









## Wishing You the Best in the New Year

Hello everyone! I hope 2018 gave you everything you wanted, and you fulfilled your resolutions.

Now that 2019 is here. Scott and White Health Plan (SWHP) would love to help you reach your wellness goals. In this issue of *Healthy Life*, we'll give



you tips to kick-start your resolutions for better health, nutrition, and fitness in the New Year.

I also want to share an exciting announcement from U.S. News & World Report, SWHP is one of two health plans in Texas on the elite list of 2019 "Best Insurance Companies for Medicare Advantage."

U.S. News & World Report analyzed data from the Centers for Medicare & Medicaid Services (CMS) to create state-by-state ratings of Medicare Advantage and Medicare Part D providers. We earned "Best" status in Texas because the Medicare Advantage



plans we offer in Central Texas have an overall CMS rating of 4.5 out of 5 stars. Every year, Medicare evaluates plans based on a 5-star rating system.

We're very proud of the recognition, and you should be, too. With so many Medicare health plans to choose from, we're thrilled you chose us to administer your healthcare benefits. Thank you.

Sincerely.

Jeff Ingrum President/CEO



#### Tell Us What You Think!

Email your comments and suggestions to swhphealthylife@bswhealth.org.

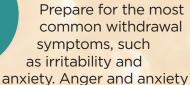
### 2019 Resolutions: How to Stay Motivated

Try the following tips for some common New Year's resolutions to help you stay motivated all year long.

#### **Dropping Pounds, Permanently**

A balanced diet can help you lose weight. Load up on fruits and vegetables, whole grains, low-fat dairy products, lean meats, fish, beans, and nuts. Limit saturated fats, trans fats, sodium, and added sugars. After achieving a healthy weight, keeping off those pounds may pose a challenge. Eating breakfast every day and weighing yourself regularly can help keep you on track.

#### **Smoke-Free** Forever



can linger for a few weeks; finding a replacement behavior can help. How about exercise? This guitting aid can brighten your mood and combat any resulting weight gain.

#### **Staying in Motion**

How can you stay active when life interrupts your fitness routine? Planning for such shifts in your schedule can help you stay focused and motivated. For example, if the weather is bad, try a workout video or join a sports league. While you are on vacation, stay at a hotel with a pool or fitness center.

## How Does Medicare Cover My Vaccines?



ACCINATIONS ARE IMPORTANT FOR HEALTH AND **WELLNESS.** They provide protection against serious and sometimes deadly disease. It is helpful to understand how Medicare covers vaccines to make sure you know how to get the vaccinations you need.

Medicare covers some vaccinations under Medicare Part B (medical coverage). Medicare covers others under Medicare Part D (prescription coverage).

**SWHP** covers Medicare Part B vaccines at a \$0 copay. This includes coverage of the following vaccines:

- Pneumonia vaccines
- Influenza (flu) vaccines
- Hepatitis B vaccines for persons at increased risk for hepatitis
- Vaccines directly related to the treatment of an injury or direct **exposure** to a disease

or condition, such as rabies and tetanus

Medicare Part D covers other available vaccines (those not covered under Part B). These can be identified by viewing the Medicare Part D formulary. Copays are applied to Part D covered vaccines. Some examples of Part D covered vaccines include Zostavax and Shingrix (shingles vaccines).

Medicare members can choose to obtain Part D covered vaccines in one of three different ways:

• Option 1: Obtain the Part D vaccine at the pharmacy and have the pharmacy

administer. You would pay the applicable Part D copay for this option, which covers the vaccine and the administration of the vaccine.

