



## BLUE ZONES PROJECT MONTEREY COUNTY

### Nicoya, Costa Rica

One of five of the original Blue Zones regions, Nicoya, an 80-mile peninsula in Costa Rica, is the only Blue Zone in Latin America. While there are many factors contributing to the high rate of centenarians in Nicoya, one that costs nothing and is available to all is “plan de vida”. Plan de vida, or, reason to live, is a saying that promotes a positive outlook and keeps people engaged in the world around them.

Ask yourself, what got you out of bed this morning? Maybe it was a responsibility, such as taking care of grandkids, or an alarm to get you up for work. Whatever it was, does it align with something that brings you joy?

Centenarians in Nicoya make it a habit to visit family and neighbors and they regularly engage

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with friends and grandchildren. They create healthy habits that give them a sense of purpose. Is there something in your life that fills your soul and gives you purpose? If you answered yes, you are on the right track. If you aren't sure what your purpose is, or recently experienced a life transition such as retirement, a Purpose Workshop can help.

Blue Zones Project Monterey County, a community-wide well-being initiative, offers a variety of programs and opportunities for

Monterey County residents which are all based on the learnings from the five original Blue Zones. If you want to build a positive outlook, find your purpose, learn to eat wisely, or simply engage in your community through volunteerism — join us.

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**LEARN MORE AND FIND YOUR PURPOSE**  
[montereycounty.bluezonesproject.com/events](https://montereycounty.bluezonesproject.com/events)

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## Panchita's gallo pinto



If you ever visit Costa Rica, you won't want to leave the country without tasting gallo pinto — black beans and rice. Gallo pinto is the national dish, eaten with just about everything and at every meal, even breakfast.

### MAKES 2 SERVINGS

- 1 cup frozen brown rice (or fresh)
- ½ yellow onion
- 1 clove garlic
- 1 red bell pepper
- ½ jalapeño
- ¼ cup cilantro
- 1 tbsp olive oil
- 1 cup no-salt canned black beans
- 1 cup water

### OPTIONAL

Salt and pepper to taste

[meals.bluezones.com](https://meals.bluezones.com)

1. Heat the rice until warm.
2. Peel and chop the onion and garlic. Remove the core and stem from the bell pepper and dice. Seed and mince the jalapeño (use gloves and don't touch your face after handling). Rinse and dice the cilantro.
3. Warm the oil in a large saucepan over medium heat. Add the onion and cook, stirring often, until softened, about 3 minutes. Add the garlic and cook until fragrant, about 20 seconds.
4. Pour in the beans and water. Raise the heat to medium-high and bring to a full simmer, stirring gently to keep the beans intact. Gently stir in the rice, salt, and pepper until combined and hot, about 2 minutes. Stir in the cilantro, jalapeño, and bell pepper before serving. Season with salt and pepper to taste.

# A new member's guide to getting care

New to Aspire? Welcome! Here are a few basics to help you use your benefits to get care.



## SEEING A DOCTOR

Start with your primary care doctor. This is the doctor who will direct all your healthcare services.

If your doctor is new to you, call their office soon to schedule a visit. This will also give you the chance to talk about your key health concerns or to get refills for ongoing prescriptions before they run out.



## FILLING PRESCRIPTIONS

There are some ways to get more for your money.

- Ask your doctor for a three-month prescription of medications you take regularly. You can now get a 90-day supply for the cost of a 60-day supply, whether you choose mail order or retail pharmacy pick up
- Order your prescriptions online through Birdi, our mail order pharmacy, and your medications will be delivered to your home — with no charge for standard shipping



## SEEING A SPECIALIST

There may come a time when you need to see a specialist for care in addition to what you receive from your regular doctor.

- Start with your primary care doctor. He or she will help decide what type of specialist you need to see — and how soon
- Aspire does not require a referral from your primary doctor for you to see a specialist
- Some specialists may require a referral to ensure that they are the appropriate provider for your needs



## NEED INFORMATION?

Who to call depends on what you're looking for.

