

ASPIRE ADVOCATE

ISSUE 2 — FALL 2017

Fall means that many are focused on back-to-school activities. But for those on Medicare, it's time to review your Medicare benefits. Each year, Medicare health plans such as Aspire can change their plan premiums, deductibles, and benefit offerings based on the upcoming rates from Medicare and what members have said about their benefits.

It is important you are aware of plan changes so you can make informed decisions about your healthcare. You should already have received an Annual Notice of Change, which was mailed to you in late September. The Annual Notice of Change describes your monthly premium and co-payments, any changes to our network, and a list of covered drugs. Even if you like your current plan, review your plan changes. If you have questions about your current health coverage with Aspire — [we're here](#); call us. We want to ensure you understand the all-in-one benefits and that you are in the plan that meets your health and lifestyle needs.

This Fall issue is packed with valuable plan information, including preventive screenings, ways to better enjoy the holidays, and a dash of fun.

We also encourage you to access the health and wellness programs, like our new [Community Connections](#) classes — all with the goal of enhancing your mind, body, and spirit.

Finally, help us spread the word. Tell your friends and family about Aspire Health Plan. We are the only Medicare Advantage Plan in Monterey County, created with you in mind, by local doctors and hospitals you know and trust. Thank you for your continued membership with Aspire Health Plan. We know you have Medicare options, and with the Annual Enrollment Period upon us, your mailbox will soon be flooded with information from insurance companies. We are here to help answer your questions.

Thank you again for entrusting us with your health.

We wish you all the best this Fall season.



Sincerely,
Cyndie M. O'Brien
Chief Sales, Marketing, and
Member Relations Officer

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In collaboration with





Our First Star Rating

The Medicare Program rates all health plans each year based on a plan's quality and performance. Medicare Star Ratings help you know how good a job our plan is doing. This is the first year that Aspire Health Plan has had enough data to be included in the rating program.

We received the following Summary Star Rating for Aspire Health Plan's health/drug plan services:

Overall Rating: 3.5 Stars ★★★★★
Health Plan Services: 3.5 Stars ★★★★★
Drug Plan Services: 4 Stars ★★★★★

We are proud of the progress we have made improving quality of care across many areas since we first opened our doors. Our rating for our drug plan improved from 3.5 to 4 stars. However, our goal is to continue to make improvements in each of the measures to become a 5-Star plan. **We need our members' help to do it. What can you do to help?**

- **Use your benefits.** See your doctor at least once each year, and complete the prevention screenings recommended by Aspire and your doctor.
- **Take your medications as prescribed.** If you have concerns about a specific medication, let your doctor know or contact Aspire Member Services for assistance.
- **Respond to Aspire Health Plan surveys.** Please get back to us by mail or by phone. It helps us know what our members need.
- **Let us know what isn't working.** We want to hear from you. feedback@aspirehealthplan.org

Member Advocacy

HELP WHEN YOU NEED IT

When you become a member of Aspire Health Plan, you gain an important support system in the form of our Member Advocate team.

We know that the healthcare system can sometimes be confusing. That's why we have the Member Advocate team dedicated to helping you resolve issues, navigate the system, and coordinate all the moving pieces. This includes coordination with internal staff, providers, facilities, and community resources, so you get the peace of mind you need.

Our Member Advocate team can help in many ways:

- Assisting in navigating the healthcare system to help you access needed services
- Ensuring you are aware of and participating in recommended screenings
- Resolving issues and answering questions
- Suggesting plan benefits and/or community resources you may not know
- Decoding medical jargon
- Helping you find the doctors or hospitals in your network
- Coordinating care between doctors, hospitals, health coaches, and other providers.

NEED HELP? Call Member Services at (855) 570-1600 to speak to a member of our Member Advocate team.



Take Charge of Your Health

Preventive care is an important part of healthy aging, helping you stay healthy and independent as long as possible.

Aspire covers many screenings and preventive services, including annual flu shots. There is no co-insurance, co-payment, or deductible for the following preventive screenings:

- Annual Wellness Visit or Health at Home visit
- Breast cancer screening (mammograms)
- Colorectal cancer screening

Your **Annual Wellness Visit** is the perfect time for you and your primary care doctor to map out the preventive screenings you need each year. The Annual Wellness Visit is a no-cost benefit. These screenings help detect and prevent serious diseases, and can help you keep on top of existing conditions. Contact your primary care doctor or Member Services if you would like to schedule this important visit.