- Option 2: Obtain the Part D vaccine through your medical provider. You would pay the total cost for the vaccine and administration and submit receipts to the Part D plan for reimbursement. You will be reimbursed the amount you paid less the copay for the vaccine (including administration) less any difference between the amount the provider charges and the standard Part D reimbursement. This option may result in higher out-of-pocket costs because the provider charge may exceed the standard Part D reimbursement.
- Option 3: Obtain the vaccine at the pharmacy and take to the provider office for administration. You would pay the Part D copay for the vaccine itself at the pharmacy and pay the cost for the provider to administer. The amount paid for vaccine administration can be submitted to the Part D plan for reimbursement. You will be reimbursed the amount charged by the provider for administering the vaccine less any difference between the amount the provider charges and standard Part D reimbursement for administration.

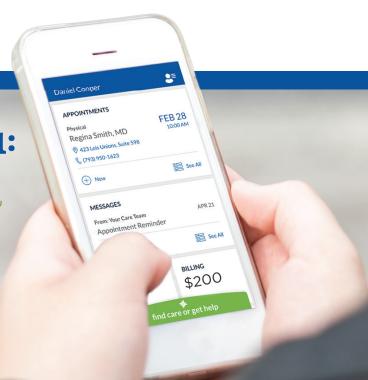
#### Questions?

Please contact us with questions at **866-334-3141**.

## New Year, New You:

SWHP Resources for a Healthy 2019





#### Healthcare You Can Hold in Your Hand

**ACCESS HEALTHCARE SERVICES THROUGH YOUR** SMARTPHONE WITH THE MYBSWHEALTH APP. OR ON YOUR COMPUTER AT MYBSWHEALTH.COM.

The MyBSWHealth app is packed with convenient features and benefits that are available anytime, anywhere. You can use the app to:

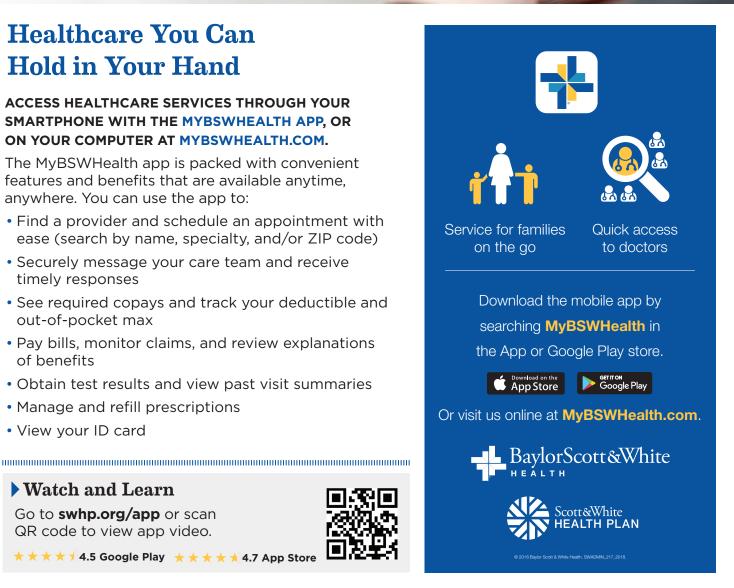
- Find a provider and schedule an appointment with ease (search by name, specialty, and/or ZIP code)
- Securely message your care team and receive timely responses
- See required copays and track your deductible and out-of-pocket max
- Pay bills, monitor claims, and review explanations of benefits
- Obtain test results and view past visit summaries
- Manage and refill prescriptions
- View your ID card

#### Watch and Learn

Go to swhp.org/app or scan QR code to view app video.

 $\star$   $\star$   $\star$   $\star$  14.5 Google Play  $\star$   $\star$   $\star$  14.7 App Store





#### **Have You Taken Your** Wellness Assessment?

#### Take this important step toward a healthier vou!

As a valued member of SWHP, we care about your health and well-being. Whether it's helping you manage a chronic condition like diabetes or encouraging you to take advantage of your free Silver&Fit membership, we are here to give you the resources you need to live your best life. SWHP's online Wellness Assessment and coaching program is designed to give you the tools necessary to take control of your health.

