

The Advantage

A NEWSLETTER FOR OUR MEMBERS | ISSUE 1 | 2023



Proud to be the only 5-star Medicare plans of their kind in Maine and New Hampshire for 2023!



MARTIN'S POINT[®]

MEDICARE ADVANTAGE PLANS

GENERATIONS ADVANTAGE

In this edition:

- Protect Your Health with Preventive Screenings
- Insulin and Part D Vaccine Savings
- How to Talk about Suicide
- Take Advantage of Your Extra Benefits



*Martin
Wesolowski,
DO, MBA*

Get a Jump Start on a Healthy Year Ahead

A Personal Note from Doctor Marty

On March 11, 2020, the World Health Organization declared COVID-19 a pandemic. Two days later, a national emergency was declared and, instantly, my priorities at home and work changed.

Somehow, I let two and a half years pass before I returned to my PCP's office for my "annual" physical! I entered feeling embarrassed that a family physician like me had waited so long to return to getting the preventive care I know is so important. I left satisfied and grateful for the time and attention.

Inside, you'll find information about your annual physical exam and Medicare Annual Wellness Visit—important yearly care you may still be putting off. We recommend you schedule these appointments NOW. They are your opportunity to discuss other, potentially life-saving, preventive screenings—for breast and colorectal cancers and more—with your provider.

To support your best health, your Generations Advantage plan covers preventive exams and screenings with \$0 in-network member copays. Please log on to your patient portal, give your PCP a call, or use a carrier pigeon, and schedule your appointment today.

Best wishes for a healthy year ahead!



Martin Wesolowski, DO, MBA
Vice President, Medical and Pharmacy Management

Keep Your Heart Healthy Now and for Years to Come

The hard facts

Heart and vascular (blood vessel) diseases are the leading causes of disability and death for adults in the US.

The good news

There's plenty you can do to reduce your risk of developing these conditions, or to help stay as healthy as possible if you already have a cardiovascular condition.

Learn more

Check out our new Heart Health webpage, full of information about common diseases of the heart and vascular system, including overviews, risk factors, management, and commonly prescribed medications at MartinsPoint.org/HeartHealth.



Don't Postpone Your Health



Schedule Your Medicare Annual Preventive Care Visits TODAY!

Your Generations Advantage plan covers your annual routine physical exam and Medicare Annual Wellness Visit at \$0 copays if performed in network. Schedule both services as early as possible each year to help prevent, manage, or identify chronic conditions or other health concerns.

WHAT TO EXPECT AT EACH VISIT:

Annual Physical Exam

A hands-on examination where your provider will normally do the following:

- Measure your height, weight, blood pressure
- Check your skin, heart, lungs, etc.
- Review your medical history/risk factors



Medicare Annual Wellness Visit

A conversation with your provider about your health goals, including:

- Preventive care you may need
- How much activity is right for you
- Managing urinary incontinence or problems with falls/balance
- Improving/maintaining mental health



Comprehensive Visit

For your convenience, ask your doctor to schedule both of these preventive care services *on the same day* in one "Comprehensive Visit."

Note: Your \$0 copay covers the preventive services listed here. Separate copays may apply if additional services are provided during your visit. Please call Member Service with questions about these visits or your plan benefits.

Breast Cancer: Take Action to Reduce Your Risk

Over the past decade the rate of breast cancer incidence has slightly increased (.5% per year) and the death rate associated with breast cancer is not decreasing as fast as it has been. Some trends in the US that may account for this are increased body fat and decreased fertility rates in women, as well as cancer screening rates that are not increasing.

The good news is that there are actions you can take to reduce your risk of getting breast cancer:

- Eat healthy, exercise, and limit alcohol
- Perform regular self-breast exams
- Get screening mammograms every two years if between the ages of 45-74 (with the option of starting regular screening at 40)

Mammograms can find breast cancer before you are able to feel a lump and early treatment is key to better outcomes. Make sure to talk with your provider about when to schedule your next mammogram!

Generations Advantage covers screening mammograms with a \$0 member copay.



Have Diabetes? Get Your Eyes Checked!

