

VIVA HEALTH® Connection

Winter 2019

Why have a primary care physician?

Going without one is like trying to play a football game without a quarterback.

Finding a primary care physician (PCP) and going at least annually for a check-up are significant steps in achieving good overall health. A PCP is the quarterback of your health care team — the person you trust to guide you toward the right care that is consistent with your needs and preferences. Having a PCP will help you receive the most comprehensive care for your health needs.

The better your PCP knows you, the better he or she can care for you. Through open communication and annual wellness visits, you can establish a relationship with your PCP. Annual wellness visits will help to prevent and control chronic diseases and conditions such as heart disease, high blood pressure, and diabetes. With preventive screenings and early detection, your PCP will recommend appropriate

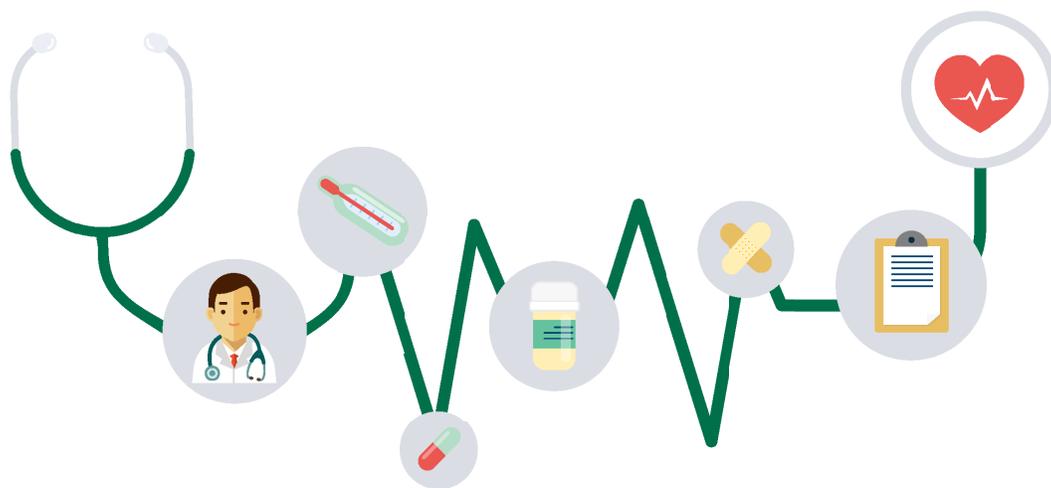
treatment for illnesses and help you maintain a healthy lifestyle. If you develop a serious illness and need to seek care from specialists, your PCP can help refer you to the appropriate providers and coordinate the care so that all aspects of your physical and mental health are considered.

Don't wait until you are sick to find a PCP. If you have a serious condition and are hospitalized, who will treat you after you are discharged to ensure you are recovering properly? Getting established as a new patient with a PCP can take weeks or longer, and that's time you will not have if you have a pressing health need.

Look Ahead: *Tips for Choosing Your PCP on Page 3*

Reasons to Have a PCP

- **Annual wellness visits** to help spot dangers and risks early
- **Individualized care**
- **Total health management**
- Having an **advocate** when you get sick or need specialized care



“VIVA HEALTH encourages each of you to establish a home base for primary care,” says Dr. Tara Bryant, VIVA HEALTH’s *Chief Medical Officer*. “No one can predict or plan for an unexpected illness or accident. That is why it is crucial for you to align yourself with a primary care physician BEFORE you need it!”

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A Message from Dr. Tara M. Bryant,

Chief Medical Officer for VIVA HEALTH

With the new year comes a lot of buzz about new year's resolutions. Like me, you're probably hearing about all the latest diet trends. From shakes and cleanses to keto and paleo, it can all be rather confusing. What works and what doesn't? What diets are temporary fixes and which ones are actually good for you long-term?

If you're trying to improve your diet and long-term health, talk to your doctor about a way of eating that's endorsed by many doctors the world over – the Mediterranean diet. Inspired by the eating habits of countries near the Mediterranean Sea, the Mediterranean diet consists of:



- Natural, unprocessed foods like fruits, vegetables, whole grains, and nuts
- Olive oil as the primary source of dietary fat
- Reduced consumption of red meat (monthly)
- Moderate consumption of fish and white meat (weekly)
- Moderate amount of red wine for those who drink

Studies have shown impressive health benefits from the Mediterranean diet, including:

- Improved heart health
- Improved bone health
- Controlled blood sugar
- Improved brain health
- Desired weight loss

The Mediterranean diet is simple, accessible, and sustainable. It's not a "crash diet" that you do only for a few weeks; it can be a lifestyle change that improves your health and wellness over time. This new year, I hope you make a resolution that will benefit your health and wellness for years to come.

