ASPIRE ADVOCATE

ISSUE 21 SUMMER 2022

Have a Blue Zones summer

By now, you likely know about the Blue Zones, areas around the globe where people live the longest and are the healthiest. If you are like us, you may find it to be an inspiring, but a little daunting, aspiration — living your healthiest life.

This summer, take small steps towards a big goal.

One of our favorite ways is taking "exercise snacks". No, we're not talking about the calories you burn while reaching for a bag of chips.

An exercise snack is a short, easy form of exercise that gives you similar benefits as longer, more sustained workouts.

Famously, Blue Zones populations do not specifically exercise, they simply move naturally every 20 minutes or so. Exercise snacks are the perfect way to integrate movement into your daily life.

Mixing food by hand versus a blender, or sweeping instead of a robot vacuum are all examples of exercise snacks. Gardening requires digging into the dirt, sowing seeds, weeding, and harvesting, which are also "snacks."

A study of more than 44,000 adult men and women from four different countries showed a reduced risk of early death by engaging in just 30-40 minutes of exercise each day. Even more exciting is that a benefit was realized with even just 11 minutes of activity for those who are otherwise sedentary. Simply put, the more you move, the more calories you burn, and the faster your metabolism will be. The key is to make these activities vigorous — and that's different for different people. It only has to be vigorous for you.

continued on next page





Exercise snacks



න්ව Balance series



Member portal



Timely access to care



Referrals and authorizations



Blood pressure



Maximize prescriptions



Upcoming events



PRESENTED BY





Blue Zones summer continued

Exercise snacks don't need to be highly structured, either. They can be as simple as including short bursts of speed during a daily walk or when climbing stairs. Dancing a few times a day is an exercise snack that's fun for the entire family. When you are talking on the phone, walk in place or around the room. Set an alarm to get up and move at least once an hour to do some walking, squats, jumping jacks, or household chores like sweeping, gardening, or hand washing dishes.

In addition to muscle strength and cardiovascular health, short exercise snacks before meals help control blood sugar levels, so they can be particularly effective to prevent type 2 diabetes,* heart disease, and other related conditions. A Blue Zones diet, primarily plant based, includes plenty of nuts, seeds, and beans, as well as occasional meat and alcohol consumption. This diet complements the benefits of exercise snacks.

*To understand your risk for type 2 diabetes visit **www.dontfeedthediabetes.com**

The beauty of exercise snacks is that you need no special equipment. The cardiovascular and muscle strength benefits come from lifting and moving your body weight.

MOVE NATURALLY MENU

Dance to your favorite song	4 minutes
Take the stairs	1 minute
Walk to your local coffee shop	25 minutes
Do 10 walking lunges	30 seconds
Call a friend and walk while you chat	10 minutes
Tend to your indoor or outdoor garden	5 minutes
Take a walk outside	30 minutes
Make sourdough bread	30 minutes

Summer Balance series

We are excited to invite you to join us for our Summer Balance series.

Falls are the leading cause of unintentional injuries, hospital admissions, and injury-related deaths among older adults. Falls can take a serious toll on independence and quality of life.

Aspire Health Plan wants you to know that **falls are preventable**. Scientists have highlighted factors that may increase your fall risk, including muscle weakness, balance and gait difficulties, decreased bone density, and chronic conditions such as diabetes and heart disease, which can harm our blood vessels, affect blood pressure levels, and influence our balance. Together, we can address these risk factors and take a stand against falls.

We are taking a holistic, four-pronged approach to give you the skills, tools, and knowledge to optimize your lifestyle and keep you on your feet. Each session is thoughtfully designed to include an education session paired with a relevant activity to help transform knowledge into action. After completing these sessions, we hope you walk away feeling confident to prevent falls and bring balance to your life.

Session topics include:

- Balance your body strengthen your body and your balance to prevent falls
- Balance your plate balance your nutrition to minimize risk factors
- Balance your mind reduce stress and enhance mindfulness
- Balance your life put it all together for enhanced overall wellbeing

We look forward to seeing you at the Summer Balance series.

Register at www.aspirehealthplan.org/connections2022 or call (855) 570-1600

Announcing our new member portal



You can now do more on our website. In addition to the benefits, documents, and forms available on our website, members can now sign in and access new enhanced features.

Attest to healthy rewards

You can see what healthy rewards you are eligible for and attest to them online. No need to call Member Services — simply login and your healthy rewards will be listed on your home page.

Enroll or disenroll in the optional Enhanced Benefits

Members are eligible to enroll for 90 days after their effective date, or during the Open Enrollment Period, January 1 through March 31. You can now enroll or disenroll using the member portal.

Monthly healthcare explanation of benefits (EOB)

View your monthly EOB electronically. Sign up through the portal to receive an email notification

when your EOB is ready for your review.

Claims reimbursement

If you are requesting a refund for eligible healthcare services, you can submit the form and receipts online — it is that easy.

Request an ID card

Lost your ID card? You can print a temporary card and order a new one at the same time.