People with diabetes have an increased risk of developing other health conditions, including an eye disease called diabetic retinopathy. This condition occurs when there is damage to the blood vessels in the retina or light-sensitive tissue located in the back of your eye. Like many conditions, people generally don't have symptoms of diabetic retinopathy until late stages when it can cause vision loss and even blindness.



What can you do to take extra care of your eyes?

- Diabetic retinopathy discovered in early stages can be treated to prevent or slow damage to your vision. The National Eye Institute recommends a yearly dilated-eye exam for persons with diabetes. This exam is a simple and painless way for your eye doctor to check for this disease.
- Keeping your blood sugars in a healthy range is your best means of avoiding this condition. Have your doctor regularly check your blood sugars through A1c tests.
- Managing your cholesterol and blood pressure can also decrease your risk of developing diabetic retinopathy.

To support your eye health, your Generations Advantage plan covers a **yearly diabetic (dilated) eye exam with a \$0 member copay.**

Inflation Reduction Act Affects Insulin and Some Part B Drug Costs

Insulins

Insulin cost changes due to the Inflation Reduction Act are effective as of the dates listed below. For Part D coverage, the change applies to all phases of the benefit.

Insulin Coverage Change: Member cost shares for covered insulin products will not exceed \$35 for a one-month supply (up to 30-day supply), \$70 for a 60-day supply, or \$105 for a 90-day supply.

EFFECTIVE **January 1, 2023**, this includes:

- Insulins on your plan's Part D formulary when provided by an in-network provider or an out-of-network provider.
- Insulins not on your plan's Part D formulary, but which you are receiving as a result of a coverage determination or appeal.

EFFECTIVE **July 1, 2023**, this includes:

Part B insulins covered on your plan. (These typically include insulins delivered through an insulin pump, for which members currently pay a 20% cost share.)

Other Part B Drugs

EFFECTIVE **April 1, 2023**, this includes:

Reduced coinsurance for certain Part B drugs, identified each quarter by the Centers for Medicare and Medicaid Services (CMS). The list of eligible drugs (and coinsurance reductions) may change each quarter.

Fall Prevention Word Search

Reduce your risk of falling by talking to your doctor and making these small changes around your home.

I O D V M E C L U T T E R C V O B M
 G J A G K X S B K I F Z C V U N F A
 R P W B A E P E F K S O P O L V G G
 A Y Q F B R G Z O X Y T O H R E X Y
 B K K D O C T O R P D S X T Y D W R
 B L Z B E I W O Y U O C E A W O S U
 A I D S H S L I G H T I N G Q E H G
 R Y E X M E M D V O Z J T A J O A S
 S Y N Y M E D I C I N E S Z G A C R
 N O K F Q B M I P H F W B E C V J X
 E L C N L V X F A L L S Z O K S I L
 F V H A N D R A I L S Y N C I A K T

Find the following bold words in the puzzle. Words are hidden to the right, down, and diagonally.

Let your **DOCTOR** know if you have experienced a fall or having any problems with balance or weakness.

Add **GRAB BARS** near your toilet and bathtub/shower.

Remove scatter **RUGS**.

Remove **CLUTTER** from pathways.

Some **MEDICINES** can cause dizziness or lightheadedness. Let your doctor know if you are experiencing these symptoms.

Ensure adequate **LIGHTING** in your home, especially in stairwells.

Wear appropriate **FOOTWEAR**.

CORDS or wires should be taped or coiled up out of the way.

Add **HANDRAILS** to both sides of stairs.

EXERCISE can improve strength and balance. Discuss an exercise program with your doctor.



Take Advantage of Your Extra Benefits!

Whether you've been enjoying the unique extra benefits of Martin's Point Generations Advantage for years or you're joining us as a new member, we want to make sure you have all the information you need to take full advantage of them.

Visit the **website links** to bring you right to the information for each benefit. For questions about using benefits offered through our partner vendors, we recommend you call them directly using their listed phone numbers for direct service. If you don't have access to the internet, you can call our Member Services team for information about benefits you're interested in.



