

The Advantage

A NEWSLETTER FOR OUR MEMBERS | ISSUE 3 | 2022



MARTIN'S POINT®

MEDICARE ADVANTAGE PLANS

GENERATIONS ADVANTAGE

In this edition:

- Focus on Reducing Fall Risks
- Mental Health and Women's Health
- Five Steps to Control Your Blood Pressure
- Vaccine Costs: Know Before You Go
- Pack the Perfect September Picnic



Extra Benefits Designed for Your Best Health

Dear Neighbor,

At Martin's Point Generations Advantage, our plans support your best health with extras that go beyond standard Medicare benefits. Inside this edition of The Advantage, you'll find articles on topics ranging from healthy picnic tips to fall prevention to blood pressure control to pharmacy support for members with multiple chronic conditions and prescriptions. In each one, we highlight a Generations Advantage benefit that provides targeted support based on individual member needs.

- See how your Foodsmart™ benefits could connect you with a nutrition coach or help you find healthy, delicious recipes.
- Explore using your Over-the-Counter (OTC) benefit to buy a blood pressure monitor or OTC medicines that won't increase your risk for a fall.
- Learn if you may qualify to see a pharmacist for a free safety review of all the medicines you take for a chronic condition

We urge you to take full advantage of these and the other unique extra benefits—like your Wellness Wallet, hearing aid discounts, and more—included in your plan at no extra cost to you. Find information about all your benefits on our website at MartinsPoint.org/GABenefits. You can also call us with questions. We're here for you!

Here's to your good health,

Your Member Services Team



Five Steps to Control Your Blood Pressure

1 Know Your Numbers

Most people should strive for a blood pressure below 130/80 mm Hg. Speak with your health care provider to determine what your target blood pressure should be, and find out the reading that should prompt you to seek immediate care.

2 Work with Your Doctor

Your health care provider will create a plan with you to lower your blood pressure. This should include a follow-up call or appointment to make sure your blood pressure is improving.

3 Make Lifestyle Changes

Maintain a healthy weight. Strive for a body mass index (BMI) between 18.5 and 24.9.

Reduce salt. Most people should limit their intake to under 1500 mg of salt (sodium). Ask your doctor if this is right for you.

Eat healthier. Eat plenty of fruits and vegetables, and minimize saturated and total fats.

Get active. Aim for 90-150 minutes of exercise per week.

Limit alcohol. Women should drink no more than one drink a day and men no more than two.

4 Check Your Blood Pressure at Home

Sharing multiple readings that you've taken at home with your health care provider can give a better picture of your health than a one-time spot check in the office.

5 Take Your Medications

If your doctor has prescribed medications for your blood pressure, take them as directed. Let your doctor know if you have trouble affording medications or remembering to take them, or if you have any new symptoms.

A 10 mm Hg reduction in systolic blood pressure can significantly reduce risk of several conditions:

Coronary Heart Disease
Risk Reduced by

17%

Stroke
Risk Reduced by

27%

Heart Failure
Risk Reduced by

28%

Did you know?

Generations Advantage members can use their Over-the-Counter benefit to purchase blood pressure kits. Go to MartinsPoint.org/OTC or call Member Services to learn more.

