



We're here for you again in 2021

Since 2014, Aspire Health Plan has served our community with Medicare Advantage plans designed for seniors and people on Medicare in the Monterey Peninsula and Salinas Valley region. What is most important about our plans — access to the doctors and hospitals our community relies on, good drug coverage, and one-card convenience — has never changed. Because of rising healthcare costs and changes to the government formulas used to pay Medicare Advantage plans, though, Aspire Health Plan's Medicare funding changes each year.

What does that mean? A government calculation is made each year to determine what we will get paid to provide care. That is based on the region the

Medicare Advantage plan serves, the health profile of its members, and the quality of the care it delivers to its members. So, each year, Aspire can receive more or less money even though our quality and our membership stay strong. Of that amount, more than 80% goes directly to our hospitals, doctors, and other providers to cover healthcare costs. The rest is dedicated to the other important plan responsibilities, including the services and benefits we offer you, our members.

With all of this in mind, let's discuss what is the same and what is changing in our 2021 Medicare Advantage plans. *continued on next page*

INSIDE



We're here for you



Benefits beyond
Original Medicare



Flu season



MyChart



What we're reading



That's the diagnosis?



Upcoming events

We're here for you again in 2021 continued...

WHAT'S STAYING THE SAME

Aspire Health Plan remains your local nonprofit Medicare Advantage plan. We are backed by Community Hospital of the Monterey Peninsula and Salinas Valley Memorial Healthcare System. We understand your needs, and we are proud that more than 5,500 seniors in our community trust us to manage their healthcare.



Our members have come to expect access to our region's leading doctors and hospitals, and extra benefits that are not available from original Medicare. **In 2021, our members will again have the same network of doctors and hospitals they know and trust.** That's especially important because many Medicare Advantage plans change their networks each year, forcing members to switch doctors. We don't. And our drug formulary remains stable in 2021, with a large number of drugs on each tier.




We are again offering our members wellness and care management that help you stay healthy. This includes a fitness benefit and no cost 24/7 telehealth visits. It also includes affordable dental and vision packages, and transportation to in-network appointments — a benefit not available in most Medicare Advantage plans. And we offer one-card convenience. People in original Medicare need to carry multiple cards and track expenses across Medicare Part A, Part B, Part D, and other coverage. Our members have one card and one monthly statement.



In 2021, Aspire Health Plan members will again have lower overall out-of-pocket costs than people in original Medicare. Our members save hundreds of dollars for a specialist visit and thousands over the course of treatment for a serious health condition. Members will also have the peace of mind that comes from catastrophic coverage protection — something not available in Original Medicare.

WHAT'S CHANGING

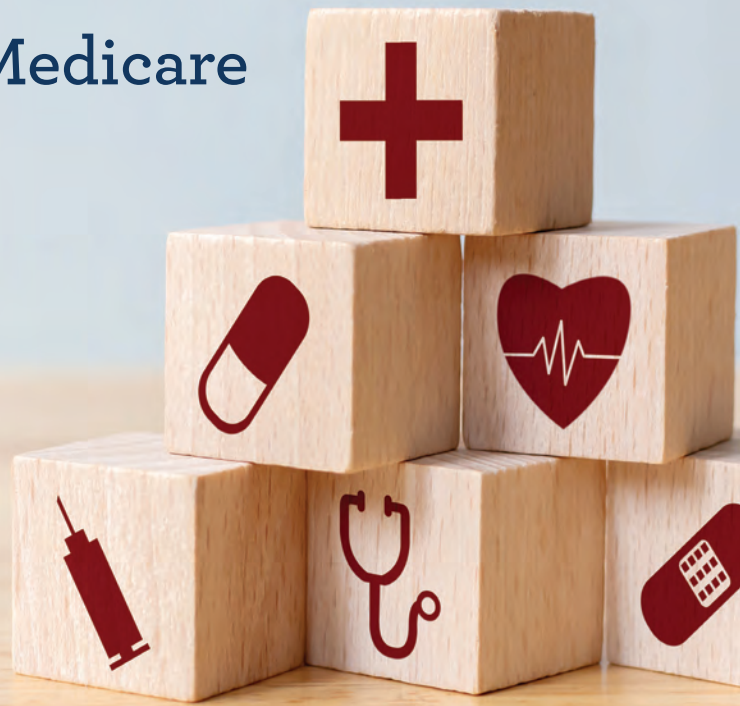
Each year, Aspire Health Plan seeks to provide our members with the most generous services and benefits our government funding will permit. Rest assured, decisions to make changes are taken very seriously. In 2021, due to shifts in government funding and higher-than-expected healthcare costs, Aspire Health Plan will have to raise some member costs. This will include higher monthly premiums and higher co-pays for a number of services and medical equipment. The changes vary across our different plans.