Wellness Wallet

MartinsPoint.org/GAWellnessWallet



Eyewear Reimbursement

MartinsPoint.org/GAEyewear



Hearing Aids

MartinsPoint.org/GAHearingAids

Amplifon:

1-855-533-7486 (TTY: 1-763-268-4264)



Over-the-Counter Items

MartinsPoint.org/GAOTC

OTC Health Solutions:

1-888-628-2770 (TTY: 1-877-672-2688)



Nutrition Benefit

MartinsPoint.org/GANutrition

Foodsmart:

1-888-837-5325



Dental Benefits

(Not all plans include a dental benefit)

MartinsPoint.org/GADental

Northeast Delta Dental:

1-800-832-5700 (TTY: 1-800-332-5905).

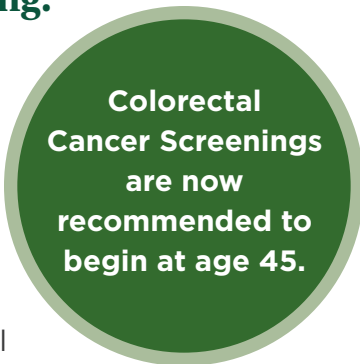
Colorectal Cancer Screening: What You Need to Know

Colorectal cancer is the second-leading killer for cancers affecting both men and women in the US. Screening can prevent cancer by removing precancerous polyps and can find cancer in earlier stages when treatment is most effective. Regular screening is particularly important because most people with colorectal cancer don't have a family history of the disease and, in earlier stages of the disease, there are often no symptoms.

There are several screening tests for colorectal cancer which have different frequencies* for testing.

• Stool Tests

- » Guaiac-based Fecal Occult Blood Test: detects blood in stool with chemical guaiac (yearly testing)
- » Fecal Immunochemical Test (FIT): detects blood in stool with antibodies (yearly testing)
- » FIT-DNA: a FIT combined with another test that detects changed DNA (every three years)

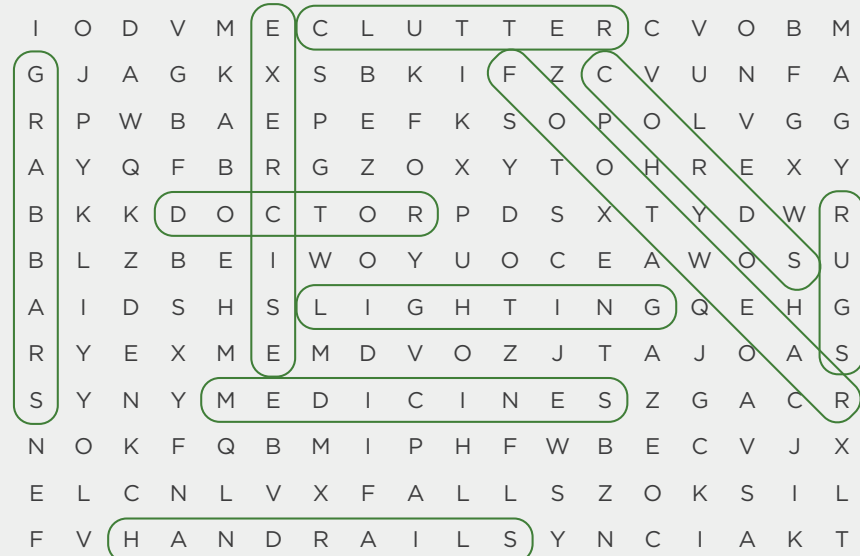


• Visual Tests

- » Colonoscopy: a long, flexible, lighted tube is inserted into the rectum to identify polyps and/or cancer in the rectum and entire colon (every 10 years)
- » Flexible Sigmoidoscopy: a short, flexible, lighted tube is inserted into the rectum to identify polyps and/or cancer in the rectum or lower third of the colon (every five years)
- » CT Colonography: through X-rays and computer technology, an image of the entire colon is created (every five years)

*You will need a colonoscopy if any of the other screening tests come back abnormal. You may require more frequent testing than what is indicated depending on your results or medical history.

Fall Prevention Word Search Key from page 7.



Part D Vaccine Costs for 2023

In accord with the Inflation Reduction Act of 2022, as of January 1, 2023, Generations Advantage plans that include Part D Prescription Drug coverage now cover most Part D vaccines at no cost to you even if you haven't paid any applicable Part D deductible.

Getting a vaccine at your doctor's office: You may be charged an office visit copay. You may

also have to pay upfront and submit for full reimbursement for the vaccine, itself.