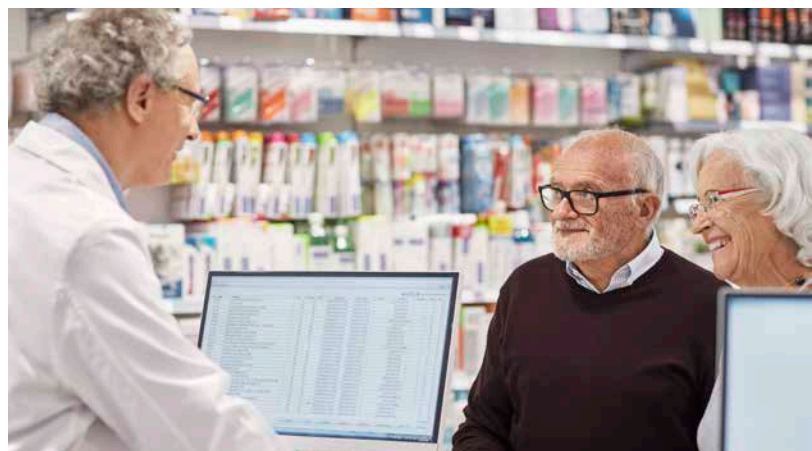
Medication Therapy Management

Tips to Prepare for Meeting with Your Pharmacist

Medication Therapy Management (MTM) is a free plan benefit for members who qualify based on conditions they have, medications they take, and the amount they spend on prescriptions. This benefit includes a consult with a pharmacist to review all your prescription and over-the-counter medications. The pharmacist will help you understand your medications, and how best to take them, and see if there are ways to lower your costs. This consult is called a Comprehensive Medication Review (CMR).

If you qualify, a CMR should be done each year. Here are some helpful tips to prepare for your CMR appointment:

- Before you schedule your appointment, write down your pharmacy-related questions. You can even ask questions when you call to schedule your appointment so your pharmacist can have the answers ready.
- Write down the scheduled time and place for your appointment. It can take place over the phone or in-person with your local pharmacist.
- Have all your medications available, including prescriptions, over-the-counter (OTC)



products, and herbal supplements. Be ready to provide the name, strength, and directions of each one. The pharmacist will explain why you are using each medication, how to take it, interactions with other medications or food, and if there are lower-cost options.

- Let the pharmacist know if you need medications refilled or need help getting prior authorization.

Need a pharmacy-covered vaccine? Try to schedule it at the same time as your in-person CMR appointment or at the same time as an upcoming prescription refill if your CMR appointment is over the phone.

Do you qualify for the Medication Therapy Management benefit?

We will automatically enroll you in the program at no cost if **all three** conditions apply:

1. You take eight or more Medicare Part D-covered maintenance drugs, AND
 - » Asthma, COPD, diabetes, depression, osteoporosis, chronic heart failure (CHF), cardiovascular disorders (such as high blood pressure, high cholesterol, or coronary artery disease) AND
2. You have three or more of these long-term health conditions:
3. For 2022, you reach \$4,430 in yearly prescription drug costs paid by you and the plan.

The program is open only to those who are invited to participate. Your participation is voluntary and does not affect your coverage.

Vaccine Costs: Know Before You Go

The cost of a vaccination can vary depending on where you receive it.

This is because some vaccines are covered by Medicare Part B, while others are covered under Medicare Part D Prescription Drug coverage.

In the chart below, you'll find the amount you would pay at a doctor's office and at a network pharmacy for certain vaccines on plans with Medicare Part D Prescription Drug

coverage. Check with Member Services before you receive a vaccination at the doctor's office or if you have questions about reimbursement.

Note: Alliance (HMO) plan does not include Part D coverage. Members pay 100% of cost of vaccines normally covered under Part D.

Vaccine	Name/ Type	Your Cost at Doctor's Office*	Your Cost at Network Pharmacy
COVID-19	All COVID-19 Vaccines	Medicare covers COVID-19 vaccines for Medicare Advantage plan members with no out-of-pocket costs. For information on where to find COVID-19 vaccines, please visit your state's CDC website.	
Flu (influenza)	Quadrivalent Trivalent Intradermal High Dose	\$0	\$0 when you go to a pharmacy in the Vaccine Pharmacy Network.
Pneumonia	Pneumovax® Pevnar 13® Pevnar 20®	\$0	\$0
Shingles**	Shingrix®	You pay full cost and submit to plan for reimbursement. Your final cost will be more than a pharmacy copayment. Shingrix requires 2 shots and 2 payments.	You pay a Tier 3 copayment. You must bring a prescription to the pharmacy. Shingrix requires 2 shots and 2 copayments.
TDAP**	Adacel® Boostrix®	You pay full cost and submit to plan for reimbursement. Your final cost will be more than a pharmacy copayment.	You pay a Tier 3 copayment.

IMPORTANT: before you get any tetanus vaccine, your doctor or pharmacist must call CVS Caremark for authorization.

Tetanus (preventive, NOT treatment of wound)	You pay full cost and submit to plan, but you will not receive 100% reimbursement. Your final cost will be more than a pharmacy copayment. Approved Prior Authorization is required for reimbursement approval.	You pay a Tier 3 copayment and need an approved Prior Authorization.
Tetanus (treatment of wound)	20% of the cost	Not available at a pharmacy.

