

A Newsletter for Medicare Advantage Members





Your Opinion Counts!

Each year CMS (Medicare) randomly surveys select members about the care they received. If you are chosen to receive a survey, it doesn't take long to share your opinion on topics such as access to care, care coordination, customer service, and rating of your health plan.

If you are randomly selected to do a survey, you will receive the survey by e-mail, postal mail, or a telephone call from an independent company that completes surveys for CMS and GlobalHealth. Your survey responses are compiled with other data for the CMS Star Ratings¹ and help us to understand what's important to you by sharing insight into the quality of care you want from GlobalHealth for your healthcare needs.

Thanks to your feedback, CMS has rated GlobalHealth a 4.5 out of 5 Stars for the 2024 Star Ratings!

¹Every year, Medicare evaluates plans based on 5-star rating system.

Member Incentive Program

Preventive treatment is just as important as treatment of chronic conditions that are already present and may change over time. GlobalHealth wants to help you on your wellness journey.

As a benefit in 2024, you will be rewarded simply for making your health a priority when you complete service(s) before August 31, 2024.

- ✓ Annual Wellness Visit for a \$25 Prepaid Mastercard®
- ✓ Mammogram for a \$10 Prepaid Mastercard®

The reward card is for the purchase of groceries at select grocery stores. The card cannot be used at big box national chains and wholesale retailers. If you need help scheduling an Annual Wellness Visit, a mammogram and/or other preventive care testing or have questions, please **contact our Clinical Quality team** toll-free at 1-844-280-5562.



What is an AWY?



The Annual Wellness Visit (AWV) is a yearly preventive visit that promotes good health through disease prevention and detection making sure you get the medical care that you need. The visit gives you the opportunity to partner with your primary care provider about your health status and goals to maximize your well-being.

Make sure to *schedule the appointment as an annual* wellness visit with your PCP to ensure a \$0 copay. Please keep in mind that if your provider orders testing, outside of preventive screenings, you may be charged a copay for the recommended service(s).

If you need help scheduling an Annual Wellness Visit and/ or other preventive care testing, please **contact our Clinical Quality team** toll-free at 1-844-280-5538.

If you have questions about your benefits, please call GlobalHealth at 1-844-280-5555 (TTY: 711).

During your Annual Wellness Visit, you can:

- ✓ Review a written completed health risk assessment that includes your demographic information, your medical and social histories such as past medical and surgical history, and your family history.
- ✓ Review all allergies, prescriptions, history of alcohol, tobacco, and/or illegal drug use, potential substance use disorders.
- ✓ Review potential depression and cognitive risk factors, physical activity/ functional ability, and safety levels such as ability to perform activities of daily living, including fall risk, hearing/vision impairment, and home safety.
- ✓ Review/share end-of-life planning information to prepare an advance directive in case of an injury/illness that prevents you from making healthcare decisions.
- ✓ Create a list of your current healthcare providers and medical suppliers.
- Complete a limited exam*, measuring height, weight, body mass index and blood pressure and other factors deemed appropriate based on your medical and social history and current clinical standards.
- ✓ Receive education, counseling, and needed referrals based on items above and/or for other preventive services including a written screening schedule for next 5-10 years.

^{*}An Annual Wellness Visit does not include a head-totoe routine physical exam performed in relationship to treatment or diagnosis for a specific illness, symptom, complaint, or injury.



Do you have a PCP?

Your relationship with your primary care provider (PCP) is very important in managing your health.

Your PCP knows your health history, knows what medications you're taking and has a more complete picture of your overall health. They are **your partner in health**, assisting you in navigating the healthcare system.

To ensure you get the most out of your benefit plan, **review your member ID card** to learn which PCP you selected. Seeing a different PCP from whom is listed on your member ID card can result in being responsible for charges for the unassigned PCP. If a PCP change is needed, the change will become effective the **1st day of the following month** after a change is made.

If you need assistance in **selecting or changing your in-network PCP**, please contact GlobalHealth at 1-844-280-5555 (TTY: 711) or visit our website at **www.globalhealth.com** and navigate the GlobalHealth Member Portal.

Have you signed up for the GlobalHealth Medicare Advantage Member Portal yet?



