

ASPIRE ADVOCATE

ISSUE 19
WINTER 2022



Welcome to Aspire

Happy New Year! We are delighted to serve you in 2022. Aspire Health Plan is celebrating our eighth year of serving the Monterey County community. One of the most important reasons to join a health plan like Aspire is that it gives you control of your health and a team of healthcare professionals to support your journey.

The word “aspire” is in our name, and we know that many of you aspire to live a healthy lifestyle. We give you an advantage by offering resources to assist you with your goals. From Health at Home wellness exams, medication reviews, and personalized health coaching, to rewarding members for getting their preventive screenings, we are here to support your journey. We will even drive you to your doctor’s appointments.

You can help improve your health by making and

keeping your doctor appointments, following up on recommended screenings, and monitoring your diet or other health indicators.

You have many extra benefits offered beyond Original Medicare, so we hope you take advantage of all we have to offer. Consider using our Silver&Fit® exercise and healthy aging program or your fitness benefit by joining a gym or ordering home fitness kits. Join us each month for our Community Connection events where we offer health, wellness, and lifestyle classes. Alternatively, call us if you are handling a tough situation and would like a member advocate to assist you.

We hope 2022 is a healthy year and that you maintain your vitality by accessing all the benefits Aspire has to offer.

INSIDE



Ditch the resolutions



Your wishes



Four-star 2022



Choose Happy



Prescription benefit



Community Connections



PRESENTED BY



MONTAGE
Health



Salinas Valley
Memorial
Healthcare System



Why we've decided to ditch our New Year's resolutions.

Resolutions are a great idea, but in practice, most of us do not stick to them past Valentine's Day. This year, consider focusing on the positive by picking healthy habits to adopt.

Nearly three years ago, Salinas Valley Memorial Healthcare System, Taylor farms, and Montage Health partnered with Blue Zones, LLC and Sharecare, Inc. to bring us Blue Zones Project Monterey County. This well-being improvement initiative helps make healthy choices and activities easier through permanent and semi-permanent changes to the community's buildings, spaces, policies, and social networks.

National Geographic Fellow Dan Buettner studied areas throughout the world where people live to be 100 years old or more to develop Blue Zones. His research identified nine tenants those places share and which now guide work in communities throughout the country, like Monterey County.

The project utilizes nine common characteristics to help communities improve their overall well-being by identifying a path that can lead to a possible extra 12 years of healthy life. These nine commonalities are known as the Power 9.

The Power 9 is specific enough to be easily understood, but allows for customizing to your own needs and style. Rather than resolving to "eat healthier", why not commit to following the "Plant Slant" rule by adopting a meatless Monday. It's easy to get started, so why not join us, and ditch the resolutions in favor of the Power 9.

For inspiration and to learn more, visit bluezonesproject.com/montereycounty



BLUE ZONES PROJECT

POWER 9

- **Move naturally** — find ways to be active without really having to think about it
- **Purpose** — find something that drives you each day
- **Down shift** — look for healthy ways to relieve stress
- **80% rule** — eat mindfully, and remember to stop when you're 80% full
- **Plant slant** — add plants to your nutrition
- **Wine/friends at five** — enjoy the company of friends, and maybe a glass of wine, each day
- **Belong** — joining a faith-based group can add years to your life
- **Family first** — invest in time with your family and live longer
- **Right tribe** — find your people, those who support your positive, healthy behaviors

Let's keep the smiles coming in 2022.

Thank you for joining us on our journey to choose happy in 2021. Focusing on something joyful can make you feel happier, whether that's trying a new food, reading a good book, or just reaching out to someone. That joy can have a positive impact on your health.



"This whole year has given me time to reflect on what's important in my life."

— Dwight, Aspire Health Plan Member Ambassador



It is important to share your wishes

People who plan for end-of-life care are more likely to get the medical treatment they want, and have loved ones who experience less stress and anxiety. Preparing an advance care directive and Physician Orders for Life Sustaining Treatment (POLST) form is the best way to make sure your wishes are fulfilled should you become incapacitated.

An advance care directive allows you to appoint someone to act as your healthcare agent for medical decisions and speak on your behalf if you are unable to, due to illness or injury. A POLST form contains the actual orders that your doctor has written (after discussions with you) to assure you get the care you want.

PLAN WITH THESE FIVE STEPS

1. **Think** about what is important to you and what type of care you want, and do not want.
2. When designating your healthcare agent, **select someone you trust** will follow your requests. Share with them your preferences about how you would want to be treated and ensure they are comfortable representing you, knowing exactly what you want.
3. **Make sure loved ones know** the choices you have made and who is your healthcare agent.
4. **Put your healthcare choices in writing** with an advance care directive and POLST form.
5. **Share this information** with all of your doctors, and ask that it be put in your medical records for your healthcare team to review.