Getting the vaccine at a pharmacy: Some vaccines require a prescription from your doctor and/or prior authorization. You may also want to check with your pharmacy to see if you need to schedule an appointment. Please see details below.

Common Vaccines Covered under Medicare Part B or Medicare Part D

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

Vaccine	Your Cost at Doctor's Office*	Your Cost at a Pharmacy
COVID-19 Medicare Part B All COVID-19 Vaccines	Medicare covers COVID-19 vaccines for members with no out-of-pocket costs. Visit your state's CDC website for vaccine locations.	
Flu (influenza) Medicare Part B Quadrivalent, Trivalent, Intradermal, High Dose	You pay \$0 for the vaccine.	
Pneumonia Medicare Part B Pneumovax®, Prevnar 13®, Prevnar 20®	You pay \$0 for the vaccine.	You pay \$0. You must bring a prescription to pharmacy.
Shingles Medicare Part D Shingrix®	You may have to pay full cost and submit to plan for 100% reimbursement for vaccine. Shingrix® requires two shots and two payments/reimbursements.	You pay \$0. You must bring a prescription to pharmacy.
TDAP Medicare Part D Adacel®, Boostrix®	You may have to pay full cost and submit to plan for 100% reimbursement for vaccine.	You pay \$0. You must bring a prescription to pharmacy.
Tetanus (preventive, NOT treatment of wound—Medicare Part D)	You may have to pay full cost and submit to plan for 100% reimbursement for vaccine. Prior Authorization is required for reimbursement.	You pay \$0. You must bring a prescription to pharmacy. Prior Authorization is required.
Tetanus (treatment of wound—Medicare Part B)	You pay 20% of the cost of the vaccine.	Not available at a pharmacy.

*You will also pay any applicable office visit copay when you get your vaccine from your doctor.

Prevent Suicide— Let's Talk about It

It Could Save a Life



Talking about suicide is very important if you're worried someone may be considering ending their life. You may be afraid that discussing suicide will make it more likely to happen. In fact, talking about it can reduce the risk of suicide. Feeling connected to others can help protect people from suicide.

How to talk about suicide

It may not be easy to discuss suicide with someone you care about. But an open, supportive conversation can be a lifeline for a person who's thinking about taking their life.

When you're ready to have this talk, follow these steps.

1 Don't be afraid to be direct. You might say, "I'm worried about you. Are you thinking about suicide?" They may be relieved to talk about it. Encourage them to talk about why they feel this way. Accept that their feelings are real. Try to stay calm, don't judge or argue with them.

2 Be a good listener. Pay close attention, make eye contact, and don't interrupt. When they're finished, ask questions to make sure you understand what they said. Repeat what you heard, including anything they mentioned that makes their life worth living.

3 Ask if they have a plan. This may feel scary to talk about, but it's important to know. Have they set a date or chosen a location? Do they have any weapons, pills, or other means of suicide? Have they tried to hurt themselves before? The answers can help you assess the danger. The more detailed their plan, the higher the risk. But take all talk of suicide seriously.



Where to Get Help

Where to get help 24 hours a day, 7 days a week

If you or someone you know talks about suicide, self-harm, a mental health crisis, a substance use crisis, or any other kind of emotional distress, get help right away. You can:

- Call the Suicide and Crisis Lifeline at **988**.
 - » Veteran's Crisis Line: call **988** then press 1
- Call **1-800-273-TALK (1-800-273-8255)**.
- Text **HOME** to **741741** to access the Crisis Text Line.

Behavioral Health Care Management Program

A Martin's Point care manager can also help address ongoing behavioral health needs. If you would like to speak to a Martin's Point behavioral health care manager about our free care management program, call **1-877-659-2403**.

Learn more about ways to support the mental health of adults and children on our website at MartinsPoint.org/MentalHealth.

If they have a plan to harm themselves or someone else, get help right away. Call 911 or take them to an emergency room.

- 4 Offer your help.** You might be able to:
- Help them make a list of trusted people they can call for support.
 - Help them find treatment or a support group.
 - Remove and store any means of suicide, such as weapons or pills.

If possible, tell them you're available when they need to talk. But don't commit to anything that you won't or can't do.