Using the GlobalHealth's Medicare Advantage Member Portal will allow you to be able to:

- ✓ Update your permanent or mailing addresses
- ✓ View or change your Primary Care Physician
- ✓ View, order, or print member ID cards
- ✓ View, order, or print materials of your current benefits and plan materials
- ✓ Send secure messages to the GlobalHealth Customer Care Team
- ✓ Complete your Health Risk Assessment

- ✓ View your medical claims and Explanation of Benefits (EOB) from the last 365 days
- ✓ View your referrals and authorizations
- ✓ View Smart Wallet* balance for dental, hearing, vision,¹Over the Counter (OTC) products, grocery, gasoline, and/or utility allowance(s)²
- ✓ View catalog and order Over the Counter (OTC) and grocery products
- ✓ Learn the latest GlobalHealth news through Alerts

To register for the portal, you will need:

- ✓ Access to the internet and your email address**
- ✓ Your GlobalHealth Member ID card
- ✓ Your Medicare Health Insurance card
- ✓ Your name and date of birth
- The zip code associated with your Medicare Advantage enrollment

To help protect you, GlobalHealth will send a verification code in an email or text message each time you log into the portal as a second step to confirm your identity.

**We encourage you to use Google Chrome, Microsoft Edge, or Mozilla Firefox.

For any questions about the member portal, please call GlobalHealth at 1-844-280-5555 (TTY: 711).

^{*}Smart Wallet benefits vary per plan. ¹Amounts may vary by coverage. If you have questions, need materials on a standing basis in alternative formats and/or languages, or need oral interpretation services, you can all us at 1-844-280-5555 (TTY: 711). ²The benefits mentioned are part of a special supplemental program for members with chronic diseases. Members must meet all the benefit's eligibility criteria.

Have you completed your Health Risk Assessment (HRA)?



Completing an HRA is an important step in maintaining your health. The assessment can help you obtain a better understanding of your overall health and wellness by highlighting areas of your health that you manage well and other areas that require attention.

Once your HRA is completed, GlobalHealth will partner with you and your primary care physician for your healthcare goals to improve health outcomes.

If you have questions or need assistance in completing the health risk assessment, call our GlobalHealth Case Management Team at 1-844-280-5555 (TTY: 711) or visit our website at www.globalhealth.com and navigate the GlobalHealth Member Portal.



Preparing for your next Physician's Visit

In today's busy world, take a few minutes to prepare for your next doctor's visit to ensure that important health topics are discussed.

- Make a list of all your questions and prioritize your concerns to ask about the most important ones first.
- ✓ Take information with you to the doctor. Bring your insurance information, completed medical history questionnaires and a list of all your medications, including over-the-counter items, vitamins, and herbal remedies or supplements. Be sure to include the medication strengths and directions of how you take them or bring them with you.
- **Keep your doctor up to date.** Be sure to let your doctor know if you have been treated in an urgent care, emergency room, hospital or seen by a specialist. Be sure to let all health care and health service providers know who your PCP is so that they can share your records to ensure that your PCP is aware of your most current health status, medication changes, and if follow-up testing or care is needed. If you are ever unsure of next steps for your care, follow-up with your PCP's office.
- ✓ **Bring a family member or friend to the doctor's visit.** They can take notes for you to remember what the doctor said. You can decide how active a role they will play in your support system.
- Let your doctor know if you have a tough time hearing or understanding them. Ask them to speak louder or slower and if you need interpretive services. If an interpreter is needed be sure to call the doctor's office ahead of time to plan or schedule the interpreter services.

Finally, does your health care provider have a patient portal? Be sure to sign up! This is a great way to ask questions and view test results. Ask your provider for help to sign up today.



If your plan includes the benefit, you can get up to 60 hours per year¹ from a Pal to help with:

Access partners, such as

- ✓ Healthcare providers
- ✓ Supplemental benefit vendors

Transportation to and from

- Medical appointments and preventive screenings (separate from transportation benefit)
- ✓ Medication pick-up, grocery shopping, and other errands

Light household chores

✓ Light cleaning, organizing, laundry, meal prep

Technology assistance

- ✓ Teach new technologies
- Smart health devices
- ✓ Remote monitoring
- ✓ Home devices

Socialization

- Conversations, board games, and reading
- ✓ Community and wellness programs
- ✓ Social events and sponsored group classes
- ✓ Walking and biking

¹Benefits vary by plan.



