

# The Advantage

A NEWSLETTER FOR OUR MEMBERS | ISSUE 3 | 2023



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



MARTIN'S POINT<sup>®</sup>

MEDICARE ADVANTAGE PLANS

GENERATIONS ADVANTAGE



## In this edition:

- Statins with Diabetes for Better Cardiovascular Health
- Bone-Density Scans—Detect Your Risk for Fractures
- Falls, Incontinence, and Staying Active—Talk with Your Doctor!
- Your Mental and Physical Health—Find Helpful Community Resources
- And more!

Martin  
Wesolowski,  
DO, MBA



## Preparing for a Healthy Season Ahead

### A Note from Dr. Marty

I hope you've been able to enjoy all the gifts fall in New England can bring—from Mother Nature showing off her autumn colors, to apple and pumpkin confections, to county fairs! This splendor can sometimes feel all too brief, as shorter days and dropping temperatures remind us that winter is right around the corner.

From a health and well-being perspective, now is the time to take steps to prepare ourselves for the coming months. In this newsletter, you'll find articles about:

- Vaccines and measures to avoid respiratory illnesses
- Knowing who to call for social supports when you may need them at home or when your mental health may suffer
- Trying out the convenience of using the mail-order pharmacy (and avoiding trips out in nasty weather!)

I hope you find this information helpful and send best wishes for a healthy and happy season ahead.

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

## Flu Season Is Here—Get Your Shot!

Flu season usually begins to ramp up in October, peaks between December and February, and can run into May. Getting your flu shot as early as September and October is best, but if you haven't gotten it yet, it's certainly not too late! Getting a flu shot is the best step in protecting yourself against the flu and can help reduce the occurrence of severe flu-related risks, including hospitalizations or death. Flu shots are recommended for everyone 6 months and older.

### Generations Advantage members have two ways to obtain a flu shot at no cost:

- Through a participating pharmacy network: Free at Hannaford, Rite Aid, CVS, Shaw's/Osco, Walgreens, and Walmart when you show your Generations Advantage member ID card. You can also get a flu shot at a pharmacy that is not in the Vaccine Pharmacy Network but you will pay full cost up front and submit a reimbursement request form to Generations Advantage to see if it can be covered by your plan.
- Your primary care provider's office. There is no cost for the flu shot but you may have an office visit copay.

### Talk with your provider about getting a flu shot if you:

- Have an egg allergy
- Had a severe reaction to flu vaccine before
- Have a moderate to severe illness or fever

### Other steps you can take to prevent the spread of the flu:

- Avoid sick people and limit your contact with others when you are sick. You should be fever free for 24 hours before you leave your house for non-medical reasons.
- Cover your sneezes and coughs.
- Clean and disinfect shared surfaces.
- Wash your hands with soap and water. Use hand sanitizer if this is not an available option.





# Why Did I Get a Drug Bill from My Outpatient Visit?

At some outpatient visits, you may receive a “self-administered drug.” Self-administered drugs are medications you would normally take on your own. When you receive these drugs in an outpatient setting, the facility may bill for them under the Medicare Part B (medical) portion of your health plan.

Under the Part B portion of your Generations Advantage plan, these drugs are generally not covered unless they are specifically required for the outpatient services you receive. This is why, in some cases, you may receive a bill from the outpatient facility for these drugs.

But, there’s good news: If your Generations Advantage plan includes Part D Prescription Drug coverage, these drugs may be covered. You will need to pay the bill you receive from the outpatient facility and then request reimbursement from your plan.

To learn how to request reimbursement for self-administered drugs through the Part D Prescription Drug portion of your Generations Advantage plan, go to [MartinsPoint.org/PartD](https://MartinsPoint.org/PartD) and follow the directions on the Caremark Part D prescription reimbursement form for prescription drugs.

