

Member News



for ArchCare Advantage Members

Welcome!

Welcome to your Summer 2015 issue of ArchCare Advantage Member News. In this edition, we feature member questions, a look at medication transitions, tips for beating the summer heat, and other news and information of interest to our growing member community.

We welcome your feedback and ideas. You can let us know what you think by contacting the Editor, ArchCare Advantage Member News, 33 Irving Place, 11th Floor, New York, NY 10003. Or e-mail us at ArchcareAdvantageMemberService@archcare.org.

All the best for a peaceful and healthy summer, and happy reading!

A handwritten signature in black ink, appearing to read "Karla Zofrea".

Karla Zofrea

Senior Director, Managed Care Operations

Beat the Heat and Stay Safe this Summer

With summer upon us, seniors need to take extra care to avoid heat-related problems such as heat stroke.

Heat stroke occurs when the body is unable to properly regulate its temperature. The body's normal temperature is around 97 to 98.7 degrees. In extreme heat, body temperature can rise as high as 106 degrees and lead to permanent damage or even death.

Common signs of heat stroke include:

- Dizziness
- Nausea
- Confusion
- Red, dry, hot skin without any sweat
- Fast, strong pulse
- Severe headache
- Body temperature above 103 degrees (taken by mouth)
- Unconsciousness

The most important steps to take during high temperatures to avoid heat stroke are to:

- Stay indoors with the air conditioner or a fan
- Drink plenty of water – at least 2 to 4 glasses every hour (unless you have been told to limit your water intake or have

been prescribed pills to control water retention, in which case you should speak to your physician)

- Wear comfortable, lightweight clothing indoors to prevent overheating
- Take cool showers, sponge baths, or regular baths
- If you must go out, avoid the hottest parts of the day; it tends to be much cooler in the early morning and evening
- Use sunscreen rated SPF 15 or higher, and apply it 30 minutes before going outdoors
- Wear sunglasses and a wide-brimmed hat to protect your head and face from direct sun

To us, you are more than just our member. You're part of our ArchCare family. Please keep these tips on hand and share them with your caregivers, family, and friends. Their awareness will help keep all of you safe and comfortable this summer!



BEWARE OF MEDICARE AND MEDICAID FRAUD

A fraud scheme was recently uncovered in New York in which doctors were falsely diagnosing and ordering medically unnecessary equipment and supplies for patients without their knowledge. Some of these supplies were actually delivered to the patients.

Neither Medicaid nor Medicare sells or delivers medical supplies. If you receive a delivery of medical supplies that you were not expecting, and that you or your doctor did not order, you may be the target of a fraud scheme. To protect your benefits and help control healthcare costs for everyone, be sure to:

- Refuse delivery of any medical supplies that you have not ordered
- Return any unordered medical supplies that are shipped to your home

- Report companies that send you unwanted or unnecessary medical supplies
- Never give out your Social Security, Medicare, health plan or banking information to someone you don't know, or for a reason you don't understand
- Carefully review your ArchCare Advantage Explanations of Benefits and other plan statements to make sure they are correct, and contact Member Services immediately if you notice any claims for services or supplies you don't remember receiving

Remember, services that are legitimately free **DO NOT** require you to provide your Medicare, Medicaid or health plan information.

DO YOUR PART TO PREVENT FRAUD

Please do your part to prevent fraud by reporting suspected medical identity theft to your local law enforcement agency, your state Medicaid agency, or your regional office of the U.S. Department of Health and Human Services. You can also report suspected fraud to ArchCare's Compliance Hotline at **1-800-443-0463**, or email us at **ComplianceReport@archcare.org**.



Member Questions

Some members have asked if there is a limit to the costs they are expected to pay out of their own pockets for services covered by ArchCare Advantage. The answer is yes.

The maximum limit on members' out-of-pocket costs is known as your cost-sharing dollar limit. It is set annually by the U.S. Centers for Medicare and Medicaid Services, the government agency that oversees Medicare. The limit for 2015 is \$3,400. This includes deductibles, coinsurance, and co-payments for which you may be responsible for Medicare Part A and Part B covered services.