Call now to schedule an appointment at 1-855-485-9692 (TTY: 711)

Members should call 72 hours in advance to ensure a Pal is available.

Hours: 7 am – 10 pm, 7 days a week, Central

Race, Ethnicity and Language Collection and Use







CMS (Medicare) asks that race, ethnicity, and language information be collected across healthcare settings, including insurance plans. This information helps us understand the unique health risks and needs of members to enhance programs and services to improve quality of care.

Studies have shown that our racial and ethnic backgrounds may place us at different risks for certain diseases. By sharing this information with us, you are helping GlobalHealth to:

- ✓ detect and reduce disparities or barriers in accessing care
- ✓ make sure every member receives appropriate benefits, services, and programs
- ✓ provide more culturally responsive care management programs and services, where available
- ✓ comply with legal and regulatory standards

Please know that your responses are private and are protected like all personal health information by law. Your responses will not impact your benefits in any way. They will not be used to make decisions about healthcare premiums, coverage for services, or how we pay claims. Providing the information is entirely voluntary and you do not have to answer the questions if you do not feel comfortable.

How can you share this information with GlobalHealth?

- ✓ During phone calls our team members may ask for this information from members.
- ✓ Complete your Health Risk Assessment on the GlobalHealth Member Portal.

GlobalHealth Smart Wallet



All GlobalHealth Medicare Advantage members will receive a Smart Wallet debit card to use for out-of-pocket expenses.

Amounts and benefits vary by plan, so be sure to read your letter when it arrives to find out what benefits you have, the amounts for those benefits, and how to activate your card.

Most plans will have two allowances – one for a combination of dental, hearing, and vision and one for a combination of over the counter (OTC), groceries¹, utility², and/or gasoline³ assistance.

The dental/vision/hearing purse is in addition to your regular plan allowances. Use it for:

✓ Copays or coinsurance at the time of service

- Copays may be for Medicare-covered services in a dental, vision, or hearing office
- Coinsurance may be for supplemental services
- See plan-specific Evidence of Coverage for dental, vision, and hearing plan cost-sharing
- ✓ Expenses for non-covered services (e.g., dental implants or lens upgrades)
- ✓ Expenses above plan limits for the benefits

Depending on your plan, the Smart Wallet allowance may be for OTC only, a combination of over-the-counter items, food, and gasoline, or for a combination of OTC, food, utility assistance, and gasoline.

¹Grocery allowance is only available on C-SNP and D-SNP plans.

Limitations and exclusions apply.

✓ Use the Smart Wallet to buy:

- Over-the-counter items like vitamins and minerals, first aid supplies, pain relievers, and blood pressure monitors
- Healthy foods like meat, fruits and vegetables, dairy products, and bread
- Utility assistance for services like electric, water, cable
- Gasoline at the pump

To ensure your purchases process correctly:

- Make sure you have activated your card. Cards may be activated online at globalhealth.nationsbenefits.com/ activate or by phone at 1-877-205-8005.
- Select the "credit" option when paying. The card will decline if "debit" is used.
- The card must be used in an appropriate store or on the NationsBenefits member portal. A list of appropriate stores is available on the NationsBenefits member portal. No other online purchases are allowed.

² Utility assistance is only available on D-SNP plans.

³ Gasoline is available on C-SNP and D-SNP plans.

Preferred Diabetic Supplies

Beginning in 2024, there are changes to preferred diabetic supplies.

Standard Diabetic Meters and Test Strips:

- ✓ There is no coinsurance, copayment, or deductible for Medicare-covered standard diabetic testing supplies on all GlobalHealth Medicare Advantage plans.
- ✓ ACCU-CHEK® and OneTouch® are now preferred, and all other brands are non-formulary.
- ✓ Prior authorization may be required for standard diabetic meters and test strips, see the planspecific EOC for more information.



- ✓ Therapeutic CGM devices, sensors, and supplies are now part of the diabetic supplies benefit category.
- ✓ CGMs are \$0 on all GlobalHealth Medicare Advantage plans.
- ✓ Dexcom® (G5, G6, and G7) are now preferred, and all other brands are non-formulary.
- ✓ Prior authorization may be required for CGMs and supplies, see the plan-specific EOC for more information.