*If your plan charges one, you will also need to pay a copayment for an office visit.

**If you are in the Part D Coverage Gap (the "donut hole"), you will pay the full amount for your Part D Shingles, Preventive Tetanus, and TDAP vaccines. If your plan includes a deductible, you will pay the full amount until you reach it.



Had a Fall? Talk with Your Doctor.

Did you know that more than one in four older adults fall every year, but fewer than half of those tell their doctor? Sometimes people don't report a fall because they're embarrassed or fear losing their independence. In fact, speaking with your doctor about falls won't cause loss of independence, but injuries from continued falls will.

It's important to know falls are not a normal part of aging. If you have fallen or think you're at risk for falling, make sure to let your doctor know. Together, you can identify and address the cause to help you stay on your feet.

If you have fallen, you could be eligible for reimbursement on bathroom safety equipment. Contact Member Services to learn more.

Treatable risk factors for falls:

- **Impaired vision/hearing**—Although poor vision may be the more obvious risk factor, research shows a connection between hearing loss and fall risk. Inner ear disorders can also affect balance. **Have your vision and hearing tested** to determine if this could be adding to your fall risk.
- **Medications**—Many medications have side effects like dizziness, sedation, confusion, blurred vision, and causing blood pressure to drop when changing positions. **Let your doctor know if you are experiencing any of the above symptoms;** there may be medications that are a better fit. See the next page for details.
- **Chronic conditions**—Vitamin D deficiencies, arthritis, stroke, incontinence, diabetes, Parkinson's, and dementia are some of the chronic conditions that can increase risk of falling. **Your doctor can help manage these conditions.**
- **Muscle weakness and balance**—Inactivity can result in increased weakness, so it's important to **stay active!** Ask your doctor about the best exercise regimen for you.
- **Home hazards**—Dim lighting, scatter rugs and obstacles, missing handrails, and lack of bathroom safety equipment like grab bars can all contribute to falls.

Reduce Your Risk for Falling

Try Safer Medications with Your Over-the-Counter (OTC) Benefit

Some medications taken to help with sleep, pain relief, or allergy symptoms have effects that could increase your risk of falling. The good news is there are over-the-counter medications that may be safer options. Several of them are available to you through your Over-the-Counter (OTC) benefit—a quarterly amount you can use to purchase from over 350 CVS-brand, over-the-counter products.

In the table below, you'll find medications the American Geriatrics Society has flagged for creating a high risk for increasing falls in anyone 65 years of age and older. The white boxes include safer alternatives available under your OTC benefit. Some of these products may help treat your condition and may help you decrease or stop using medications considered high risk for falls.

Talk with your provider about whether your medications could increase your fall risk and if these safer alternatives may be right for you. We recommend keeping an updated medication list and reviewing it with your doctor or pharmacist at each visit.

Common Medications that Increase Risk for Falls

SLEEP AIDS

amitriptyline, nortriptyline, eszopiclone (Lunesta®), zolpidem (Ambien®), zolpidem ER (Ambien CR®), zaleplon (Sonata®), diazepam (Valium®), clonazepam (Klonopin®), lorazepam (Ativan®), diphenhydramine (Benadryl®), acetaminophen with diphenhydramine (Tylenol PM®), ibuprofen with diphenhydramine (Advil PM®)

SAFER ALTERNATIVES available under your OTC benefit:

melatonin 5mg & 10mg
melatonin 5mg gummy (strawberry)

PAIN CONTROL

tramadol, oxycodone, hydrocodone/acetaminophen

SAFER ALTERNATIVES available under your OTC benefit:

Oral products: acetaminophen, acetaminophen arthritis pain relief, ibuprofen*, naproxen*, and naproxen muscle and back tablets*
Topical products: muscle rub, hot/cold patches, lidocaine patch, cold/hot pain relieving cream, lidocaine cream, TENS targeted muscle therapy, TENS replacement pads, hot/cold multi compress, medicated heat patch, pain reliever gel, lidocaine roll-on pain relief

ALLERGY SYMPTOM RELIEF

diphenhydramine (Benadryl®)
chlorpheniramine

SAFER ALTERNATIVES available under your OTC benefit:

Oral products: loratadine (Claritin®), cetirizine (Zyrtec®), fexofenadine (Allegra®), levocetirizine (Xyzal®)
Nasal sprays: fluticasone (Flonase®)

**Long-term use is not recommended and considered high risk. Can increase blood pressure and cause kidney injury.*



Pack the Perfect September Picnic with Tips from Foodsmart™

There's still time to take your meals outdoors! Try these tips for a delicious and healthy picnic:

- 1 Prepare green salads the day before** with hearty kale, collards, cabbage, or bok choy to avoid wilting. Boost protein with grilled fish or chicken. Assemble sandwiches the day of your picnic so they don't get soggy.
- 2 Lighten up potato and pasta salads.** Skip the mayo and try herbed vinaigrettes or yogurt to add flavor with fewer calories.
- 3 Avoid perishable foods that have been out over two hours.** Cool all cooked foods before refrigerating, then take them straight from the fridge to an insulated cooler.

Find picnic recipes and more through your FoodSmart benefit. Log in or set up your Foodsmart account at MartinsPoint.org/Foodsmart. Your Group is "Martin's Point Generations Advantage."

foodsmart™

Try the Member Portal

The Generations Advantage Member Portal makes it easy to find the information you need and take the actions you want—all online!

- Update your Primary Care Provider (PCP)
- Request/print a replacement member ID card
- View/print claims
- View the status of authorizations
- Find a network provider or facility
- Pay plan premiums
- Find plan documents, benefits information, and much more

To set up a Member Portal account, click on the "Sign In" tab at the top right of the MartinsPoint.org website and register.

New Resources for You

Mental Health and Women's Health

We've updated our website's Health and Wellness section with new topics ON our Women's Health and Mental Health pages. You'll find information on health conditions that matter to women—including osteoporosis, menopause, and urinary incontinence—as well as mental health information and resources.

To check it out, go to MartinsPoint.org and click on "For Members & Patients." In the drop-down menu, click on "Health and Wellness" to find "Spotlight on Women's Health" and "Taking Care of Your Mental Health."



Do you have a friend *who deserves benefits like you have?*

Refer them!

If you're pleased with your Generations Advantage plan, we hope you won't keep it a secret. **Please let your friends and family know they can start enjoying the highest-quality Medicare benefits and service by joining one of our 5-Star plans right NOW—they don't have to wait to switch!**