In October, you will receive an important letter from us explaining what is changing in your 2021 Aspire Health Plan coverage. Please review it carefully, and give our member services department a call if you have any questions. As your nonprofit community health plan, we look forward to serving you again in 2021.

Benefits beyond Original Medicare

Fall is in the air and the Medicare Annual Enrollment Period is here. As a member, you are automatically re-enrolled so you don't have to do anything to remain a member for 2021. There is something different, though, about 2021. We had to make some very difficult decisions about premiums and co-pays. If we could keep the costs the same every year, we absolutely would. But our reimbursement from Medicare was such that we had to increase some of our members' share of cost. Still, one thing remains constant — our commitment to keeping our benefits beyond Original Medicare.



All our plans cover Part A, Part B, and Part D services, but we give you more.

We hope you take advantage of the extra benefits we provide like these below.



Health coaching and care managers with telephone support



Transportation



Gym membership or home fitness kits



Chiropractic



Acupuncture



Community Connection classes



Rewards for preventive services



Health-at-home visits



Local office for face-to-face assistance

Most important, we offer you peace of mind because we're local and always here for you. Thank you again for trusting us as your healthcare partner.

Flu season and COVID-19

This year there is more uncertainty about the flu vaccine than ever. People are asking if they should even get their flu shot this year, in light of the current COVID-19 pandemic. The answer is a resounding “Yes.”

The Centers for Disease Control (CDC) believes that both “regular” flu viruses and the virus that causes COVID-19 will be spreading this flu season. For this reason, getting a flu vaccine may be more important than ever.

Although a flu vaccine can’t protect you from COVID-19, it has many other important benefits. Getting the flu shot significantly reduces your risk of catching the flu. Those who do get the flu, after receiving the vaccination, have less severe symptoms, and have a reduced risk of being hospitalized with complications such as pneumonia and bronchitis. A situation made all the more stressful when you can’t have visits from loved ones.

Getting the flu vaccine is also very important this fall to help conserve potentially scarce healthcare resources. Healthcare workers rely on many of the same resources when fighting the flu as they do when fighting COVID-19. Ventilators, oxygen, and Personal Protective Equipment (PPE) are all resources that may be in limited supply. Getting your vaccine safeguards you, and so many others.

With Aspire Health Plan, you have many options for getting your flu vaccine, including:

VNA

- Drive-thru immunization clinics
- In-office immunizations

Local pharmacies — check for days and hours

- CVS (multiple locations)
- Safeway (multiple locations)
- Rite Aid (multiple locations)
- Walgreens (multiple locations)





Get connected to your health

Salinas Valley Medical Clinic is pleased to offer MyChart, which provides online access to your medical record.

With MyChart you can:

- **Meet with a provider over video** to receive care from the convenience of home or work. Video visits are available for common medical concerns as well as annual exams
- **Request appointments** with your providers and view details of past and upcoming appointments
- **Access your test results.** View your results and your doctor's comments within days
- **Communicate with your doctor.** Get answers to medical questions without unnecessary phone calls or appointments
- **Pay bills** and view account statements
- **Request prescription refills**

Ask your medical provider or clinic staff about MyChart today. It's free, secure and easy to use. Visit mychart.svmh.com or download the MyChart app to sign up today.