- 5 Encourage them to get professional help.** Urge them to call their doctor, a mental health professional, or a crisis hotline. Don't agree to keep this talk a secret. It may not feel right, but the person's life may be at risk, and they need more support than one person can give.

- 6 Follow up on your talk.** Call or visit soon or send a text or an email. You might offer to drop off food or go for a walk with them. Staying in touch shows you care and helps them feel valued and supported.

Warning signs of suicide in adults include:

- Talking or writing about wanting to die or to hurt or kill themselves or someone else.
- Saying they feel hopeless, trapped, without purpose, in pain, or like they're a burden.
- Looking for ways to harm themselves. They may buy a gun or stockpile medicines.
- Increasing their use of alcohol or drugs.
- Withdrawing from family, friends, and activities.
- Seeming angry, anxious, or depressed.
- Eating or sleeping less or more than usual.
- Doing risky things, like driving too fast.
- Giving away their belongings.



Refer a Friend!

Do you have a friend who deserves 5-Star benefits like you have? Refer them!

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 (TTY: 711).



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)
- View the status of authorizations
- Request/print a replacement member ID card
- View/print claims
- 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.

Have You Heard of the Affordable Connectivity Program?

Government-provided financial assistance for internet service and connected devices.

During the COVID-19 pandemic, we've relied on the internet more than ever—with virtual doctors' visits, online grocery shopping, staying connected with loved ones, and more. Unfortunately, due to the expense associated with the internet, not everyone had these opportunities.

The Affordable Connectivity Program is a government program designed to help low-income households pay for internet service and connected devices like a laptop or tablet.

You may qualify for this program if your household income is below 200% of the Federal Poverty Guidelines, or if someone in your household received government benefits like SNAP, Medicaid, SSI, WIC, Pell Grant, or Free and Reduced-Price Lunch.

Please note that this program is not associated with your Generations Advantage plan benefits. To learn more, go to www.AffordableConnectivity.gov or call 877-384-2575, seven days a week from 9 am–9 pm.

We're Here for You

As part of our quality efforts, a Generations Advantage nurse care managers may contact you about managing a new diagnosis or a chronic disease. Their goal is to help you learn how to manage your health conditions, coordinate the care you need, and find helpful resources in the community. Other nurse care managers may contact you if you've been recently discharged from the hospital to ensure you have the medications, equipment, services, and follow-up appointments you need. They also provide education around managing your recent diagnosis. This service is at no cost to you. **If you would like to speak with a care manager, please call: 1-877-659-2403**

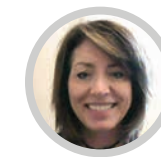
Meet some of our Nurse Care Managers!

KIM MURRAY, RN, CCM



Kim lives in Windham, ME and has been with Martin's Point for 12 years. When asked about what she enjoys about her work, she said, "I like being that listening ear for our members when needed, supporting their needs, or answering questions during difficult times of illness."

DARLENE ST. HILAIRE, RN, BSN, CCM



Darlene lives in Freeport, ME and has worked at Martin's Point for 5 years. Her favorite thing about work is, "My interaction with members. It is so humbling that the simplest interventions can make a huge difference for them."

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.