Pharmacy benefit

You can review claims, search for prescription drugs, find out what your co-pay will be for a prescription, or find a pharmacy.

Quick links

We offer links to our formulary, provider directory, and MyChart.

We look forward to you experiencing the new member portal. **Need help getting started?** Contact Member Services for help.

Our commitment getting timely access to care

Most of us feel exceedingly fortunate to live in beautiful Monterey County, but we share a problem faced by many communities throughout the country. We have a shortage of doctors and other medical professionals. The reasons are many, both national and regional.

Aspire Health Plan, and our doctors, are committed to helping you receive the best care possible and are focused on providing access to our doctors in a timely manner.

For same or next-day appointments with someone on your primary care team, or one of our affiliated partners, please call our Care Coordination staff directly:

- Salinas Valley PrimeCare Medical Group (SVMC) patients (831) 751-7072
- Montage Medical Group (MMG) patients
 - » Primary care visit (831) 333-3045
 - » Specialty care visit (831) 208-6281
- Patients of independent doctors (not MMG or SVMC), please call Member Services — (831) 574-4938



Getting the care you need

UNDERSTANDING REFERRALS AND PRIOR AUTHORIZATIONS

Referrals (not required by Aspire Health Plan)

There are often misconceptions within health maintenance organizations (HMOs), about how to get the care you need. One of the misconceptions about Aspire Health Plan is that you need a referral to see a specialist. A referral is a written order from your doctor for you to see a specialist or get certain medical services. At Aspire Health Plan, we do not require referrals for you to see covered specialists.

Some specialists, however, may require a referral from your primary care physician (PCP). This is to ensure that you are getting the best course of care. You should always check with your PCP before seeing a specialist so they can help coordinate your care.

Prior authorizations (required in some instances)

Medical services requested by your PCP or specialist may require prior authorization from the plan. Prior authorization is a decision by the health plan that a healthcare service, treatment plan, prescription drug, or durable medical equipment is medically necessary and would otherwise be covered by Medicare. Prior authorization is not intended to create "red tape" or barriers. Rather, it gathers the information necessary to support Medicare coverage.

Generally, your PCP or specialist will request any necessary prior authorization from the plan. However, it is your responsibility to ensure that prior authorization has been granted before having any medical service or procedure.

Why does Aspire Health Plan need prior authorization?

The prior authorization process gives Aspire a chance to review how necessary medical treatment or medication may be in treating your condition. Your evidence of coverage (EOC) describes in full all of your covered benefits and any prior authorization requirements that may apply.

What types of medical treatments and medications may need prior authorization?

- Medications that may be unsafe when combined with other medications
- Medical treatments that have lower-cost, but equally effective, alternatives available
- Medical treatments and medications that should only be used for certain health conditions
- Medical treatments and medications that are often misused or abused
- Drugs often used for cosmetic purposes

How do I get prior authorization?

If your healthcare provider is in network they will start the prior authorization process.

If you don't use a healthcare provider in your plan's network, then you are responsible for obtaining the prior authorization. Please call Member Services to help start this process.

If you have any questions about getting the care you need, please call Member Services. We are always here to help.



Top 6 reasons to check your blood pressure

Your blood pressure reading is like a canary in a coal mine. Because high blood pressure often has no symptoms, the only way you'll know there's an issue is to get a blood pressure reading, which is measured using two numbers. The first number — systolic blood pressure - measures the pressure in your arteries when your heart beats. The second number — diastolic blood pressure — measures the pressure in your arteries when your heart rests between beats. The normal range is less than 120/80.

HERE ARE THE TOP 6 REASONS TO GET IT CHECKED:

- Your arteries high blood pressure can stiffen and narrow your arteries, limiting the flow of blood and oxygen to your heart. This can lead to heart disease, chest pain (angina), and even an aneurysm
- **Your heart** high blood pressure stresses your heart, increasing the risk of heart attack or even sudden cardiac death
- **Your brain** when high blood pressure causes the blood vessels in the brain to narrow, leak, or rupture, this can cause a transient ischemic attack (TIA), a stroke, or vascular dementia
- Your memory high blood pressure can develop into mild cognitive impairment, affecting your ability to understand or remember
- Your kidneys tiny blood vessels in this organ get scarred by high blood pressure, affecting your kidneys' ability to filter fluid and waste from the blood. Too much waste build-up can lead to kidney failure
- **Your vision** high blood pressure can damage the blood vessels in the retina, causing bleeding, blurred vision, and even blindness

HOW CAN YOU HELP PREVENT HIGH BLOOD PRESSURE?

- Limit your salt intake the American Heart Association recommends less than 2,500 milligrams of sodium each day. If you have high blood pressure or you're at risk (you have diabetes, kidney disease, or are African American), then the recommendation is only 1,500 milligrams of salt each day. That's less than a teaspoon in total
- Don't smoke
- Eat more fruit and veggies they're high in potassium, magnesium, and fiber which keeps blood pressure low
- Get moving take 5-10 minute stretch breaks throughout the day (see our article regarding exercise snacks). Talk to your doctor about engaging in a regular exercise routine. Explore local group classes in your area such as the Montage Wellness Center. Aspire members have access through their fitness benefit
- Consider a personal blood pressure monitor
- Manage your cholesterol

Looking for support to reach a health goal?