Members pay up to 20% of the total cost for Medicare Part B drugs. Part B usually covers drugs that you wouldn't typically give to yourself, like those that you would get at a doctor's office or in a hospital outpatient setting.

The Medicare Prescription Drug Inflation Rebate Program may discourage drug companies from increasing their prices faster than the rate of inflation. Members may see lower out-of-pocket costs for certain Part B drugs and biologicals with prices that have increased faster than the rate of inflation. For these drugs and biologicals, the beneficiary coinsurance will be 20% of the inflation-adjusted payment amount, which will be less than what the beneficiary would pay in coinsurance otherwise.

This applies to specific Part B drugs and may include chemotherapy drugs. Please contact our Customer Care team if you have questions about which Part B drugs are affected by this rule.



You Can Get Help in the Donut Hole!



You may already know that the Donut Hole means that your prescription drug costs go up. But did you also know that you can get help with those costs? Others can help pay your costs and their contributions count toward your out-of-pocket expenses to get you out of the Donut Hole.

In addition to payments made by manufacturers for brand name drugs in the Medicare Coverage Gap Discount Program, payments count when made on your behalf by:

- ✓ Friends or relatives
- ✓ Most charities
- ✓ AIDS drug assistance programs
- ✓ Indian Health Services
- ✓ Medicare's "Extra Help" Program (LIS)
- ✓ State Pharmaceutical Assistance Program (SPAP)

Oklahoma has a new SPAP called RX for Oklahoma. RX for Oklahoma is a service that helps Oklahomans with long-term prescription medication costs access assistance programs provided by pharmaceutical companies. Oklahoma residents, regardless of age, who are uninsured, underinsured or low income (at or below federal poverty limits) are encouraged to apply. Medicare Part D and Medicaid beneficiaries with unique circumstances may qualify. To get started, call 1-877-RX4-OKLA (1-877-794-6552) today.

Catastrophic Coverage Stage



The Catastrophic Coverage Payment Stage starts when a member's out-of-pocket costs for Part D prescription drugs have reached the \$8,000 limit for the calendar year. Most people never reach this stage. Once the Catastrophic Coverage Stage begins, the member stays in this payment stage until the end of the calendar year.

Beginning in 2024, <u>members will have no copayment during this stage</u>. Medicare will pay **80%** of the cost of the drug (but not for excluded drugs) and GlobalHealth pays the rest.

Remember to

Take Your Medication

Taking medication is important in following your care plan to stay healthy and symptom-free. Unfortunately, not taking medications correctly can cause emergency room visits due to flare ups in your health condition(s).

Talk with your primary care provider to understand what medication(s) you are taking, why it is important to take your medications as directed, and to identify barriers as to why you are unable to take your medications.



Tips for remembering to take your medications:

- ✓ Create a routine Take medications with an activity you do at the same time every day.
- ✓ Keep visible Leave medications in a safe place that is easy to see.
- ✓ **Set an alarm** Setting an alarm on your clock, watch, or cell phone can be helpful.
- ✓ Post a note Put a reminder note in a place that can be seen every day.
- ✓ **Use a pillbox** A pillbox with compartments for each day and dosing time can be a visual reminder to take medications and help prevent double doses.
- ✓ Flip Pill Bottle Over Each time you take your medications, flip the bottle over so you know you took it. Then at the end of the day, turn them right side up.
- ✓ Carry extra doses Leave some extra doses in a container so you can take your medications if you're away from home.
- ✓ Record each dose Use a calendar or medication journal to check off when you take each dose.
- ✓ Use a **free mobile medication reminder app** on your cell phone device.



Durable Medical Equipment (DME) Benefits

Medicare defines durable medical equipment, or DME, as reusable medical equipment that has been prescribed by your doctor for medical reasons to help you complete your activities of daily living or assist recovery after a hospital stay. DME examples include: walkers, wheelchairs, crutches, powered mattress systems, insulin pumps, IV infusion pumps, speech generating devices, oxygen equipment, nebulizers, or hospital beds ordered by a provider for use in the home.

GlobalHealth covers medically necessary DME covered by original Medicare with an in network provider. If the GlobalHealth supplier in your area does not carry a particular brand or manufacturer, you may ask them if they can special order the DME item for you. The list of in network DME suppliers is available on the GlobalHealth website at www.GlobalHealth.com.