Be well,

Tara M. Bryant, M.D., B.S.N.

Mediterranean Power Bowls

Mediterranean power bowls offer endless tasty and healthy variations.

Build your bowl by choosing one or more ingredients among these categories, or add your own touches:

- Grain: Couscous, brown rice, quinoa, amaranth, farro
- Leaf: Spinach, lettuce, braised kale
- Legume: Chickpeas, lentils, white beans
- Veggies (in-season preferred): Avocado, cucumber, summer squash, cherry tomatoes, asparagus tips, roasted winter squash, braised carrots, fresh peas, roasted or blanched cauliflower and/or broccoli
- Protein: Grilled/poached/pan-fried chicken, white fish (tilapia, flounder), cheese (feta, mozzarella, goat)
- Seasonings/Fun: Olive oil, lemon, vinegars (red wine, balsamic, champagne), Tzatziki sauce, herbs (oregano, dill, parsley, marjoram), spice mixes (commercial, harissa, or other Mediterranean seasoning), nuts (walnuts, pine, almonds), olives



Start with grain on the base and build from there, including seasonings and optional nuts. Make vinaigrette, or use Tzatziki sauce to complete your bowl.

How to Price Your Medications through EXPRESS SCRIPTS®

When you fill a prescription for the first time, you don't always know what to expect at the pharmacy counter. Will your prescription be covered? How much will it cost? Are there less expensive but equally effective alternatives?

If you receive your prescription benefits through VIVA HEALTH, Express Scripts, VIVA HEALTH's pharmacy benefit manager, has an online tool to help you with these questions. Available on the Express Scripts mobile app or website, the "Price a Medication" tool lets you check your coverage and assess your out-of-pocket expense for a medication before checking out at the pharmacy. You can also use Express Script's Price a Medication tool for your current medications to find out what you could save by using 90-day fills and home-delivery for long-term medications. To use this tool through the Express Scripts app, follow the steps below.

- Log in to the Express Scripts mobile app. If you haven't used the app before, search for "Express Scripts" in your device's app store, download the app, and create your account.
- From the app's home page, select Price a Medication.
- Search for your medication by typing its full or partial name.
- Select your drug strength and form, e.g., 50 mg tablet.
- Enter your address or zip code to price the medication at different retail pharmacies.
- Select your dose, e.g., 2 tablets per day. Then select your supply, e.g., 90 days' supply via home delivery.
- View your results, making note of savings from 90-day supplies versus 30-day supplies and home-delivery versus retail pharmacy.
- If you have questions about less expensive but equally effective alternatives to your medication, talk to your doctor.

While pricing your medications, you may receive a notification that your prescription requires a prior authorization before it is filled. You or your pharmacist should ask your prescribing doctor to initiate this process. If you have questions about other notifications or anything else related to your medications, talk to your doctor or pharmacist.

Questions about your Prescription Benefits?

If you have questions about your prescription benefits, or if you have a specific question about prior authorizations for retail drugs, call VIVA HEALTH Customer Service during regular business hours (Monday - Friday, 8am - 5pm) at 1-800-294-7780. If you have questions after hours, or if you have a specific question about prior authorizations for specialty drugs or your home-delivery prescriptions, call Express Scripts Member Services at 1-855-778-1485.

How to Choose Your Primary Care Physician (PCP)

Choosing a PCP can be difficult. It is best to research your options prior to making a decision. Here are a few suggestions to consider when choosing a PCP:

- Find someone who you are comfortable with, who will listen to you, and who you can be totally honest with.
- Seek a convenient location and office hours for your schedule.
- Ask for referrals from your family, friends, and co-workers.
- Verify the doctor you choose is associated with the hospital system you prefer to use.
- Search the VIVA HEALTH online provider directory for a doctor who is in your network and accepting new patients.