Completing your Wellness Assessment is easy! Just go to your SWHP Member Portal at medicare.swhp.org/health, log in, and you are well on your way to a healthier you.

After completing your assessment, you will be presented with simple and actionable lifestyle and health choices. You will also receive online health coaching to help you achieve your personal health goals.

Complete your Wellness Assessment today at medicare.swhp.org/health.

#### **SWHP Care Management**

Are you interested in personal assistance related to a disease or chronic condition? Our nurse care managers can provide you with free and confidential guidance over the phone. Support includes:

- Information to help you better understand and manage your condition or disease
- Personalized answers to your health or medication questions
- Facilitating multiple services such as home care, medical supplies, or medical equipment
- Advice on how to live safely at home





# **SECRETS TO**

#### 1. Brush longer.

Brush twice a day, and keep those bristles moving for two minutes each time.



#### 2. Update your toothbrush.

Replace your toothbrush every three or four months or sooner.



#### 3. Floss this way.

Guide floss between your teeth with a gentle rubbing motion. When it reaches the gums, curve it into a C shape around one tooth and slide it into the space between the gum and the tooth.

#### 4. Rinse.

When used alongside brushing and flossing. mouthwash offers additional benefits, such as protecting against cavities and gum disease.



Most Medicare health plans from SWHP include dental coverage. Don't forget to take advantage of your dental benefits.



# Turkey Chili

Try this version of a game day classic at your next team gathering.

#### **INGREDIENTS**

1 lb. 93 percent lean ground turkey meat

8 oz. white mushrooms, finely minced

1 cup finely minced yellow onion (about 1 large)

1/2 cup finely minced or shredded carrots (about 1 large)

1/2 cup finely minced bell pepper (red, orange, or green)

2 tsp. minced fresh garlic

1 can (15.5 oz.) black beans, no salt added

1 can (15.5 oz.) kidney beans, no salt added

2 cans (28 oz. each) crushed tomatoes, no salt added

1/2 cup barbecue sauce

1 tbsp. apple cider vinegar

2 tsp. smoked paprika

1 tsp. chili powder (or to taste)

1 tsp. hot sauce, like sriracha

1 tsp. ground cumin

1/2 tsp. ground black pepper

1/2 tsp. cinnamon

1/8 tsp. sea salt



#### **DIRECTIONS**

Heat a large pan over high heat for one minute, or preheat cooking surface of slow cooker to high heat. Add ground turkey meat and sauté for about four to five minutes, until cooked through.

Add mushrooms, onion, carrots, pepper, and garlic, then stir. Cover and cook for about eight minutes, stirring at least once a minute.

Remove from pan and place in slow cooker, or turn slow cooker setting from high heat to slow cooking. Stir in black beans, kidney beans, crushed tomatoes, barbecue sauce, apple cider vinegar, spices, and salt. Let cook on low for six hours.

Note: All fresh vegetables can be minced in a food processor.

#### **PER SERVING**

Serves 10. A serving is 1 cup. Each serving contains: 285 calories, 5 g fat, 1 g saturated fat, 0 trans fat, 31 mg cholesterol, 426 mg sodium, 44 g carbohydrates, 8 g sugar, 11 g fiber, and 19 g protein.

## THE SURPRISING HEALTH FANDON

Here's a reason to cheer: Being a sports fan can be a slam dunk for your health. Win or lose, research shows that when you root for your home team, your health can come out on top.

For example, sports fans experience:

- **Escape:** You get a temporary distraction from problems in your everyday life.
- Stress relief: Watching a game gives you a rush that can help you chill out.
- Friendship: You feel more connected with others who support the same teams.
- Self-esteem boost: Following a team makes you feel better about yourself.
- **Happiness:** Even if you're reeling from your team's loss, being a devoted fan brings vou pleasure. which may buffer against depression.