Call to connect with our local, dedicated health coaches at (831) 644-7490. This service is available to you at no cost to help support your health and wellbeing. And, be sure to discuss your goals with your doctor at your next appointment.



How to maximize your Medicare prescription drug benefit

All of the Aspire plans include Part D coverage. We understand prescriptions can be expensive, and we want to help our members maximize their drug benefits. Here are answers to some commonly asked questions about Part D coverage.



Can I use a prescription drug discount card with my Medicare Part D (MAPD) plan?

The answer, in most cases, is no. The reason for this is due to the Anti-Kickback Statute. This statute prevents pharmaceutical companies from offering incentives or discounts when filling prescriptions when paid in part by a federal healthcare program, like Medicare. You can use a discount card or a drug coupon from a manufacturer or third-party company, like GoodRx®, but you will not be able to combine that with your Aspire MAPD plan. The total cost of the medication or your out-of-pocket costs would not be added to your Part D drug totals.



How can I get the best prices for my prescription drugs to avoid, or delay, going into the coverage gap?

When it comes to getting the best price on your prescription drugs, it is always a good idea to shop the prices at different pharmacies. Every pharmacy prices prescriptions differently, and that price can vary with each medication. This could affect when you reach the donut hole or coverage gap. In all cases, if the pharmacy charges less than what your Part D cost-sharing amount is set at, then you will pay the lower cost of the medication. For example, if your expected co-pay is \$10, but the pharmacy only charges \$4 for the medication, you will pay \$4.

For information on the donut hole, read our blog at www.aspirehealthplan.org/donuthole



Why should I have my pharmacy fill my prescription using my Medicare Part D benefit?

When possible, have the pharmacy fill your prescription using your Aspire benefit. Processing through Aspire allows your drug to be evaluated for drug interactions and other safety checks by comparing it against the other drugs you have filled in the past. Aspire utilizes prescription drug claim history to help determine adherence. If you fill a medication that Medicare monitors for adherence, you may receive a phone call or a letter from us if you miss a refill. If you use a discount card outside of Aspire, we will not see that prescription refill in our system and may contact you to discuss your adherence and any challenges you might face in filling your prescriptions.



How can I reduce my Medicare prescription drug costs?

Drugs can be expensive and using generic alternatives is a great way to reduce your costs. Always ask your prescribing doctor if the prescription is on the Aspire formulary and if there is a generic option for that drug.



Are there programs to help pay for medications while enrolled in Medicare?

If paying for your drugs becomes an issue, you may qualify for low income subsidy (LIS) or there may be lower tier drug alternative available. Call the Member Services team to discuss your options.

Member appreciation event

SUMMER PICNIC

TUESDAY, JULY 12, 10:30 a.m.-1:30 p.m.

Quail Meadows picnic area

Toro Park, 501 Monterey-Salinas Highway 68, Salinas

Join us for lunch and enjoy games, arts and crafts, and more.



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

BALANCE YOUR BODY



WEDNESDAY, SEPTEMBER 7, 10–11:30 a.m. Montage Wellness Center, 1910 N. Davis Rd., Salinas

Strengthen your body and your balance to prevent falls.

BALANCE YOUR MIND



WEDNESDAY, SEPTEMBER 21, 10–11:30 a.m. Montage Wellness Center, 1910 N. Davis Rd., Salinas

Reduce stress and enhance mindfulness.

BALANCE YOUR PLATE



WEDNESDAY, SEPTEMBER 14, 10–11:30 a.m. Montage Wellness Center, 1910 N. Davis Rd., Salinas

Balance your nutrition to minimize risk factors.

BALANCE YOUR LIFE



WEDNESDAY, SEPTEMBER 28, 10–11:30 a.m. Montage Wellness Center, 1910 N. Davis Rd., Salinas

Put it all together for enhanced overall wellbeing.

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_Newsletter21_0622_C



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

ADDRESS SERVICE REQUESTED

NONPROFIT ORG US POSTAGE **PAID**

MONTEREY CA PERMIT NO. 322

HEALTH AND WELLNESS OR PREVENTION INFORMATION





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.

DON'T MISS OUT





Your healthy actions deserve a reward.

With Aspire Rewards, you can earn credit, redeemable for your favorite over-the-counter goods, while working toward your healthiest self.

HERE'S HOW IT WORKS

When you complete a healthcare activity, let us know a few details and we'll send you a catalog of over 100 popular over-the-counter items to choose from — it's that simple. Complete your activity by December 31, 2022, and let us know by January 31, 2023 in order to earn your reward.



Call us at (855) 570-1600 (TTY 711)

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. PT seven days a week from October 1 through March 31 (except certain holidays.) H8764_HS_RewardsInsert_0622_C