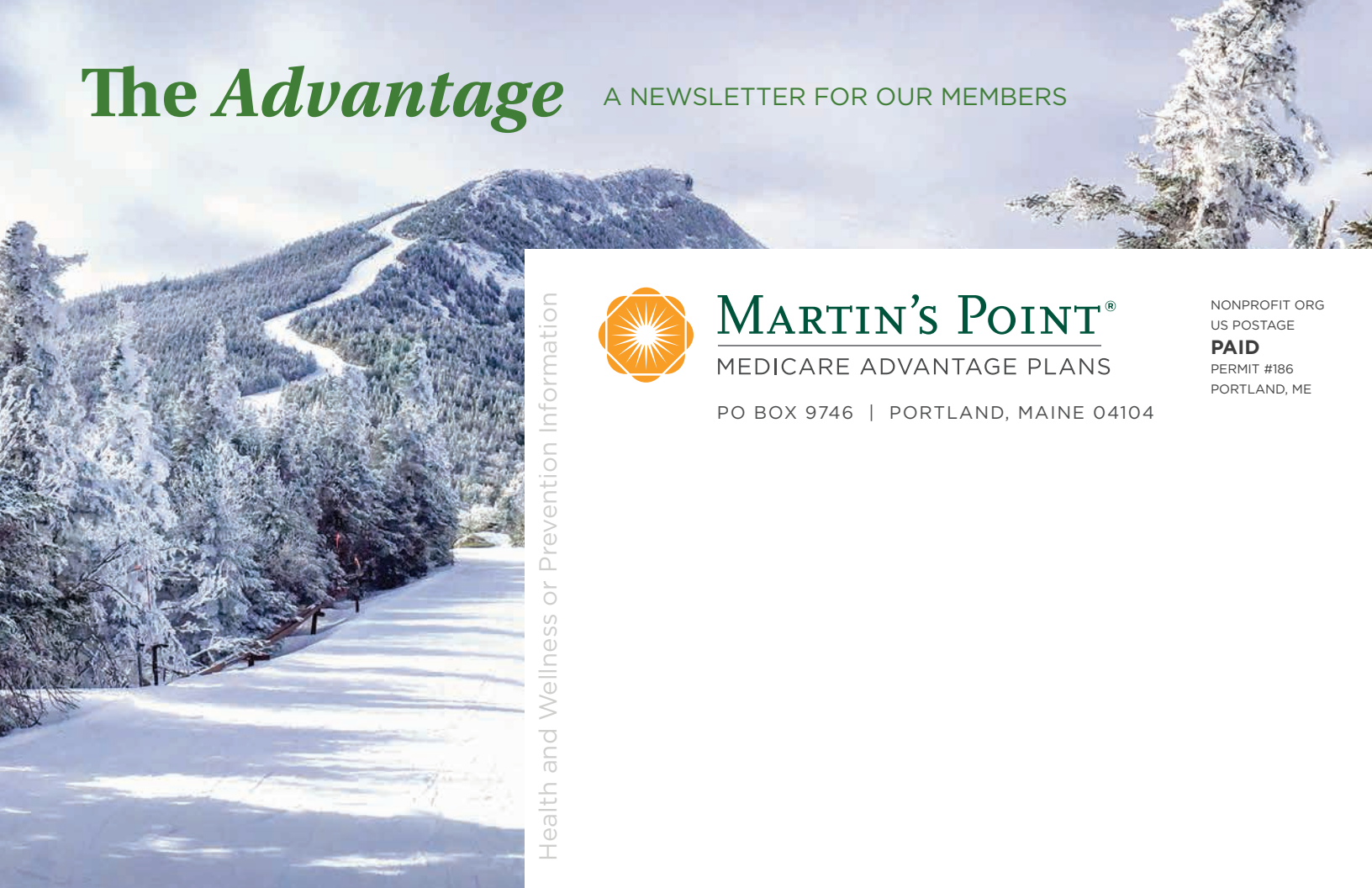
Interested in becoming a member?
Please call:
1-888-640-4423 (TTY: 711)

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 2023 Overall Ratings: 5 out of 5 Stars for HMO Contract H5591; 4.5 out of 5 Stars for LPPO Contract H1365. 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, and local 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.

The Advantage

A NEWSLETTER FOR OUR MEMBERS



Health and Wellness or Prevention Information



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Your Voice Matters!

Every year The Centers for Medicare and Medicaid (CMS) requires Medicare Advantage plans to seek feedback from a sample of their members using two surveys—the Consumer Assessment of Healthcare Providers and Systems (CAHPS) and the Health Outcome Survey (HOS). You may receive one or both of these surveys.

The CAHPS survey focuses on patients' experiences in receiving health care. It includes questions about ease of getting needed care and filling prescriptions, how well care is coordinated among providers, and rating of health care quality.

The HOS survey focuses on a health plan's ability to support the physical and mental



health of its members. It also asks if providers are addressing certain health topics like physical activity, urinary incontinence, and falls.

Feedback we receive from these surveys helps us improve quality. CMS also uses survey results to determine their Star Ratings for Medicare Advantage plans. These quality ratings can help Medicare recipients make informed decisions when choosing a Medicare Advantage plan. We hope you take a few moments to complete any of these surveys you may receive—your voice matters!