

ASPIRE ADVOCATE

ISSUE 26
FALL 2023

Inspiring every individual to live their best life

Dear member,

We are celebrating 10 years of caring for our friends and neighbors in Monterey County by inspiring every individual to live their best life. Thanks to you, we continue to grow. More than 6,500 of you have entrusted us with your Medicare healthcare needs. An impressive 221 of you, including Adrienne and Dwight Shimoda, are founding members — celebrating 10 years of Aspire Health membership. We want to extend our sincerest thanks to all of you. Aspire Health is here to inspire transformation

continued on next page



Aspire Health improves community health by bringing together people, providers, payers, and community partners to promote wellness and deliver the best possible care.

Founding members Adrienne and Dwight Shimoda

INSIDE



Exciting changes



Annual Enrollment Period



Medication adherence



Extra Help



What's got you sick?



Upcoming events



PRESENTED BY



Inspiring every individual *continued*

in the community with a focus on access to quality healthcare, community wellness, and our local systems of health-related providers and services.

This past decade has brought highs and lows, and we have always faced challenging events together as a community. Through it all, we are committed in our mission to serve you. We offer a full range of healthcare services, and we coordinate access to those services in a way that makes it easier for you. Healthcare is complicated enough — we know the last thing you need is another layer of complexity from your insurance coverage.

We encourage your feedback and want to hear from you when things are not up to your expectations, or when you see areas where we

can improve your experience. With this in mind, we are covering a number of topics in this edition of Aspire Advocate that we hope you will find informative and helpful as we go into 2024.

Thank you for your trust in Aspire Health. We are happy to help you attain and keep your best state of health. One of the best things you can do to help us in our mission is to tell a friend about Aspire. We will be delighted to introduce them to their coverage options.

Cheers to 10 years and to your good health.



Exciting changes

We're thrilled to highlight some big changes coming to Aspire Health Plan benefit offerings in 2024, including the introduction of the brand-new Aspire Health Protect plan which is designed to provide affordable prescription drug coverage.



All Part D prescription drug plans for 2024 will feature a \$0 deductible, including the Aspire Health Value and Protect plans. This change ensures that you'll enjoy the convenience of flat co-pays from the first prescription of the year, streamlining your healthcare experience. This means no upfront costs before you start receiving the medications you need, offering you a seamless transition into your prescription drug coverage.

For 2024 we're delighted to share that members will not see an increase in co-pays for all non-specialty medications (all drugs except those covered through tier five), adding another layer of predictability to your healthcare costs.

The Aspire Health Plan team is dedicated to continually improving your healthcare journey. With the addition of the Aspire Health Protect plan and eliminating deductibles for Part D prescription drug plans, we're committed to ensuring that your health and well-being remain our top priorities. Stay tuned for more details, and we hope you take full advantage of these exciting changes ahead.

Good news for members qualifying for Extra Help

The Part D Low Income Subsidy (LIS), also known as Extra Help, provides extra help for people with Medicare who have limited income and resources. LIS helps pay Medicare prescription drug benefit costs (monthly plan premiums, co-payments, and the annual deductible).

Effective January 1, 2024, the Inflation Reduction Act (IRA) will be expanding eligibility for low-income individuals under Part D of the Medicare program. This change means beneficiaries who are currently benefiting from partial LIS benefits will now be eligible for full LIS benefits.

If you think this change might affect you, or if you are not currently on LIS and think you may qualify, contact Social Security:

- Online at www.ssa.gov/medicare/part-d-extra-help
- By calling Social Security toll-free at: (800) 772-1213 or TTY (800) 325-0778, Monday-Friday 7 a.m.-7 p.m.



The annual enrollment period is here — do you have the right “Protect”ion?



It's that time again: Medicare's annual enrollment period is here. This is a time when Medicare plans adjust benefits and introduce new options, and you have the opportunity to review changes and decide what is right for you. Each of our members has different goals and needs, and we strive to offer options that can meet those individual needs. This year, we are excited to roll out the Aspire Health Protect plan as another path to getting the coverage you want while maximizing affordability.

Aspire Health's new Protect plan is an HMO plan with the same network as our other plans but with a new twist: \$0 monthly premium. In the plan, you will find low and affordable co-pays on the services you use most, like important visits to your primary doctor and specialists. We have also made the unexpected a little more manageable with lower co-pays for urgent care, emergency, and inpatient stays.

As you review the changes to your current plan, you will notice that in 2024 we eliminated the deductible on the Part D prescription drug benefits, on all of our plans, including the new Protect plan.

The Protect plan includes all the extra benefits as our other plans, such as transportation, a fitness membership through OnePass™, chiropractic visits, acupuncture, and the option to add dental, vision, and hearing coverage for a monthly premium.