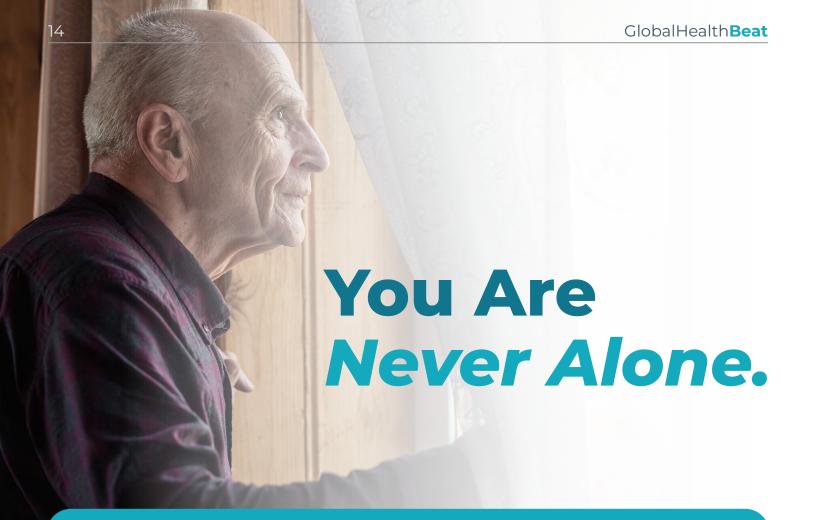
My Living Voice

If you haven't already thought about advance care planning, you should. **Advance Care Planning** is the formalized care preferences for when a person can no longer make their own healthcare decisions. One type of advance care planning document is a living will. It is a written document that helps you tell doctors how you want to be treated if you are dying or permanently unconscious and cannot make your own decisions about emergency treatment.

My Living Voice makes it easy to prepare a state-specific living will. Just log onto the My Living Voice portal at https://globalhealth.mylivingvoice.com. You can then answer some questions to indicate your preferences about how you want your treatment handled. You can print and sign the legal documents. Be sure to share them with your doctor and loved ones.



It is important for you to know that whether you complete an advance directive or not, you are entitled to the same benefits through your plan. But this service helps ensure that your wishes are followed at no cost to you.



You can feel a little bit safer with the new personal emergency response system you can get through GlobalHealth. With just a push of a button, you can have a live person to talk to when you have an emergency. They can contact first responders and also contact a family member or friend if you request.

You can call our partner, NationsBenefits, to choose your device and set up 24/7 monitoring service through ADT.

Your NationsBenefits advisor will help you determine which model is right for you based on your lifestyle.



Call 1-877-241-4736 (TTY:711)

for support 24 hours a day, 7 days a week.



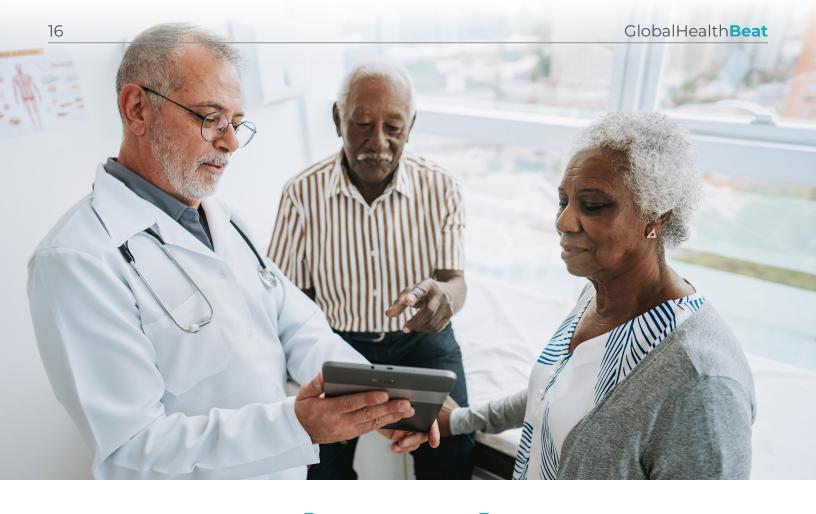
Many individuals are unaware that they are suffering from heart disease until they experience a cardiac event. According to the American Heart Association, nearly half of American adults have high blood pressure. A few signs of heart disease are fatigue, aches or pains, heart palpitations, shortness of breath and swollen feet.