You can track your progress toward satisfying this required cost-sharing amount by reviewing the Part C Explanations of Benefits (EOBs) you receive from ArchCare.

The Part C EOB provides complete information about your medical claims, including the out-of-pocket costs you have incurred to-date that go toward meeting your out-of-pocket maximum.



UNDERSTANDING MEDICATION TRANSITIONS

As a new or continuing member of ArchCare Advantage, your physician may prescribe medications for you that are not on our formulary, which is the list of medications covered by your plan.

Or, you may already be taking a medication when you join the plan for which we require prior authorization before a prescription is filled, or that is subject to limits on the quantity dispensed.

In these situations, it's important to speak with your doctor, who can decide whether another drug covered by the plan would work for you. If not, the doctor can contact ArchCare Advantage to request a formulary exception to provide coverage for the drug you currently take.

During the first 90 days of membership in our plan, we may

cover drugs not on our formulary in some cases to give members sufficient time to speak with their doctors. If the member fills such a prescription, both the member and doctor will receive a letter in the mail informing them of the medication transition process and the steps they need to take.

If a medication is not on our formulary, or if the member's ability to obtain the drug is limited, we will cover a temporary 30-day supply from a network pharmacy (unless the prescription is written for fewer days). Other conditions may apply.

If the member is a resident of a long-term care facility or lives in an assisted living facility, we will cover a temporary 91-day transition supply (unless the prescription is written for fewer days). We will cover more than one refill of these drugs for the first 90 days of membership in our plan.

If the drug is not on our formulary and the member is past the first 90 days of membership in our plan, we may cover up to a 31-day emergency supply of that drug while the member and physician pursue a formulary exception.

To view the current formulary, go to www.archcareadvantage.org and click on Prescription Drugs. To request a coverage determination or formulary exception, call **855-344-0930** (TTY: 866-236-1069), 24 hours a day, 7 days a week. For any other questions, contact Member Services at **888-816-7977** (TTY: 866-236-1069), 24 hours a day, 7 days a week.

In The Eighties by Edith Chevat



Accomplished author and ArchCare TimeBank member Edith Chevat recently celebrated her 88th birthday. In her poem **In the Eighties**, she shares a powerful message of how she feels she is treated and how she would like to be treated by family members, friends, healthcare professionals, and strangers. We are delighted to share this excerpt with our members with her permission.

They Say: Think of it as a new chapter, an adventure.

They say: Make a bucket list and check it off.

They say: You no longer have to produce. Sit. Enjoy.

They are 40 or 50, maybe 60.

They don't know.

They say: Enjoy! As if the mind is gone.

As if what I like, I can still do.

They don't know that producing is what keeps me alive.

They say: Don't!

Don't fall.

Don't go out in the cold or rain.

Don't stand on ladders.

Don't stay out too late.

Don't for all the things that keep me going.

They don't say: Do.

They don't say we will help you do.

They struggle to make believe I haven't changed.

They are afraid.

They remind me to take my cane.

They help me get a cab.

They see me strain up the stairs.

They don't know what to do.

I want someone to make me breakfast, and do the dishes afterward.

I want to be in Norway on the first day of summer.

I want company.

I want help.

I want to dwell in possibilities.

They write books on the art of aging, on how to grow old.

But they don't know.

That the knees hurt.

The back aches.

The energy flags.

They see a grandmother sitting in a rocking chair, knitting.

I knit, I have a rocking chair, I am a grandmother.

But I am not that grandmother.

I am still me, what I was, and what I am.

Younger women say I am an inspiration.

They bring their babies, their works in progress, for blessing. But who will inspire me? Who will bless me?

I hold on to an image of Annette, who taught until a week before her death at 97. Hers was a quiet, easy death, in her own bed. The kind I hope for, but not yet.