How to use VIVA HEALTH's online provider directory to select a PCP:

To use the online provider directory to locate a PCP, visit www.myvivaprovider.com and select that you are a commercial member. Choose the type of search you want to do. For a PCP, select the "Doctor Search" option. You will see various ways to filter your search, such as doctor name, specialty, network, county, and distance. To make sure that your search will only show providers who are accepting new patients, use the accepting new patients filter. Specialties to use when searching for a PCP include: family practice, general medicine, pediatrics, geriatrics, and internal medicine. Once you decide which doctor best suits you, call the office number listed and schedule your annual wellness visit. If your plan covers preventive services at 100%, this annual wellness visit could be at zero cost to you.

If you have any questions about your plan's network or participating providers, VIVA HEALTH's Customer Service Department is here to help. Give us a call at 1-800-294-7780, Monday-Friday, 8am-5pm.

It's Not Too Late to Get Your Flu Shot!

We all remember how devastating last year's flu season was for Alabama and many other parts of the country. The Centers for Disease Control & Prevention (CDC) estimated that 80,000 Americans died from the flu and its complications in the 2017-2018 flu season, making it the deadliest flu season in over four decades. Of the children who died from the flu, an estimated 80-90% were not vaccinated.

The fact is simple – the flu kills. We all must do our part to protect ourselves, our families, and our friends from the flu. That's why VIVA HEALTH recommends getting your flu shot this year and every year. Simply put, the flu shot saves lives.

It's not too late to get your flu shot, and VIVA HEALTH makes it easy for you. All plans cover the flu shot at 100% at the doctor's office, and most cover the flu shot at 100% at the pharmacy within the VIVA HEALTH network. If you have any questions about coverage for the flu shot, the high-dose flu shot, or other vaccines, call VIVA HEALTH Customer Service at 1-800-294-7780, Monday-Friday, 8 a.m. - 5 p.m.



Flu Shot Fact Check

The flu shot can give you the flu. FALSE

The flu vaccine contains inactive strains of the flu virus, so it cannot give you the flu.

You're protected from the flu right after a flu shot. FALSE

It takes your body about 2 weeks after receiving the flu vaccine to develop protective antibodies against the flu virus. It's good to get your flu shot before the flu season hits so your body is able to fight the virus when you are first exposed.

Flu Season isn't just in the winter. TRUE

It does not have to be cold to be flu season. When flu season starts, how long it lasts, and how severe it is varies each year. Flu viruses circulate in the United States all year. Usually the flu season begins in October and peaks between December and February, but the season can last until May.

I don't need the flu shot because I'll catch the flu anyway. FALSE

The flu shot often will keep you from getting the flu. Even if you get the flu, the vaccine reduces the severity of the disease and makes you less likely to have complications.

Getting the flu shot is all you need to do to protect yourself from the flu. FALSE

Getting the flu shot is very important, but you should also avoid contact with people who have the flu and wash your hands often.

You need to get a flu shot every year. TRUE

The flu viruses change each year, so getting vaccinated each year with that year's vaccine is very important.

Colonoscopy is the Gold Standard for Colorectal Cancer Screenings

Men and women ages 50 and over have several options for colorectal cancer screenings, including fecal occult blood tests (FOBT), fecal immunochemical tests (FIT), and DNA tests that are done at home. **However, colonoscopies remain the gold standard for the prevention and early detection of colorectal cancer.** At-home tests mainly find cancer and are not as good at detecting polyps before they become a problem. Some at-home tests have a high rate of false positives. If an at-home test is positive, a follow-up colonoscopy is usually required. With a colonoscopy, polyps can be found and removed all at once during the procedure, preventing cancer in addition to detecting it and removing it. Depending on the test, at-home tests should be conducted either once a year or every three years, but routine, preventive colonoscopies are recommended for most people ages 50-75 only once every 10 years. Colonoscopies are a preventive service and are covered at no charge to eligible VIVA HEALTH members whose plans cover preventive services at 100%. Talk to your doctor about the screening option that's best for you.

What to Do if You're a Victim of Identity Theft

Steps to Take from the Federal Trade Commission

VIVA HEALTH is committed to protecting your private information. If you have been a victim of identity theft, whether medical-related or not, please contact Customer Service at 1-800-294-7780 (TTY: 711) so that we can take steps to help protect your VIVA HEALTH information.

Although identity theft is usually associated with financial transactions, it also happens in the context of medical care. According to the Federal Trade Commission (FTC), medical identity theft occurs when someone uses another person's name or insurance information to get medical treatment, prescription drugs, or surgery. It also happens when dishonest people working in a medical setting use another person's information to submit false bills to insurance companies.