Here are some heart healthy lifestyle tips:

- ✓ Eat a nutritious diet that's low in salt
- ✓ Be more physically active
- ✓ Maintain a healthy weight
- ✓ Quit smoking and limit alcohol

- ✓ Reduce stress
- ✓ Get 7-8 hours of quality sleep
- ✓ Take your medications as prescribed

Keeping a log of your blood pressure, weight goals, physical activity, and if you have diabetes, your blood sugar readings to share with your primary care provider as you partner together on your healthcare journey.



Colorectal Cancer



According to the Colorectal Cancer Alliance, colorectal cancer is the third most common cancer in the US, and the second leading cause of cancer death. It affects men and women of all racial and ethnic groups and is most often found in people 50 years or older. This disease takes the lives of more than 50,000 people every year. With early detection of the disease, it is estimated that well over half of the deaths that occur annually could be prevented. This is the reason it's so important that you speak with your primary care provider about colorectal cancer screening.

GlobalHealth's Clinical Quality Team reaches out to members who are due for a colorectal screening test throughout the year. *They can assist with scheduling a colonoscopy, which is typically recommended to be completed every 5 – 10 years* or mail you an annual fecal immunochemical test (FIT) kit which is completed every year. If you received a kit in the mail, be sure to return the kit quickly and follow up with your PCP for test results.

These preventive screenings are at a \$0 copay to the member. If you need help scheduling a colorectal screening test and/or other preventive care testing, please *contact our Clinical Quality team* toll-free at 1-844-280-5538.

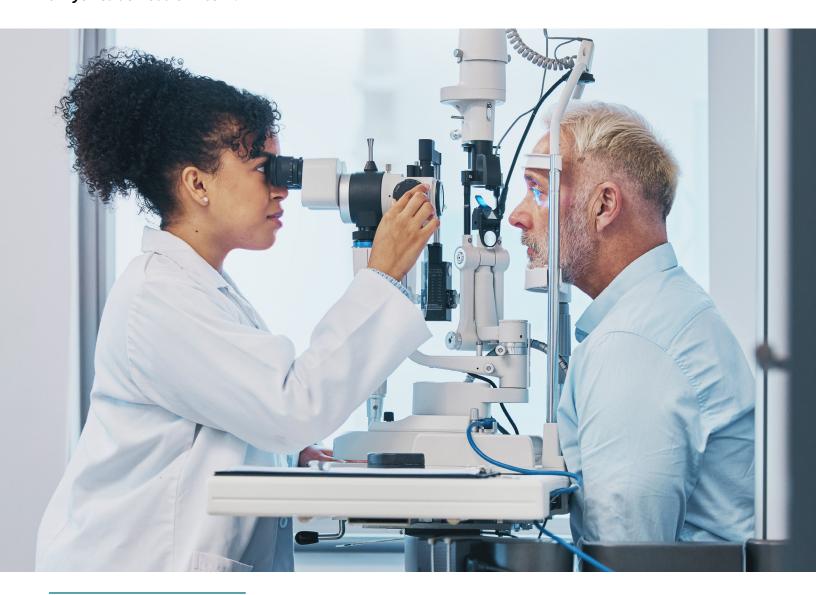
Common Eye Disorders and Diseases

According to the CDC, the leading causes of blindness and low vision in the United States are primarily age-related eye diseases such as age-related macular degeneration, cataract, diabetic retinopathy, and glaucoma.

All GlobalHealth plans have a \$0 co-pay for routine eye exams, glaucoma screenings, and diabetic retinopathy screenings when provided by a GlobalHealth network provider. Members will incur a \$39 fee if the retinopathy scan is conducted by an EyeMed provider. Plans also offer supplemental eyewear allowances with max benefits through the EyeMed network.

Be sure to receive regular eye exams to preserve vision. No referral or authorization is required.

If you have any questions about your vision benefits, please contact GlobalHealth at 1-844-280-5555 (TTY:711) or EyeMed at 1-800-844-6321.