- For information about your specific healthcare needs or treatment, call your doctor's office
- For questions about your healthcare benefits and what's covered by your Aspire plan, Member Services is your go-to team
- 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 Health Primecare patients — (831) 759-7072
  - » Montage Medical Group patients — (831) 333-3045
  - » Independent physician patients can call Member Services — (855) 570-1600



## ABOUT CO-PAYS

There are enough things getting in the way of getting care these days. We don't want cost to be one of

them. That's why we are extending \$0 co-pays for the following types of care:

- Virtual/telehealth visits with your primary care doctor (see your Evidence of Coverage for services provided via telehealth)
- Virtual/telehealth visits with specialists, including behavioral health professionals, such as psychologists and therapists (some providers may not provide telehealth options)





# What's the difference between an Annual Wellness Visit and a routine physical?



Many people think that the Annual Wellness Visit (AWV) is the same as a routine physical. However, they are quite different.

## ANNUAL WELLNESS VISIT (AWV)

**WHAT IS IT?** AWV is a planning session for reaching and maintaining your best health. It is a yearly appointment for Medicare patients to perform a health risk assessment and discuss their preventive care for the coming year. Preventive services like AWV are important to your overall health. They are proven to improve your health outcomes.

The AWV does not include discussion about treatment for current or chronic illnesses. If this is needed, ask your provider if they can schedule a visit to discuss these issues.

The AWV may also include blood work, lab tests, and vaccinations.

**WHAT DOES IT COST?** AWV is covered once per year with a \$0 co-pay.

**WHAT SHOULD I EXPECT?** A healthcare provider collects vital signs and reviews your medical history, medications, and evaluates your risk factors for various illnesses. The healthcare provider also develops a personalized preventative healthcare plan that documents potential risk factors, available treatment options, and individualized health advice.

## ROUTINE PHYSICAL

**WHAT IS IT?** A routine physical is a full physical exam including blood work, lab tests, and vaccinations.

**WHAT DOES IT COST?** Physical exams are not covered by Medicare or Aspire Medicare Advantage, so the patient pays 100 percent.

**WHAT SHOULD I EXPECT?** A routine physical typically includes a comprehensive “head-to-toe” physical exam.

The provider may address vaccinations and perform blood work or lab tests.

## WHAT ARE THE DIFFERENCES?

	AWV	Routine physical
Medical, family, and social history	X	X
Vital signs	X	X
Physical exam		X
Review of risk factors for illness	X	
Review of medications/supplements	X	X
Depression screening	X	
Cognitive assessment	X	
Functional ability and level of safety	X	
End-of-life planning	X	
5-10 year preventive screening schedule	X	
Address new health problems		
Blood work and/or lab tests	X	X
Vaccinations	X	X
Aspire member cost	\$0	100 percent

Call your doctor and schedule your AWV today. You may qualify for a \$25 reward through Aspire Rewards. More information: [www.aspirehealthplan.org/member-resources/aspire-rewards/](http://www.aspirehealthplan.org/member-resources/aspire-rewards/)

# The Inflation Reduction Act of 2022

## AND HOW IT IMPACTS MEDICARE PART D COVERAGE

President Biden signed the Inflation Reduction Act (IRA) into law on August 16, 2022. Several measures of this legislation impacted Medicare and will help lower the cost of prescription drugs for Aspire members and reduce the federal government's drug spending. These initiatives will be phased into the Medicare program over the next several years, but many of these initiatives went into effect on January 1, 2023.

**One of the biggest changes Aspire members will see for 2023 involves the maximum cost a member will pay for insulin.** For individuals with diabetes who use insulin, coverage is provided by Aspire under the Part D prescription drug benefit. It may also be covered under Part B when the insulin is used with an external infusion pump. Changes related to Part B insulin coverage will not be effective until July 1, 2023. **The IRA limits a member's monthly cost-sharing to no more than \$35 for a one-month supply of all insulins covered on the Aspire Health Plan drug formulary.** Insulin that is considered non-formulary by Aspire would not be eligible for the \$35 maximum cost-share unless Aspire approves a formulary exception request to cover the insulin. The \$35 maximum is for a one-month supply. Typically a one-month supply is 30 days at a retail pharmacy, (e.g., CVS or Walgreens) and 31 days at a long-term care pharmacy. If a prescription were written for an extended day supply (e.g., 90 days), then the cost-share for an insulin prescription would be no more than \$105.