You may be a victim of medical identity theft if you:

- get a bill for medical services you didn't receive;
- are contacted by a debt collector about medical debt you don't owe;
- see medical collection notices on your credit report that you don't recognize; or
- find erroneous listings of office visits or treatments on your explanation of benefits (EOB).



- ✓ If you suspect that someone used your information to get medical services, get copies of your medical records:
 - Contact each doctor, clinic, hospital, pharmacy, laboratory, and health plan where the thief may have used your information. Ask for copies of your medical records.
 - Complete the providers' records request forms and pay any fees required to get copies of your records.
- ✓ Review your medical records. If you find any fraudulent information, go to [IdentityTheft.gov](https://www.identitytheft.gov) and report it. This will create an official identity theft report.
- ✓ Report any errors to your health care provider. Write to your health care provider to report mistakes in your medical records.
 - Include a copy of the medical record showing the mistake.
 - Explain why this is a mistake and how to correct it.
 - Include a copy of your Identity Theft Report.
 - Send the letter by certified mail, and ask for a return receipt.

Your health care provider should respond to your letter within 30 days. Ask the provider to fix the mistake. Notify other health care providers who may have the same mistake in their records.

- ✓ Notify your health insurer.
 - Send your Identity Theft Report to your health insurer's fraud department. Tell them about any errors in your medical records.
- ✓ If there are medical billing errors on your credit report, notify all three credit bureaus.
- ✓ Write down who you contacted and when. Keep copies of any letters you send or receive.

The FTC offers many free resources to help consumers recover from identity theft. For more information, please call the FTC at 1-877-FTC-HELP (TTY: 1-866-653-4261) or visit the FTC website at www.identitytheft.gov.

Need to Lose Weight? VIVA HEALTH Can Help

Alabama has the fifth highest obesity rate in the nation, and every year for the last five years the rate has risen. This ranking is not one for which Alabama wants to be at the top of the list.

Poor diet, lack of physical activity, social and physical environment, genetics, and medical history are all contributing factors to obesity. Obesity hinders the body from performing some of its normal functions. This creates an increased risk for other health problems including heart disease, stroke, type 2 diabetes, sleep apnea, high blood pressure, certain cancers, and many other health issues. Obesity not only leads to additional and possibly preventable health problems, but it also increases medical costs. According to the Centers for Disease Control & Prevention, people who are obese spend approximately \$3,500 more on medical expenses each year. These health problems and increased medical costs can be reduced by being knowledgeable about your health care and the benefits your health plan provides.



The good news is your VIVA HEALTH plan provides benefits to help reduce and control obesity-related issues. Members in plans with preventive services covered at 100% have up to six obesity counseling visits with a participating physician at no cost to them if they have a body mass index (BMI) of 30 or higher. In addition, adults with high cholesterol or other risks for heart disease have coverage for three visits per year at no cost with a participating physician for diet counseling. If needed, additional visits are covered with the applicable member cost sharing. Members in benefit plans without preventive services covered at 100% also have coverage for diet and obesity counseling from participating physicians at their plans' applicable cost sharing.

“As one begins a weight loss program (diet, exercise, and counseling), it is important to have an MD or an advanced practice practitioner work with you,” Chief Medical Officer Dr. Tara Bryant says. “When you begin to lose weight, there is an opportunity to change or even discontinue medications. With the loss of 5% of body weight, both blood pressure and glucose control improve allowing for the need to review the medication treatment plan.”

BMI is the measure of body fat based on a person's weight in relation to the person's height. BMI is used to determine if a person is underweight, healthy weight, overweight, or obese.

Know Your BMI:

$$\text{BMI} = \frac{\text{weight (lbs)}}{\text{height in inches} \times \text{height in inches}} \times 703$$

BMI	Weight Status
Below 18.5	Underweight
18.5 to 24.9	Normal
25 to 29.9	Overweight
30 or higher	Obese

Ideas to help reduce your risk of obesity:

- Increase your physical activity (*join an exercise class, ride a bike, walk around the neighborhood, etc.*)
- Make healthier food choices.
- Visit a doctor for obesity and diet counseling.

Obesity-Related Conditions

- Heart disease
- Stroke
- Type 2 diabetes
- Certain types of cancer
- High blood pressure
- Osteoarthritis
- Sleep apnea and breathing problems

Know someone on a Medicare Advantage Plan?