FLU SEASON has arrived and so have the flu vaccinations to help protect you. While there are many different flu viruses, each season, the flu vaccine protects against the viruses that research suggests will circulate the most this season. Visit your primary care doctor, or any local pharmacy, such as CVS or Target, for your flu shot.

COLORECTAL CANCER SCREENING

Colon cancer screenings can identify pre-cancerous growths so doctors can remove them before cancer develops. They also identify cancer in its early stages so it can be treated before it spreads. You can lower your risk by having regular screenings starting at age 50. There are several tests that can be used to screen for colon cancer. Talk to your doctor about which type of test is right for you. If an in-office screening is best for you, visit Monterey Bay GI Consultants or Los Palos Gastroenterology; both are in-network providers.

BREAST CANCER SCREENING

Mammograms help detect breast cancer early, when it is smaller and easier to treat. Many tumors that are too small to be felt during a self-exam can be found by mammogram — up to two years before it can be felt by your doctor during an exam. The **Nancy Ausonio Mammography Center** and the **Carol Hatton Breast Care Center** are two local facilities that specialize in women's healthcare services. From all-female staff to spa-like waiting areas, both offer caring employees who strive to make your visit as comfortable and stress free as possible.

Aspire Rewards

The completion of preventive screenings may qualify you for a \$25 gift card. Register for Aspire Rewards to find out which healthcare activities will reward you.

Online:

www.aspirehealthplan.org/rewards

Phone:

Call us toll-free at:
(888) 286-5785 | TTY: 711
¡Hablamos español!

Monday – Friday:

5 a.m.-7 p.m. PST

Saturday:

7 a.m. - Noon PST

Managing Diabetes

IT'S NOT EASY, BUT IT'S WORTH IT

Every November, people with diabetes, healthcare professionals, and patient organizations take part in **National Diabetes Month** to raise awareness about diabetes and its impact on millions of Americans. With proper management, you can boost your energy, improve your body's ability to heal, and prevent future health problems.

Regular diabetes screenings allow your doctor to assess your risk and recommend lifestyle changes if needed. You can prevent or delay diabetes. If you are diagnosed with diabetes, the recommended screenings help you and your doctor build a care plan to prevent complications.

Risk factors for type 2 diabetes:

- Being overweight
- Being aged 45 or older
- Having a close family member with Type 2 diabetes
- Exercising less than 3 times a week
- Having had gestational diabetes or giving birth to a baby weighing more than 9 pounds

PRE-DIABETES

People with pre-diabetes have a high risk of developing Type 2 diabetes. The risk may be reduced or eliminated with moderate changes including weight loss, healthier eating, and increased physical activity.

A great way to reduce your risk of getting Type 2 diabetes is through a supportive program such as the YMCA's Diabetes Prevention Program. The YMCA uses a Centers for Disease Control (CDC)-approved curriculum and is part of the CDC-led National Diabetes Prevention Program. Its program helps people at high risk of developing Type 2 Diabetes adopt healthy lifestyles. This one-year program has 25 sessions and is led by a trained lifestyle coach. You will meet in small groups (no more than 15) to learn about healthy lifestyle changes. The program goal is to help you make healthier food choices, increase regular physical activity, and lose weight.

The program is available to Aspire Health Plan members at no cost and includes an adult YMCA membership.



If you have been diagnosed with pre-diabetes, please speak with your doctor about referring you to the Central Coast YMCA Diabetes Prevention Program. Call the Central Coast YMCA at (831) 757-4633 for additional information.



DIABETES

To avoid complications related to diabetes, it is important to practice good self-care, get regular check-ups with your provider, and adhere to all appropriate screenings, exams, and tests.

3 important screenings:
Retinal eye exam, Kidney function test, Hemoglobin A1c

EDUCATION AND SUPPORT

Aspire Health Plan covers diabetes education classes, called *Life Connections*. This program is available to members who have been diagnosed with hypertension, hypercholesterolemia, diabetes, and/or coronary artery disease. This program includes specific classes focused on improving the person's condition, one-on-one health coaching with a registered dietitian or nurse, and regular reports to doctors to ensure proper care. **These benefits are at no cost to you.** Call us at (855) 570-1600 for more information.

FALL PREVENTION

Diabetes can affect foot sensation. Individuals with diabetes must take special care to observe any loss of sensation, injuries, or wounds of the foot. Loss of sensation, pain, or numbness in the feet can result in a slower gait and poor balance, which can result in stumbling, tripping, or falling.