Aspire Health Plan provides co-pays for insulin during the initial coverage phase for less than \$35. Aspire members will continue to pay a lower co-pay anytime the Aspire benefit design is better than the IRA maximum of \$35. For members with a deductible in the Aspire Health Value Plan, the maximum cost-share will apply even during the deductible. In addition, the maximum cost-share for members that reach the coverage gap will be \$35 for a one-month supply.

One important thing to note with the changes for insulin and the overall cost for members with diabetes is that these maximum cost-share amounts only apply to insulin drugs. The Inflation Reduction Act does not cover other diabetes-related medications such as Farxiga, Jardiance, Ozempic, Trulicity, etc. More information is on the Aspire Health Plan website ([www.aspirehealthplan.org](http://www.aspirehealthplan.org)) regarding the covered insulins and how to file a formulary exception.

**Another important provision of the IRA, effective on January 1, 2023, is the elimination of cost-sharing for adult vaccines.** Medicare currently covers vaccines for COVID-19, influenza, pneumococcal, and hepatitis B (for patients at high or intermediate risk) under Medicare Part B. Now Medicare members can obtain all commercially available vaccines needed to prevent illness at \$0. This includes coverage of the shingles vaccines (i.e., Shingrix) at no cost.

**Contact Aspire Health Plan to learn more about these changes and how they might impact you.**





## You might not see a fall coming

Not all falls are caused by a throw rug, electrical cord, or slippery floor. So when you're thinking about ways to reduce your fall risk, pay attention to less obvious hazards like the ones below.



### VISION ISSUES

Many older adults have changes in their vision that can make it hard to see obstacles on the ground or a slight step up or down.

#### PREVENTION TIPS:

- Wear glasses or contacts in an up-to-date prescription (if you need them)
- Haven't had your exam with a vision provider this year yet? Schedule one now
- If you have blurriness or any other vision problems, see a doctor right away



### FOOT PROBLEMS

Avoid fall-producing missteps by taking care of your feet.

#### PREVENTION TIPS:

- Wear shoes that fit well and don't rub, pinch, or otherwise hurt
- Keep your feet clean and toenails trimmed
- Don't ignore cuts, sores, or bruises. This is especially important if you have diabetes



### MEDICATIONS

Many medications have side effects that can cause a fall including drowsiness, dizziness, and low blood pressure.

#### PREVENTION TIPS:

- At least once a year, review with your doctor all the medicines and supplements you take. Also review your medicines and supplements any time you start a new medication or experience side effects from a drug



### REDUCED PHYSICAL FITNESS

Most people tend to become less active with age. This can make moving more difficult.

#### PREVENTION TIPS:

- Try to be active every day. Even a small bit of regular activity can help make your muscles stronger, joints more limber, and a fall less likely
- Make use of your OnePass™ fitness benefit which offers gym memberships and online workouts
- And sign up for Rally, our online fitness program, for support, motivation, and challenges

For more information on how to reduce your risk for falls, and possibly earn \$25 in rewards, join one of our Balance Your Body classes or sign up for a one-on-one fall risk assessment by phone with one of our health coaches. **To sign up, visit: [www.aspirehealthplan.org/healthcoaching](http://www.aspirehealthplan.org/healthcoaching)**

# Community Connections

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



## BALANCE SERIES

A holistic approach to give you the skills, tools, and knowledge to optimize your lifestyle and keep you on your feet. Each session is designed to help you feel confident to prevent falls and bring balance to your life.

### BALANCE YOUR MIND



THURSDAY, APRIL 20, 2:30–3:30 p.m.  
Primecare, 5 Lower Ragsdale Drive, Monterey

Reduce stress and enhance mindfulness.