Let being a sports fan inspire healthier habits in your life. Join a sports league or toss a ball with your grandkids. Walk up and down the sidelines while attending your grandkids' sports games. Listen to games while walking, running, cycling, mowing the lawn, or doing yard work.

### **New Medicare** Part D

**Opioid Policies for 2019** 

**FFECTIVE JANUARY 1, 2019, MEDICARE IS INSTITUTING NEW OPIOID PRESCRIBING POLICIES THAT WILL IMPACT MEDICARE PART D MEMBERS** WITH A PRESCRIPTION **DRUG BENEFIT AND** THEIR PRESCRIBERS.

#### **Real-Time Safety** Alerts at the Time of **Pharmacy Dispensing**

 Seven-day supply limit for opioid-naïve patients: Part D plans are required to implement a safety edit to limit initial dispensing to a supply of seven days or less. This policy will affect Medicare members who have not filled an opioid prescription recently (within the past 120 days) when they present a prescription at the pharmacy for an opioid pain medication for greater than a seven-day supply. If a prescriber believes that an opioid-naïve patient will need more than a seven-day supply initially, the provider can proactively request a coverage determination on behalf of the member attesting to the medical need for a supply greater than seven days.

 Opioid care coordination alert: This policy will affect Medicare members when they present an opioid prescription at the pharmacy and their cumulative morphine milligram equivalent (MME) per day across all of their opioid prescription(s) reaches or exceeds 90 MME. The fill of a prescription that brings a member to the cumulative threshold of 90 MME or greater will trigger an alert to the prescriber, who will be contacted by the pharmacy.

Listed below are additional opioid edits that will be implemented for SWHP Medicare Part D plans:

- 30-day opioid dispensing limit: Opioid drug claims will be limited to a 30-day supply unless the claim is for an opioid-naïve patient as described above.
- Safety edit when exceeding 200 MME: A safety edit will trigger when a Medicare member presents an opioid prescription at the pharmacy and their cumulative MME per day across all of their opioid prescription(s) reaches or exceeds 200 MME.
- Important Exclusions: Residents of long-term care facilities, those in hospice care,

patients receiving palliative or end-of-life care, and patients being treated for active cancerrelated pain are excluded from these interventions.

#### **Drug Management Programs**

CMS adopted a regulation for Part D plans to implement a Drug Management Program that limits access to certain controlled substances that have been determined to be "frequently abused drugs" (such as opioids and benzodiazepines) for members who are considered to be at-risk for prescription drug abuse.

If a provider prescribes opioids or benzodiazepines for a member who is identified as a potential at-risk patient, SWHP will contact the provider to review the member's total use of frequently abused drugs.

Listed below are potential limitations that can be implemented at a member level:

1. Patient-specific point of sale (POS) claim edit: This limits the amount of frequently abused drugs that may be dispensed to a specific member. This

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# New Medicare Part D Opioid Policies for 2019

limitation could be a restriction on all frequently abused drugs or limitations to specific drugs and/ or specific amounts, which will be determined on a case-by-case basis. SWHP will make every effort to obtain a prescriber's agreement for this limitation, but is authorized to implement if no prescriber responds to attempts at contacting the prescriber.

2. Pharmacy limitation (also known as "pharmacy lock-in"): This limitation will require the member to obtain prescriptions for frequently abused drugs at a certain pharmacy(-ies). Before implementing this limitation, SWHP must verify with a prescriber that the patient is at-risk, but SWHP is not required to obtain a prescriber's

agreement to the limitation. Patients can choose which pharmacy(-ies) they prefer to use and may update those preferences as needed.

3. Prescriber limitation (also known as "prescriber lock-in"):
A limitation that will require the member to obtain their prescriptions for frequently abused drugs from a certain prescriber(s). SWHP will

for frequently abused drugs from a certain prescriber(s). SWHP will obtain the prescriber's agreement to be a prescriber and confirm the prescriber's selection for this limitation. Members can choose which prescriber(s) they prefer to use and may update those preferences as needed.