You can always change or cancel your advance directive or POLST at any time, as long as you can communicate your wishes. Having your wishes known can be a great relief to you and your loved ones. **To learn more visit www.prepareforyourcare.org or www.montagehealth.org/planning.**



NAME.....AGE.....
ADDRESS.....
DATE.....

Managing your prescription benefit

Understanding Medicare benefits can be tricky, and trying to make sense of the Part D prescription benefit and the different phases during a year can be the most challenging part. As we begin a new year, it is worth reviewing how the prescription benefit works with Aspire Health Plan.



DEDUCTIBLES

At the beginning of each year, some members are surprised to find that they are paying more for prescription medication than they were in the previous year. Quite often, this is because the prescription drug deductible has not yet been met for the new year.

The Aspire Value plan and Aspire Advantage plan each have a Part D deductible. That means that members on these plans must first pay out of pocket before the traditional co-pay or co-insurance rates apply.

- **Value plan members** will pay \$480 out of pocket for medications on drug tiers 3, 4, 5, and 6 until the deductible is met. Any drugs on tier 1 and tier 2 will be charged at the co-pay amount
- **Advantage plan members** will pay \$150 out of pocket for medications on drug tiers 3, 4, and 5 until the deductible is met. Any drugs on tiers 1, 2, or 6 will be charged at the co-pay amount even if the deductible is not yet met
- **Plus plan members** do not have a deductible. That means that Plus plan members will pay the appropriate co-pay or co-insurance amounts, without having to meet a deductible



PRESCRIPTION DRUG GAP OR “DONUT HOLE”

Like most Medicare drug plans, Aspire Health Plan has a coverage gap, also called the “donut hole.” This means there is a temporary limit on what the drug plan will cover for drugs.

Not everyone will enter the coverage gap. The coverage gap begins after you and Aspire have spent a certain amount on covered drugs. Once you and Aspire have spent \$4,430 on covered drugs in 2022, you're in the coverage gap. You will then pay a flat 25 percent co-insurance on your prescription drugs.

The Advantage and Plus plans offer coverage for medications on tiers 1 and 2 during the coverage gap. That means that members will pay the usual co-pays for drugs in those tiers, even in the gap phase of coverage.

continued on the next page



MAIL ORDER

A cost-saving feature of the member drug benefit is the mail-order pharmacy. A member receives a 90-day supply of medication for the cost of two co-pays when filling a mail-order prescription.



WHAT IF MY PRESCRIPTION IS NOT IN THE FORMULARY?

If a drug is not listed in the drug formulary or has restrictions, you or your doctor can request that Aspire make an exception to our coverage rules. A request for coverage can be started by mail, fax, phone, or online. Aspire also covers alternatives for each drug class. If your drug isn't covered, or an exception cannot be made, ask about an alternative drug from the drug formulary.

For more information on how to request coverage, visit the Aspire Health Plan website or call (888) 495-3160. If you are unsure if Aspire covers a particular medication, the complete drug formulary is available on the Aspire Health Plan website.
www.aspirehealthplan.org



HELP PAYING FOR PRESCRIPTION MEDICATION

For those members who experience difficulty paying for their medications, there may be additional resources available. People with limited incomes may qualify for Extra Help (Low Income Subsidy) to pay for their prescription drug costs. Aspire can help members find out if they are eligible. For general information about Extra Help, please call 1-800-MEDICARE (1-800-633-4227), or Aspire's Member Services at (855) 570-1600 (TTY: 711), Monday through Friday, 8 a.m. to 8 p.m.



A better way to get your prescriptions filled

If you rely on regular or long-term medications, there may be a better way to get your prescriptions filled. MedImpact Direct, a mail order pharmacy, provides home delivery in a smart, simple way for you to get prescriptions delivered to your door. In addition, you save money on your prescription co-pays with our 3-months supply for two co-payments.

Contact MedImpact Direct® Customer Service 1-855-873-8739 (TTY dial 711) or customerservice@medimpactdirect.com

www.medimpact.com

Safe disposal of prescription medication



Did you know that one-third of the 4 billion prescriptions filled in the U.S. every year go unused? That is 200 million pounds of unused medications. Unsecured storage of medications has contributed to the national epidemic of prescription drug use and misuse. Flushing or dumping unused medications can also harm the ocean, lakes, and rivers.

Community Hospital of the Monterey Peninsula and other locations provide safe medication disposal sites.