Working with your hands helps your mind

Creativity does not have to stop as we get older, in fact, it has been shown to be an important part of healthy aging. The National Institute of Aging reports that participating in the arts may help with cognitive abilities like memory, creativity, ability to solve problems, and improves quality of life and wellbeing. Even those living with advanced memory loss can benefit from these activities.

Examples of some helpful activities include:

- ✓ **Music** higher nonverbal memory recall and greater emotional and social health were seen in those that play an instrument, participate in choir, or listen to music.
- ✓ **Dance** improves attention control, general health, and in some cases lowers risk of dementia.
- ✓ Creative writing increased attention span and noticeable improvement in knowledge and verbal processing.
- ✓ **Visual arts** reduce anxiety and improve physical, emotional, mental, and spiritual health. Forms of visual art include painting, drawing, pottery, knitting, sewing, embroidery and working a puzzle.
- ✓ Gardening improves anxiety and depression.

While arts and crafts can help improve the mind, they can also help those in need. Research charities that accept crocheted, knitted, or sewn items such as hats, scarves, or blankets in your community.



Almost half of adults **65 years** and older have some form of arthritis according to the Centers for Disease Control and Prevention (CDC). There are more than 100 types of arthritis and symptoms vary depending on the type of arthritis. It is more common in people with other chronic conditions, such as obesity and diabetes.

Most types of arthritis cause pain and stiffness in and around the affected joint(s). Some types of arthritis also affect the immune system and some internal organs of the body. The most common types of arthritis are osteoarthritis, rheumatoid arthritis, gout, and fibromyalgia. Depending on the type of arthritis, symptoms can develop suddenly or gradually over time, and may come and go, or persist over time.

While there isn't a cure for arthritis there are ways that you can manage your disease, decrease pain, minimize joint damage, and improve or maintain physical function and quality of life. General tips for treating arthritis are:

- ✓ Daily exercise, such as strengthening and rangeof-motion exercises, to help reduce joint pain and stiffness.
- ✓ Eat well-balanced, nutritious diet consuming foods rich in calcium and vitamin D to help strengthen bones and muscles.
- ✓ Manage weight as excess weight puts an extra strain on joints.
- ✓ Quit smoking as toxins in smoke cause stress on connective tissue, leading to more joint problems.
- ✓ Know your body's limits and don't overdo it.

Keep a positive mindset and strive to stay physically active throughout the day. Work with your physician to learn more about the type of arthritis that you have and to develop the best treatment plan that works for you.

https://www.cdc.gov/arthritis/index.htm

https://www.mayoclinic.org/diseases-conditions/arthritis/in-depth/arthritis/art-20046440

Health benefits of owning a pet



Cute, cuddly, and good for your health. Owning a pet is associated with an increased sense of meaning and purpose. According to the Centers for Disease Control and Prevention, CDC, having a pet is linked to several health benefits including decreased blood pressure, cholesterol and triglyceride levels, decreased feelings of loneliness and anxiety, and increased physical activity and social opportunities.

Pets are not only a great companion, but they also bring joy and amusement to our lives. Petting an animal can reduce stress levels as your body releases "feel good" hormones, lowers your body's natural stress hormone, and helps you feel calm.

Dogs need exercise and require their owners to get moving but did you know that dogs also function as social icebreakers as your neighbors ask questions or if they may pet your furry friend as you play fetch or walk around your neighborhood.

While there are many benefits of pet ownership, animals can sometimes carry germs that make us sick. Be sure to keep your pet healthy and practice good pet and personal hygiene to help you enjoy your pet while staying healthy. Before adopting a new pet, make sure that it is the right one for you. Do some research to learn about specific needs of the animal.

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Customer Care: 1-844-280-5555 (TTY: 711)

8:00 AM - 8:00 PM

Seven days a week (Oct 1 - Mar 31) / Monday through Friday (Apr 1 - Sept 30)

GlobalHealth is an HMO/SNP HMO with a Medicare contract and a state Medicaid contract for D-SNP. Enrollment in GlobalHealth depends on contract renewal. GlobalHealth has been approved by the National Committee for Quality Assurance (NCQA) to operate a Special Needs Plan (SNP) in 2024. This approval is based on a review of GlobalHealth's Model of Care. **H3706 452 Q1MEMBNEWSLETTER M**