# Living with Diabetes?

*Ask your doctor if a statin is right for you!*

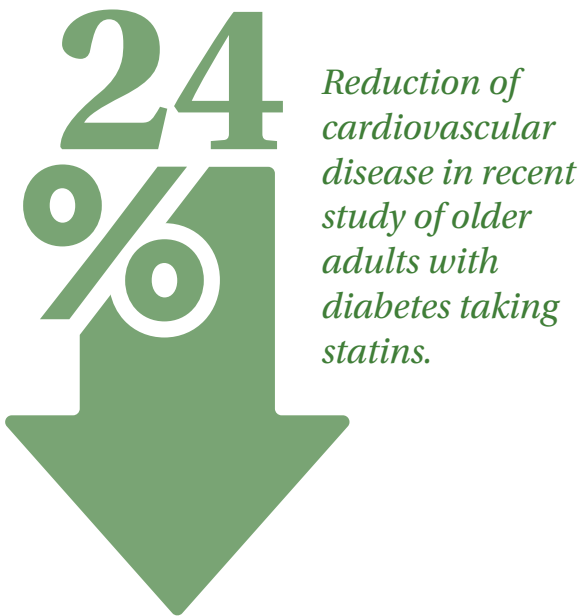
Did you know? Having a history of diabetes doubles your likelihood of having a heart attack or stroke. The good news is that, in addition to recommending exercise and following a heart-healthy diet, being prescribed a statin medication is another step your provider can take to help you lower your risk of these serious medical events.

Statin can reduce the “bad” cholesterol (LDL, or low-density lipoprotein) that forms plaque in your arteries and can lead to strokes and heart attacks.

Statin are not right for everyone. Some reasons a person may not be prescribed them are liver disease or end stage renal (kidney) disease. Some people experience muscle pains when taking a statin. If so, your doctor may suggest trying a different statin and/or dosage.

If you have a history of diabetes or cardiovascular disease, we encourage you to discuss with your provider the risks versus the benefits of taking a statin.

**Statin can reduce your risk of heart attack and stroke.**



*One study found a 24% decrease in the incidence of cardiovascular disease (from plaque) and 16% decrease in all-cause deaths in people 75-84 years old with diabetes who were prescribed a statin.\**

\*Ramos R., Comas-Cufí M., Martí-Lluch R., Balló E, Ponjoan A., Alves-Cabratosa L. et al. Statins for primary prevention of cardiovascular events and mortality in old and very old adults with and without type 2 diabetes: retrospective cohort study BMJ 2018; 362 :k3359 doi:10.1136/bmj.k3359





## Mail-Order Prescriptions

*Timely refills help you stay on track with your medications.*

Community Pharmacies  
**62%**

A recent study showed that people who get their prescriptions filled through mail order are more likely to take their medications as prescribed (78%) than people who use community pharmacies (62%). They also found greater blood sugar control and fewer ER visits and hospitalizations in the mail-order group.\*

Mail-Order Pharmacies  
**78%**

Taking all your medications as prescribed is very important. This is especially true for those taking daily medications to help manage a chronic condition like high cholesterol, high blood pressure, and diabetes. Although you may not feel different if you stop these medications or don't take them as directed, over time, major complications such as heart attacks, strokes, kidney disease, or even death can occur.

There are many reasons a person may not stick to taking their medication as directed. One is simply not being able to get to the pharmacy on time. Setting up mail-order prescription fills helps make sure you have a steady supply of your medications on hand.

**Your Generations Advantage plan offers a convenient mail-order option that delivers your prescriptions right to your mailbox.**

**To learn more or sign up, please call CVS Caremark Customer Care at 1-888-296-6961.** You can also find information in your Generations Advantage plan's *Evidence of Coverage* document.

\*Schwab P, Racsa P, Rascati K, Mourer M, Meah Y, Worley K. A Retrospective Database Study Comparing Diabetes-Related Medication Adherence and Health Outcomes for Mail-Order Versus Community Pharmacy. J Manag Care Spec Pharm. 2019 Mar;25(3):332-340. doi: 10.18553/jmcp.2019.25.3.332. PMID: 30816817; PMCID: PMC10398324.



FOOD

HOUSING

GOODS

TRANSIT

HEALTH

MONEY

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EDUCATION

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# Finding Help at Your Fingertips at FindHelp.org

As your health plan, we want you to know about the many community resources available where you live.

Findhelp.org is a convenient website that helps people find verified social-support organizations serving their local area. The website is easy to use and provides information and contacts for hundreds of agencies and programs that provide resources that can have a real impact on a person's health and well-being.

## Here is a step-by-step guide on how to use the FindHelp.org website.

Start by going to FindHelp.org on your computer, tablet, or smartphone.

- 1 Type in your ZIP code and click on the Search button.
- 2 Click on the type of help you are looking for (for example, Food).
- 3 Then select the subcategory—the type of food help you want (for example, Food Pantry).
- 4 If there are additional categories of Food Pantry help, they will display to the right of the drop-down list. Click on the category you are looking for.
- 5 A list of related resources will appear. You can use the three filter option—Personal, Program, and Income Eligibility—to make the list more specific to your needs.





# Don't Be *Shy!*

*Talk with your doctor about these keys to good health.*



## Staying Active

It's one of the best ways to maintain your physical and mental health.