Tell them about  VIVA MEDICARE

VIVA HEALTH offers Medicare Advantage plans that take the place of original Medicare (Part A, Part B and, if you need prescription drug coverage, Part D) to those who qualify. VIVA MEDICARE has earned 4 stars or higher for the last four years from the Centers for Medicare & Medicaid Services. Additionally, VIVA MEDICARE has earned the top customer satisfaction survey score in the state for the past nine years, according to the Medicare & You handbook, a Medicare publication. VIVA MEDICARE plans start at \$0 a month and most include Part D drug benefits. Plans have additional perks like dental and vision coverage, an allowance for over-the-counter items, and fitness benefits.

Medicare has several special enrollment periods beyond the Annual Enrollment Period (AEP) which may allow Medicare Advantage members to change plans before the next AEP. If you know someone who is not happy with their current Medicare Advantage plan, tell them about VIVA MEDICARE. Encourage them to find out more by calling 1-888-830-VIVA (8482) or visiting us online at www.VivaHealth.com/Medicare.



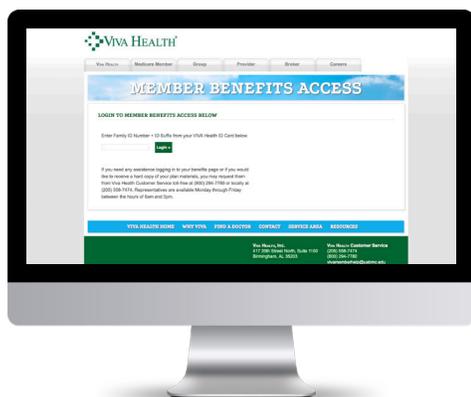
Find Your Plan Materials Online

We want to remind our members that we have conveniently made your plan materials, including your Certificate of Coverage and Summary of Benefits and Coverage, available electronically on our website. These materials provide detailed information about your coverage, including services you can receive at 100% coverage if you are on a plan that covers preventive services at no cost. Also included is information on immunization schedules, covered drugs (for groups with drug coverage through VIVA HEALTH), and applicable ancillary benefits.

To access your documents through the VIVA HEALTH website:

Visit www.whyviva.com/MemberAccess.aspx and enter your Family ID Number + ID Suffix. This information can be found on your VIVA HEALTH Member ID card.

In addition, VIVA HEALTH's "Notice of Health Information Practices" and "Notice of Financial Information Practices" are located in your Certificate of Coverage and are available to you at the web address listed above. The notices describe how we can use and disclose (share) your personal health and financial information and your rights to that information under federal law.



Note: This website contains only general plan/benefit information (no personally identifying information is available). Member-specific information is available through the member portal at www.vivamembers.com/memberportal.

If you would like to receive a hard copy of your plan materials, you may request them from VIVA HEALTH Customer Service at (800) 294-7780. Representatives are available Monday – Friday between the hours of 8am – 5pm.



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Homepage: www.VivaHealth.com
Member Portal: www.vivamembers.com
Provider Directory: www.myvivaprovider.com



VIVA HEALTH, Inc.
417 20th Street North, Suite 1100
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After hours:
VIVA HEALTH's on-call nurse:
1-800-294-7780, Option 1
Pharmacy inquiries:
1-800-294-7780, Option 2



Toll Free: 1-800-294-7780
TTY Users: dial 711
Hours: Monday-Friday, 8am - 5pm



For general/non-urgent inquiries,
response within 1 business day
vivamemberhelp@uabmc.edu

About VIVA HEALTH

VIVA HEALTH, Inc. is a health maintenance organization that has provided quality, affordable health care coverage in Alabama for more than 20 years. At VIVA HEALTH, we work hard to improve your health and provide access to a network that includes the most respected physicians and hospitals in the market.

VIVA HEALTH provides a wide variety of health plans to more than 250 Alabama companies. It is headquartered in Birmingham and has over 500 employees. All customer service calls are answered by VIVA HEALTH employees right here in Alabama.

VIVA HEALTH Connection is published for VIVA HEALTH's commercial members. The material in this newsletter is not intended to be personal medical advice. Talk to your health care provider about this and any other health information. The benefit information provided in this newsletter is a brief summary, not a complete description of benefits. Any benefits described may not apply to all VIVA HEALTH plans. For more information, consult your plan documents and contact the plan. Limitations, copayments, and restrictions may apply. VIVA HEALTH complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-294-7780 (TTY: 711). 注意: 如果您使用繁體中文, 您可以免費獲得語言援助服務。請致電 1-800-294-7780 (TTY: 711).