remainder of the coverage year.

HELP DURING THE DONUT HOLE, AND MORE

For many seniors, the Stage 3 Coverage Gap or “donut hole” is the stage of most concern, because it means paying more out-of-pocket than in other stages. However, there are a few things to keep in mind that may help you through this stage.

1. KelseyCare Advantage shares the cost of your medications by providing coverage of all Tier 1 preferred generic drugs during the Stage 3 donut hole.
2. The Medicare Coverage Gap Discount Program provides manufacturer discounts on brand name drugs to Part D enrollees who have reached the coverage gap and are not already receiving “Extra Help.” A 70% discount on the negotiated price (excluding the dispensing fee and vaccine administration fee, if any) is available for those brand name drugs from manufacturers that have agreed to pay the discount. The plan pays an additional 5% and you pay the remaining 25% for your brand drugs.
3. You also receive some coverage for generic drugs on Tier 2 and Tier 5. The plan pays 75% of the price for generic drugs and you pay the remaining 25% of the price.

Also, at the beginning of each plan year, all Part D recipients start Stage 1 again. Coverage limits may change yearly, so make sure you know each year what you will be expected to pay.

If you're a member of a KelseyCare Advantage employer group plan or have Low Income Subsidy, it's important to note that your coverage levels may be different. Please consult your Evidence of Coverage, or call Member Services for more information.

If you have questions or concerns, please call Member Services, available daily from 8:00 am-5:00 pm, at 713-442-CARE (2273) or 1-866-535-8343. TTY/TDD users should call 1-866-302-9336.

OPEN FOR BUSINESS! NEW CYPRESS CLINIC OFF U.S. 290

Kelsey-Seybold opened a new, state-of-the-art, standalone medical clinic in the Cypress area, replacing the existing Cypress Clinic. The new, four-story clinic is located at 13105 Wortham Center Drive, Houston, Texas 77065 in the heart of the Cypress-Fairbanks Independent School District. The new clinic is triple the square footage of the old clinic, at 72,000 square feet, and has room to grow to up to 35 physicians.

“It was so exciting when we learned the clinic would be upgraded to a new, standalone, four-story building. We have known for a while that this growing community needed more access to care,” said Cecilia Fowler, director of ambulatory care, Kelsey-

Seybold Clinic. “We have increased the number of primary and specialty care providers and have expanded the diagnostic tests available to patients. Our new home in this beautiful building will supply existing and new patients with nearly all the outpatient care someone could need, close to home and work.”

This investment in the Cypress area should improve patient experience and convenience by expanding services offered. As of opening day, patients will have access to physicians specializing in Family Medicine, Internal Medicine, Pediatrics, Pulmonary Medicine, Endocrinology, Dermatology, OB/GYN, Gastroenterology, Optometry,



Ophthalmology, Podiatry, and Orthopedics. Future specialties may include Allergy, Cardiology, Neurology, Physical Medicine & Rehabilitation, ENT, and Audiology.

The new clinic also offers current and new patients expanded medical and diagnostic testing, including radiology (CT/MRI), ultrasound, 3D mammography, bone density, cardiac stress testing, and laboratory services. Patients will continue to have the convenience of an on-site Kelsey Pharmacy to fill prescriptions.

Important Plan Information

11511 Shadow Creek Parkway | Pearland, TX 77584