**Ask them to call
1-866-544-7502.**

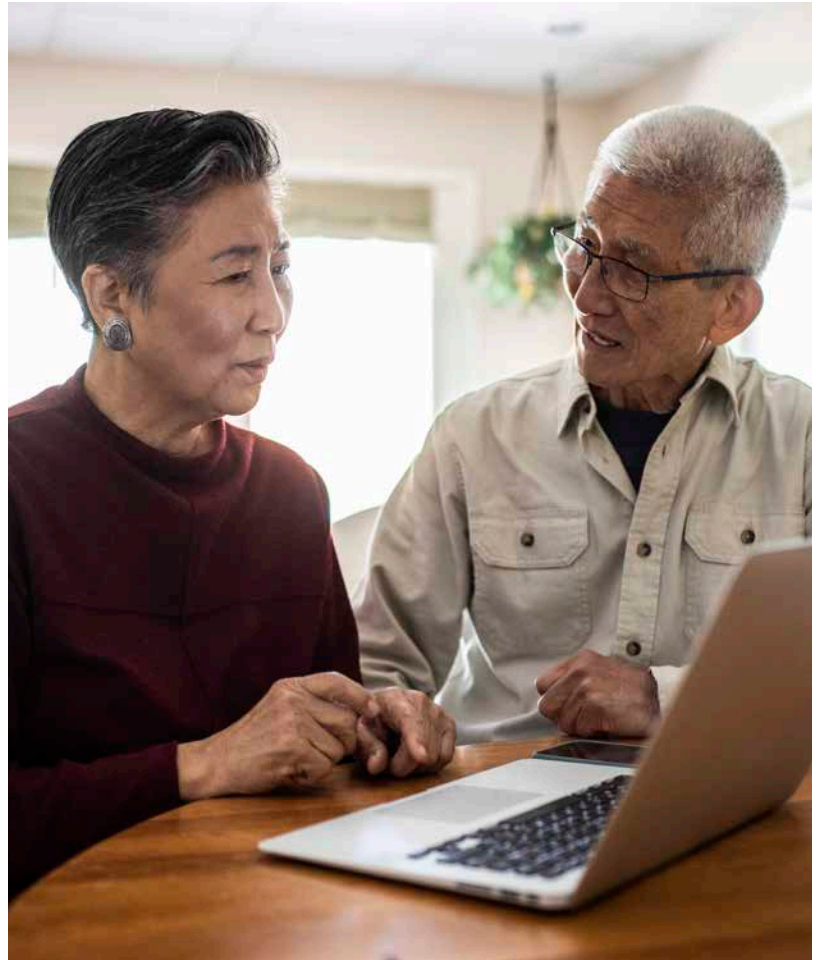
*They will thank you,
and so will we!*

Please Complete Our Health Equity Questionnaire

At Martin's Point Health Care, we're on a mission to deliver the care every person deserves. To help us do that, we want to find out more about you, your needs, and your communication preferences so we can better serve you.

We are asking our members to complete a brief questionnaire to collect race, ethnicity, and social information to help us better understand their unique needs. Information will be stored in member profiles and protected like all other personal health information.

Please take just two minutes to complete this online questionnaire available at <https://martinspoint.org/contact-us/member-health-equity>. Your responses will help us deliver better care to you and other health plan members. Thank you!



To Contact Generations Advantage:

Member Services (for current members):
1-866-544-7504 (TTY: 711)

Call us 8 am-8 pm, seven days a week from October 1 to March 31; and Monday through Friday the rest of the year.

Interested in becoming a member? Please call:
1-888-640-4423 (TTY: 711)

Generations Advantage Website:
MartinsPoint.org/MedicareMember

Material presented in this newsletter is not intended to replace your health care provider's medical advice. Every year, Medicare evaluates plans based on a 5-star rating system. Generations Advantage 2022 Overall Ratings: 5 out of 5 Stars for HMO Contract H5591 and LPPO Contract H1365; 4 out of 5 Stars for RPPO contract R0802. Visit www.Medicare.gov for more information. Martin's Point Generations Advantage is a health plan with a Medicare contract offering HMO, HMO-POS, HMO SNP, PPO, and Regional PPO products. Enrollment in a Martin's Point Generations Advantage plan depends on contract renewal. Material presented in this newsletter is not intended to replace your health care provider's medical advice. Martin's Point Health Care complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.



COVID-19 is still very present in our communities.

To continue to protect yourself and your family, it's important to stay up to date with the latest COVID-19 information and vaccine/booster guidance. For information, visit the US Centers for Disease Control and Prevention website at www.CDC.gov/Coronavirus. To find a vaccine location near you, visit your state's COVID-19 website.

Protecting Your Personal Health Information

Safeguarding the privacy of your personal health information is one of our prime responsibilities. We recently updated our Notice of Privacy Practices for our health plans and health care centers. You can find the latest version by clicking on "Notice of Privacy Practice" at the bottom of our Martin's Point Health Care website at MartinsPoint.org.



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Health and Wellness or Prevention Information



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Diabetes and Your Heart

A Statin Medication Could Be Right for You

Heart disease is the leading cause of adult deaths in the US, and people with diabetes are twice as likely to have heart disease or a stroke than those without diabetes.¹ Over time, high blood sugars can damage the blood vessels and nerves that control your heart. Many people with diabetes also have high blood pressure and high cholesterol, which are additional risk factors of heart disease.

But there's good news. People with diabetes can lower their risk for heart disease by making lifestyle changes and taking medications, like statins, that can be very effective at lowering bad cholesterol. Studies have found that atorvastatin can significantly reduce heart attacks and strokes when taken by people with diabetes.² If you have diabetes and are aged 40-75 or have a history of cardiovascular disease, please talk with your doctor to see if a statin is right for you.



1. <https://www.cdc.gov/diabetes/library/features/diabetes-and-heart.html>

2. <https://pubmed.ncbi.nlm.nih.gov/15325833/>



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