Montage Health patients also have access to MyChart at montagehealth.org/mychart

What we're reading

Stef, Supervisor

Darwin's Radio by Greg Bear

A fictional story about an ancient retro-virus in our DNA that expresses itself when the human race is under significant ecological/social stress and a genetic "upgrade" is clearly necessary if the species is going to survive. It discusses many theories about how evolutionary processes work and is pretty heavy on biology and scientific terminology at times. It's still a good read, and the very best thing about the book is that part of it takes place in Snohomish, Washington — an area I know intimately. There is a sequel called *Darwin's Children* — that I will be reading next.

Brandy, Executive Assistant

The Prince of Mist by Carlos Ruiz Zafón

Unfortunately, Carlos passed away on June 19, 2020 from cancer. *The Prince of Mist* was his first novel written for young readers in 1993. It's a mystery and horror book originally written in Spanish. I've enjoyed his other books so much, that when I heard of his passing, I wanted to read all of his books.

Lynn, Health Plan Advisor

Property by Valerie Martin

The book provides a chilling account of a sugar plantation owner and their slaves. The book is told through the eyes of the plantation owner's wife who is smart, bitter, self-absorbed, and jealous of her slave Sarah's intimate relationship with her husband (and the children they have together). The book gives an intimate look at property and human ownership. It also illuminates a history that we think we know and understand. You'll have better understanding after reading this book.



Really? That's the diagnosis?

When a doctor submits a claim to an insurance plan for reimbursement, there are two kinds of codes that must be on the claim. There is a procedure code that very plainly describes the service you received from the doctor. Accompanying that procedure code must be an appropriate diagnosis code to describe why that service is needed. For the year 2020, there are 72,184 diagnosis codes that can be used.

We thought you might enjoy a few of the more unusual codes:

- Injuries received while milking an animal
- Being bitten by an alligator while in a moving vehicle
- A shark bite that occurred during a tornado
- Being run over by an animal that is not being ridden
- Problems with the in-laws
- Burn sustained due to water skis on fire
- Walking into a lamppost, subsequent event (meaning there was a previous event)
- Parental overprotection
- Bizarre personal appearance

Upcoming events



Community Connections

Virtual classes are open to the public. Share with a friend.

Please register, and we will send you the call-in information via email prior to the event.

RSVP at: www.aspirehealthplan.org/connections2020 or (877) 663-7651

ADVANCE HEALTHCARE PLANNING

WEDNESDAY, OCTOBER 14, 10–11 a.m.

Learn how to access, complete, and formalize your wishes using an advance care directive.

PHYSICIAN ORDERS FOR LIFE-SUSTAINING TREATMENT (POLST) FORMS

WEDNESDAY, NOVEMBER 18, 10–11 a.m.

POLST forms are medical orders that communicate the kind of treatment you want during an unexpected emergency and your goals of treatment with care providers and medical professionals.

For more advance healthcare planning workshops visit www.hospicegiving.org/workshops

www.aspirehealthplan.org/members-newsletters
Share your thoughts: feedback@aspirehealthplan.org



Like us on Facebook:
facebook.com/aspirehealthplan

For accommodations of persons with special needs at meetings call (855) 570-1600 (TTY users call 711) Other providers are available in our network. We are open 8 a.m.–8 p.m PT Monday through Friday from April 1 through September 30 and 8 a.m.–8 p.m. seven days a week from October 1 through March 31 (except certain holidays). H8764_MBR_Newsletter14_920_C



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Health and wellness
or prevention information

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ASPIRE
ADVOCATE



ASPIRE HEALTH PLAN

in collaboration with



Community Hospital
of the Monterey Peninsula
Montage Health



Salinas Valley
Memorial
Healthcare System

Grow
with us

We love referrals. The greatest compliment you can give Aspire is a referral to your friends and family. Thank you for your membership in Aspire Health Plan. Help us grow by sharing Aspire with the people you care about.