To find the location nearest you visit:

- nabp.pharmacy/initiatives/awarxe/drug-disposal-locator
- www.montagehealth.org/safedisposal

Let's have a four-star 2022



Aspire Health Plan works hard with our partners at Montage Health, Salinas Valley Memorial Healthcare System, and primary care providers to build the best plan possible for our members. We are pleased to announce that we've earned a four-star rating from the Centers for Medicare and Medicaid Services (CMS) for our 2022 Medicare Advantage plans.

CMS is the government group that oversees Medicare Advantage plans and our quality of care. Each year they evaluate plans based on a star-rating system and each plan is given an overall rating based on five categories:

- Staying healthy
- Chronic condition management
- Member experience
- Member complaints
- Customer service

A higher star rating means additional money from Medicare to use for our members. This helps lower your out-of-pocket costs and improve your benefits. And our high rating comes from the great work of our providers and customer service team, but also from all of YOU. Some of the actions that you took over the last year helped contribute to our rating.

THESE INCLUDE:

- Getting preventive screenings and taking advantage of the Aspire Rewards program for completing healthy activities
- Taking medications as prescribed and letting your doctor know if they're not working so they can make changes
- Taking steps to improve your health, including exercising, attending our Community Connections classes, caring for your mental health, and more
- Letting us know if you require assistance with any of your healthcare needs. We're always here to help
- Responding to your Aspire Health Plan surveys. These help us know what our members need

You don't have to wait to receive a survey. If there is anything we can do to help, or you have feedback for us, please call Member Services. Your feedback helps us solve issues for you, and for your fellow Aspire members.

As we start the new year and set our goals for 2022, let's remember to focus on achieving those goals whether they're for your health, finances, or living happily and more in the moment. Continue to take the steps listed above, and remember that as an Aspire Health Plan member, you have resources available to support and empower you on your healthcare journey including member advocates and an enhanced care team of health coaches, social workers, and care managers. **Let's work together to achieve your goals.**

Community Connections

Classes are open to the public.
Share with a friend.



MEDITERRANEAN DIET



WEDNESDAY, JANUARY 26, 10 a.m.
Montage Wellness Center, 1910 N. Davis Rd., Salinas

Find out what makes the Mediterranean diet so healthy, AND so tasty. Learn tips for living this healthy lifestyle.

BE MY VALENTINE — CRAFTS



FRIDAY, JANUARY 28, 10 a.m.
Montage Wellness Center, 2920 2nd Ave., Marina

Spread the love on Valentine's Day. Join us as we create Valentine's Day cards for residents in local nursing homes. All materials will be provided.

WHOLE PERSON WELLNESS PART I Creating a wellness vision



WEDNESDAY, FEBRUARY 23, 10 a.m.
Montage Wellness Center, 2920 2nd Ave., Marina

Draft your personalized road map toward optimal wellness. In this session we will dive into the visioning, planning, and preparation that is essential for sustaining motivation to reach and maintain your long-term health goals.

INTRODUCTION TO TAI CHI



MONDAY, FEBRUARY 28, 2 p.m.
Montage Wellness Center, 1910 N. Davis Rd., Salinas

Improve balance, flexibility, and circulation, increase energy, enhance focus and concentration, and learn how to truly relax through this holistic movement. Excellent for all ages, no previous experience needed.

WHOLE PERSON WELLNESS PART II Mindful eating, movement, and the power of connections



WEDNESDAY, MARCH 23, 10 a.m.
Montage Wellness Center, 2920 2nd Ave., Marina

Renew your perspective on how to nourish your body and mind to support whole-person wellness. Together, we'll take a closer look at how the way we eat, move our body, and connect to the world around us can influence our health and longevity.

VIRTUAL BOOK CLUB



THURSDAYS, BEGINNING FEBRUARY 10, 2-3 p.m.

Join us for great reads, good company, and the joy of reading. RSVP by January 25, 2022.

We've missed you. We are committed to our community outreach, and are excited to reintroduce our in-person classes. We will limit class size to allow for social distancing. If we find that it is not in the best interest of our participants to meet in person, we may transition these classes back to virtual events.

RSVP: www.aspirehealthplan.org/connections2022 or (855) 570-1600 (TTY 711)

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_Newsletter19_1221_C



ASPIREHEALTHPLAN

10 Ragsdale Drive, Suite 101
Monterey, CA 93940-9933
www.aspirehealthplan.org

NONPROFIT ORG
US POSTAGE

PAID

MONTEREY CA
PERMIT NO. 322

ADDRESS SERVICE REQUESTED

HEALTH AND WELLNESS OR
PREVENTION INFORMATION



ASPIRE
ADVOCATE


ASPIREHEALTHPLAN

PRESENTED BY

 MONTAGE
Health

 Salinas Valley
Memorial
Healthcare System

TELL A
FRIEND

WE LOVE YOUR 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.