Just like each of our plans, the Protect plan isn't for everyone. Review all of our plans to see if you have the right protection for you and your family. Give us a call today and one of our Health Plan Advisors can help you make sure you are in the right plan to meet your needs.

FIND OUT ABOUT OUR
NEW PROTECT PLAN



PLAN that includes:

- \$0** monthly premium
- \$0** fitness benefit
- \$0** prescription drug deductible

What's got you sick?

WHY ANTIBIOTICS ARE NOT ALWAYS THE ANSWER

While antibiotics are needed for treating certain infections that are caused by bacteria, they don't work on viruses. Some of the most common ailments we suffer from this time of year, like colds and flus, are not helped by taking antibiotics.

Antibiotics also won't help some common bacterial infections including most cases of bronchitis, many sinus infections, and some ear infections. And taking antibiotics when you have a virus may do more harm than good: you will still feel sick, and you could experience side effects associated with the antibiotic.



COMMON CONDITION	COMMON CAUSE			Are antibiotics needed?
	Bacteria	Bacteria or virus	Virus	
Strep throat	X			Yes
Whooping cough	X			Yes
Urinary tract infection	X			Yes
Sinus infection		X		Maybe
Middle-ear infection		X		Maybe
Bronchitis/chest cold (in otherwise healthy children and adults)*		X		No*
Common cold/runny nose			X	No
Sore throat (except strep)			X	No
Flu			X	No

* Studies show that in otherwise healthy children and adults, antibiotics for bronchitis won't help you feel better.

Source: Centers for Disease Control and Prevention



Importance of adherence

Aspire Health Plan understands the importance of your health and well-being, so we want to remind you about the significance of adhering to your medications — especially if you're managing conditions like diabetes, hypertension, or high cholesterol. Consistently taking your prescribed medications can greatly impact your quality of life and overall health.

WHY ADHERENCE MATTERS

Managing chronic conditions requires a consistent approach, and taking your medications as prescribed plays a crucial role in controlling your health. Skipping doses or not following your doctor's recommendations can lead to complications, hospitalizations, and a decrease in the effectiveness of your treatment plan. Adhering to your medication regimen can help you lead an active and healthy life.

THE POWER OF EXTENDED SUPPLY

Starting in 2024, Aspire Health Plan's prescription drug benefit will allow you to fill up to a 100-day supply for most maintenance medications. This means fewer trips to the pharmacy and more convenience for you. By filling a three-month

supply, you'll only need to pay two co-pays instead of three, saving you money while ensuring you have the medications you need when you need them. Talk to your doctor to see if a 100-day supply would be right for you. If you would like to take advantage of a 100-day supply, have your doctor write you a new prescription allowing the pharmacy to fill a 100-day supply.

Suppose you currently receive a 90-day supply of your medication but would like to increase the quantity you receive with each refill. In that case, you will need to have your prescriber send a new prescription for a 100-day supply to your pharmacy. Contact Aspire Health Plan for more information on switching to a 100-day supply.

SMART STRATEGIES FOR ADHERENCE

Aside from extended supply options, there are other strategies to help you stay on track:

- **Refill reminder programs:** sign up for refill reminder programs with your pharmacy. Many of these programs offer text messaging services, making it easier to receive notifications about when it's time to refill your medications
- **Medication organizers:** use a pill organizer to help keep track of your daily medications. This simple tool can prevent confusion and missed doses
- **Routine integration:** incorporate your medication routine into a daily habit, like brushing your teeth or having a meal. This makes it less likely to forget your doses



By staying adherent to your medications, you're taking proactive steps toward a healthier, happier life. If you have any questions or concerns about your medications, including difficulty paying for your prescriptions, don't hesitate to call Aspire Health Plan for more information.

Upcoming events



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

FALL BALANCE SERIES

Montage Wellness Center, 1910 N. Davis Road, Salinas, CA

Aspire Health Plan wants you to know that falls are preventable. 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.

BALANCE YOUR PLATE



WEDNESDAY, OCTOBER 11, 10–11 a.m.

Balance your nutrition to minimize risk factors.

BALANCE YOUR LIFE



WEDNESDAY, OCTOBER 25, 10–11 a.m.

Put it all together for enhanced overall well-being.

BALANCE YOUR MIND



WEDNESDAY, OCTOBER 18, 10–11 a.m.

Reduce stress and enhance mindfulness.

REGISTER FOR THESE FREE EVENTS:

www.aspirehealthplan.org/connections2023 or (855) 570-1600 (TTY 711)

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



Like us on Facebook:
facebook.com/aspirehealthplan

Aspire Health Plan is a Medicare Advantage HMO plan sponsor with a Medicare contract. Enrollment in Aspire Health Plan depends on contract renewal. 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_Newsletter26_0923_M



ASPIRE HEALTH PLAN

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

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.