### BALANCE YOUR LIFE



THURSDAY, APRIL 27, 2–3:30 p.m.  
Primecare, 5 Lower Ragsdale Drive, Monterey

Put it all together for enhanced overall well-being.

### BALANCE YOUR BODY



WEDNESDAY, JUNE 21, 10–11 a.m.  
Montage Wellness Center  
1910 N. Davis Road, Salinas

Strengthen your body and your balance to prevent falls.

## PATRIOTIC CRAFTS



TUESDAY, MAY 16, 10–11 a.m.  
Montage Wellness Center  
1910 N. Davis Road, Salinas

Create a patriotic flag wreath, just in time for Flag Day.

## HEALTHY EATING MADE EASY



THURSDAY, MAY 18, 10–11 a.m.  
Montage Wellness Center  
2920 2nd Avenue, Marina

Together we'll discuss how to eat healthy on the go and share meal planning and preparation tips to save you time in the kitchen. Join us to discover how to make the healthy choice the easy choice.

## TAKE CONTROL OF HIGH BLOOD PRESSURE



THURSDAY, MAY 25, 10–11 a.m.  
Montage Wellness Center  
1910 N. Davis Road, Salinas

Whether you have high blood pressure or are trying your best to avoid it, join us to learn what you can do in your daily life to take control of your blood pressure.

## REGISTER FOR THESE FREE EVENTS:

[www.aspirehealthplan.org/connections2023](http://www.aspirehealthplan.org/connections2023) or (855) 570-1600 (TTY 711)

[www.aspirehealthplan.org/members-newsletters](http://www.aspirehealthplan.org/members-newsletters)  
Share your thoughts: [feedback@aspirehealthplan.org](mailto:feedback@aspirehealthplan.org)



Like us on Facebook:  
[facebook.com/aspirehealthplan](https://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\_Newsletter24\_0323\_C





ASPIRE HEALTH PLAN

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HEALTH



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.



# Member satisfaction surveys and star ratings: What you need to know



You may be familiar with the health plan's star rating, but did you know that direct member input helps determine those ratings? It's true, and, more importantly, between now and June, the Centers for Medicare and Medicaid Services (CMS) will be gathering valuable input for star ratings through member satisfaction surveys called The Consumer Assessment of Healthcare Providers and Systems (CAHPS). As an Aspire member, here's what you need to know and why your response is important to us.

## Details on the CAHPS Survey

- Each year, CMS reviews Medicare Advantage (MA) plans based on categories such as clinical quality, member satisfaction, administrative performance, and operational standards
- The CAHPS survey is key to measuring member experience and satisfaction, areas you are most qualified to answer
- Plans that receive four or more stars are considered high-performing. High-performing plans get additional payments from CMS that must be reinvested into improving healthcare benefits for MA plan members

## What does this mean for you?

- As an Aspire member, if you receive a CAHPS survey, we encourage you to provide input so we may continue to improve our healthcare benefits and plan performance
- In last year's survey, Aspire earned five stars (excellent) in the subcategory of "staying healthy" and four stars (above average) in the categories of managing chronic conditions, member complaints, and customer service

“We aim to provide a five-star experience for our members every day. We have made great strides and will continue to work very hard with our provider partners to further improve our members' experience by ensuring they get appointments and care as quickly as possible. We know that delivering high-quality healthcare services is critical to our members' health and their satisfaction with Aspire.”



Tyler Munson  
Aspire Health  
Chief Executive Officer

## THE ASPIRE CARE TEAM IS HERE FOR YOU

Whether or not you receive a survey, we value your input and look forward to helping you receive the best care possible. If you have any questions or issues or need help from our care team, please call us at (866) 798-1530 (TTY 711), 8 a.m. to 8 p.m., Monday through Friday from April 1 through September 30, and 8 a.m. to 8 p.m., 7 days a week from October 1 through March 31 (except certain holidays). Aspire has dedicated bilingual schedulers to assist with arranging an appointment.



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Other providers are available in our network. H8764\_HS\_CAHPS.Insert\_0323\_C