A Joyful Noise:

HEARING AND THE HOLIDAYS

The holidays can be the most wonderful time of the year or the most stressful. If you have hearing loss, large family meals, holiday parties, concerts, and other social activities can make it difficult to communicate. This struggle to connect with family and friends can lead to feelings of loneliness and isolation.

If you have a loved one or guest with hearing loss, there are a number of things you can do to help everyone feel connected.

- **Turn down background music** or the TV, particularly during meals.
- **Speak clearly.** Rephrase if someone misses what you said. Sometimes, it is specific words or sounds that are hard to understand. Restating in a louder voice does not always help.
- **Get the attention of the person** you are speaking to by tapping their arm or saying their name. And face them when speaking.

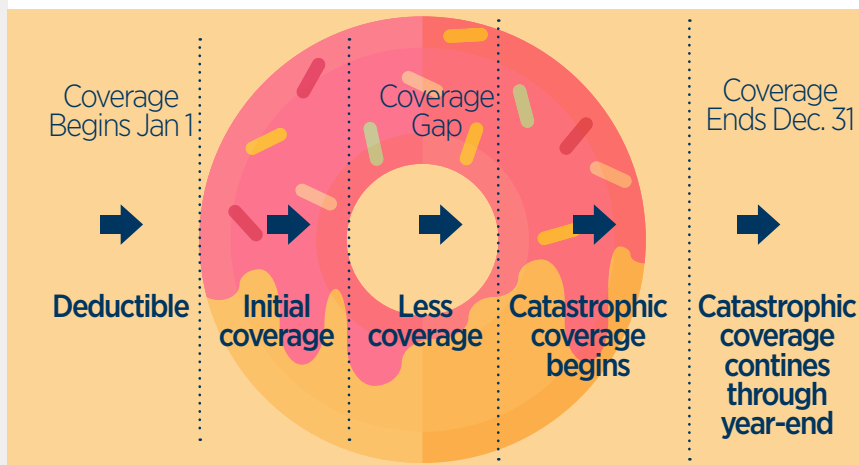
If you have hearing loss, wear your hearing aids if you have them. Be sure to speak up, let others know that you want to be part of the conversation so they can accommodate your needs. Seek treatment, if you have not already.

Along with vision and dental benefits, Aspire Health Plan's Enhanced Health Benefit includes hearing aid coverage through TruHearing®. The benefit can drastically lower your out-of-pocket expense on smartphone-compatible hearing aids, with co-pays of \$599 or \$899 per aid, depending on which model is selected.

To take advantage of Aspire's additional hearing benefits, you can enroll in the Enhanced Health Benefit beginning October 15, 2017, for coverage beginning on January 1, 2018. For more information call: (888) 839-3991.

Understanding the "Donut Hole"

Most Medicare drug plans, including Aspire Health Plan, have a coverage gap, also known as the "donut hole." This is an annual limit on what the plan will cover for drugs. For 2018, the gap begins when the total cost of drugs has come to \$3,750. The amount includes both the money the member spends and the health plan's share of the cost. The amount changes slightly from year to year.



DEDUCTIBLE PHASE Coverage begins.

Members will pay the full drug cost until they hit their deductible, if applicable. For plans that do not have a deductible, members skip this phase and go directly to the next one.

INITIAL COVERAGE PHASE Cost-sharing begins.

Member pays co-payment (\$) or co-insurance (%) until they hit our plan's initial coverage limit of \$3,750.

COVERAGE GAP: Part (D)onut Hole

This means there is a temporary limit on what the drug plan will cover for drugs. *Only members who have medication costs over the limit of \$3,750 before the end of the year will enter the gap.* While they are in the gap, members will pay a discounted price for brand and generic drugs until their out-of-pocket spending hits a catastrophic amount of \$5,000.

Brand Drugs: Members will pay no more than 35% of our plan's cost for covered brand-name prescription drugs.

Generic Drugs: Members will pay 44% of the drug cost.

CATASTROPHIC COVERAGE

Once members have spent \$5,000 out-of-pocket, they're out of the "donut hole" coverage gap and automatically enter the catastrophic coverage phase. In this phase, members will pay 5% co-insurance or co-pay, whichever is greater. This assures that members will pay a small amount for covered drugs for the rest of the year.



Upcoming Events

Community Connections, 10 a.m.–Noon

Join Aspire Health Plan for our new neighborhood meet-ups. Enhance your mind, body, and spirit with our free social and wellness classes. Meet community friends and have fun learning.