## Fall Prevention

Falls can restrict your independence or worse—*learn to prevent them!*



## Incontinence

It's not a normal part of aging—*your doctor can help you manage it!*

You may think that balance problems, falls, and bladder-control difficulties are unavoidable parts of getting older, but they aren't. If you are experiencing these things, it's important to speak with your doctor. There are treatment options and supports that can improve your quality of life and safety.

Staying active is key to good health and can help with balance and bladder control. Remember to ask your provider what level of activity is right for you!

### Take Advantage of these Extra Plan Benefits to Stay Active and Safe

**Wellness Wallet**—Reimburses up to annual amount on eligible gear, fees, and services that keep you active indoors and out!

**CVS Over-the-Counter**—Your quarterly allowance for products including incontinence and home safety supplies.

**Medical Alert Devices**—Up to 25% off Lifestation devices with this value-added discount.

Visit [MartinsPoint.org/ExtraBenefits](https://MartinsPoint.org/ExtraBenefits) to learn more.





# Osteoporosis: A Bone-Density Test Can Show Your Risk of Fractures

Osteoporosis is a disease that causes weak bones. It is very common in aging women—about 1 in 5 women over the age of 50 have osteoporosis. Unfortunately, it is considered a “silent” disease as people are often not aware they have it until they have a bone fracture. Fractures can result in loss of functionality, pain, lower quality of life, and even death.

## Learn if you have osteoporosis

Osteoporosis can be diagnosed through a bone density study—a very safe and painless imaging procedure that last between 10-15 minutes. If you are a woman who has had a recent bone fracture and you have not had a bone density scan in the last 24 months or since the fracture, we encourage you to have one performed. This will help your provider know if you have osteoporosis, or if your known osteoporosis is getting worse.

This information can help determine next steps to manage your care. These could include medications to strengthen your bones, exercise or diet education, or stopping smoking.

## Benefits to boost your bone health

For Generations Advantage members identified as being at risk of losing bone mass or of having osteoporosis, a bone density study through an in-network provider is covered at no cost every 24 months. If you have or are at risk for having osteoporosis, ask your doctor if vitamin D and calcium supplements would be right for you. If they are, don’t forget that you can get them using your CVS Over-the-Counter benefit through your Generations Advantage plan!



# Where to Get Help for Yourself or a Loved One

## Help is here 24 hours a day, 7 days a week.

If you or someone you know is in emotional distress—help is available no matter what time of day or night. The Suicide and Crisis Lifeline is there to assist with a range of support—for those in crisis and/or considering suicide or self-harm to those who need help with the mental health challenges that come with substance abuse, economic worries, relationships, sexual identity, getting over abuse, mental or physical illness, loneliness, and more. To get help right away:

- 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](https://MartinsPoint.org/MentalHealth).





# Drug Take-Back at Our Portland Pharmacy

## Join Our Commitment to Our Community's Safety

At the Martin's Point Pharmacy in our Portland Health Care Center, we're stepping up to take care of our neighbors and our environment with our Life In Check™ Consumer Drug Take-Back initiative. Bring your expired or no-longer-needed prescription and over-the counter medications for safe, easy disposal. For details, visit [MartinsPoint.org/DrugTakeBack](https://MartinsPoint.org/DrugTakeBack).

You can find drug take-back sites near you at the U.S. Food and Drug Administration's website.

## 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:**  
1-844-737-0373 (TTY: 711)

**Generations Advantage Website:**  
[MartinsPoint.org/MedicareMember](https://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](https://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.

## Refer a Friend!

**Do you have a friend who is turning 65 and deserves great benefits like you have? Refer them!**

Please let your friends and family know they can get Medicare benefits and service by joining a Generations Advantage plan.

Ask them to call 1-877-317-2062 (TTY: 711).



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Health and Wellness or Prevention Information



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## We want to hear from you!

At Martin's Point Generations Advantage, the quality of your health care experience matters to us. To better understand your experience, we email a brief survey to our health plan members following their Annual Wellness Visits. It asks about your experience with scheduling your visit, wait times, if you had challenges getting services or care, and more. The survey responses show us areas of strength and opportunity and drive improvements.

You may also receive an annual, anonymous survey that is required by Medicare called CAHPS® (Consumer Assessment of Healthcare Providers & Systems). Unlike the CAHPS, the information from our Annual Wellness Visit Survey is current and not anonymous. This helps us take timely and targeted actions in response to our members' feedback. We hope you'll complete our survey after your next Annual Wellness Visit!