Coloring Your Stress Away: Tuesday, October 17

Carmel Mission Inn
3665 Rio Road, Carmel, CA 93923

Your Wishes for Healthcare: Wednesday, October 18

Montage Wellness Center — Marina
2920 2nd Avenue, Marina, CA 93933

Exploring the Mediterranean Diet: Thursday, October 19

Montage Wellness Center — Salinas
1910 North Davis Road, Salinas, CA 93907

Inexpensive Holiday Crafts: Coming in November

Check our Facebook page for details.

Topics, locations, dates, and times are subject to change.

Seating is limited. For more information or to register, please visit: www.aspirehealthplan.org/connections or call (877) 663-7651.

Partner Events

Extreme Measures: A Conversation About Dying Well

Wednesday, November 1, 2 p.m., FREE
Embassy Suites, Seaside

Meet the author and view a screening of the Academy Award-nominated short film: *Extremis*, which follows author Dr. Jessica Zitter and her ICU patients as they struggle with end-of-life decisions. **Registration is required: (800) 388-4301 or visit montagehealth.org/dyingwell.**

Scams: Financial Exploitation of the Elderly

Thursday, November 16, 2017, 2 p.m., FREE
Salinas Valley Memorial Hospital

Speaker Steve M. Mudd, Attorney at Law, will provide examples of the most common types of scams perpetrated against the elderly in Monterey County. Learn how to recognize signs of abuse, how to protect loved ones, and how and when to report suspected abuse. Learn about the role that Adult Protective Services (APS) and the police take in such matters.

A referral is the greatest compliment. We hope you will tell your friends and family to consider Aspire Health Plan this Annual Enrollment Period.



Just for Fun

BREAKFAST BAKED APPLES

A good-for-you way to start your day

Ingredients

- 2 cups old-fashioned rolled oats
- 3 c. water
- 2 tbsp. maple syrup
- 1 tbsp. ground cinnamon
- 4 large baking apples, tops sliced and insides hollowed
- 2 tbsp. dried cranberries
- 2 tbsp. chopped pecans

Directions

1. Preheat oven to 400°. In a medium saucepan over medium-low heat, combine oatmeal and water and stir occasionally until creamy. Stir in maple syrup and ground cinnamon and let cool slightly.
2. Transfer apples to a glass baking dish and spoon in oatmeal. Bake until apples are soft and bubbly, about 35 minutes.
3. Top oatmeal with cranberries and pecans and serve.

delish.com

SODOKU PUZZLE

To solve a Sodoku, every row, column, and square has to contain the numbers 1 through 9 exactly once. It's best to do these in pencil.

1		7	6					9
			3			4	2	6
	4		9		8			3
2				3			1	
				7	5			
	8		1		2			
	6					8		7
9			7	8			5	
3							6	4

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Share your thoughts: feedback@aspirehealthplan.org



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4	9	2	1	6	5	8	7	3
1	5	3	9	8	7	4	2	6
7	6	8	3	4	2	1	9	5
5	4	6	2	9	1	3	8	7
2	3	9	5	7	8	6	1	4
8	1	7	6	3	4	9	5	2
3	7	1	8	5	6	2	4	9
9	2	4	7	1	3	5	6	8
6	8	5	4	2	9	7	3	1

ANSWER

Aspire Health Plan is a Medicare Advantage HMO plan sponsor with a Medicare contract. Enrollment in Aspire Health Plan depends on contract renewal. This information is not a complete description of benefits. Contact the plan for more information. Aspire 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. ATENCION: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-855-570-1600 (TTY: 711) 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 1-855-570-1600 (TTY: 711) Medicare evaluates plans based on a 5- star rating system. Star Ratings are calculated each year and may change from one year to the next. Other providers are available in our network. We are open 8 a.m. – 8 p.m PT Monday through Friday from February 15 through September 30 (except certain holidays) and 8 a.m. – 8 p.m. seven days a week from October 1 through February 14. H8764_MBR_Newsletter 2_0917_IA_092517



ASPIRE ADVOCATE



ASPIRE**HEALTH**PLAN

Your Medicare Advantage.
All-in-one plans. Exceptional service.
Great value.

In collaboration with



Community Hospital
of the Monterey Peninsula
Montage Health



Salinas Valley
Memorial
Healthcare System

ASPIRE**HEALTH**PLAN



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Health and Wellness Information

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