



VIVA HEALTH, Inc. provides this newsletter as a resource to its contracted entities that meet the CMS definition of a first tier, downstream or related entity (FDR). This newsletter is published annually and will be available on our website at www.VivaHealth.com/FDR.

We hope you find this newsletter helpful. We value your feedback and suggestions! If there are topics you would like for us to address in a future newsletter, please let us know. You can reach out to one of the contacts listed in the “Your VIVA HEALTH Contacts” section on the last page of this newsletter.

IN THIS ISSUE

- VIVA MEDICARE Earns a 4-Star Rating from CMS
- 2025 VIVA MEDICARE Service Area Changes
- Reducing Disparities through the VBID Program
- VIVA HEALTH's Annual Compliance and Offshore Attestation
- Privacy and Artificial Intelligence
- Cultural Competency
- Report Ethics, Compliance, and Fraud Concerns

VIVA MEDICARE Earns a 4-Star Rating from CMS

For 2025, VIVA MEDICARE earned a 4-Star rating from CMS on its Medicare quality performance!

For the last 10 years in a row, VIVA MEDICARE has earned 4-Star Rating or higher! The score is based on 46 different quality measures that illustrate everything from customer service to how well the plan helps its members stay healthy. In addition, VIVA MEDICARE has earned the highest members' rating for a plan in Alabama for four years in a row.



4-Star Plan

Rated 4 Stars or Higher
10 YEARS IN A ROW¹



Highest Members' RATING for a Plan in Alabama

4 YEARS IN A ROW²

We appreciate our FDRs' support in helping us achieve these excellent ratings!

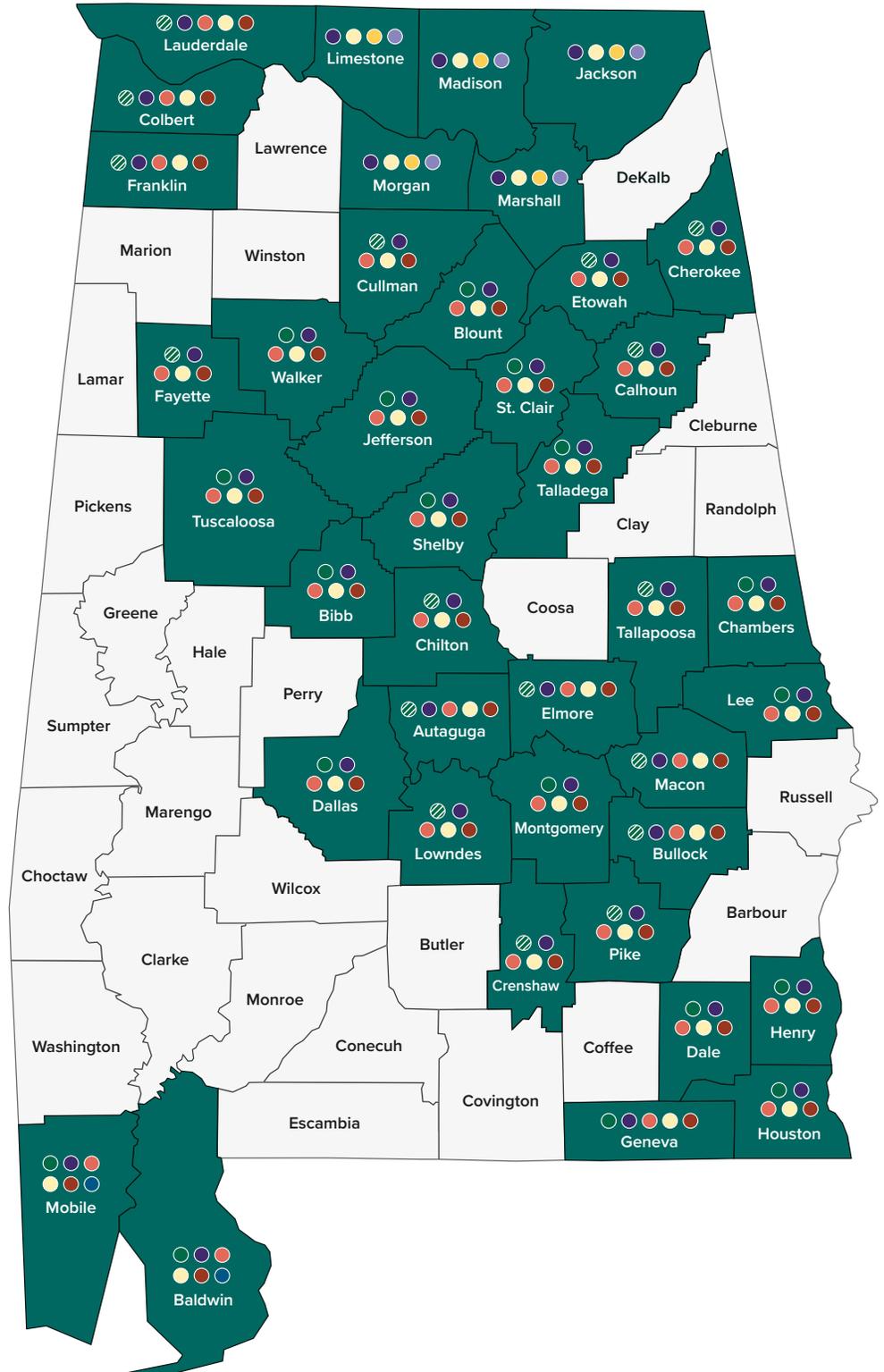
¹Every year, Medicare evaluates plans based on a 5-star rating system. The Star Ratings referenced are for contract years 2016-2025.

²Based on the 2022-2025 Medicare & You Handbooks for Alabama.

2025 Plan Service Area

VIVA MEDICARE is expanding its service area for 2025 to include Bibb and Dallas Counties. Additionally, DeKalb County will no longer be in our Service Area as of 2025.

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VIVA MEDICARE *Plus*
\$20 Part B Premium Buy-Down
\$0 Premium
- 
VIVA MEDICARE *Plus*
\$2 Part B Premium Buy-Down
\$0 Premium
- 
VIVA MEDICARE *Premier*
\$103 Premium
- 
VIVA MEDICARE *Prime*
\$53 Premium
- 
VIVA MEDICARE *Extra Care*
\$0 Premium
- 
VIVA MEDICARE *Select*
\$65 Part B Premium Buy-Down
\$0 Premium
- 
VIVA MEDICARE *Extra Value*
\$0 Premium
- 
VIVA MEDICARE *Classic*
\$2 Part B Premium Buy-Down
\$0 Premium
- 
VIVA MEDICARE *Infirmatory Health Advantage*
\$33 Part B Premium Buy-Down
\$0 Premium





Reducing Disparities *through the* Value Insurance (VBID) Program

As part of VIVA HEALTH's commitment to achieving more equitable outcomes for our members, we are continuing to participate in a CMS program called Value Based Insurance Design (VBID) Model.

Through this program, VIVA HEALTH has funded enhanced benefits for members in our Special Needs Plan (SNPs) including VIVA MEDICARE *Extra Value* (HMO SNP) and VIVA MEDICARE *Extra Care* (HMO SNP). For 2025, VBID benefits for our SNP member include \$0 copays on all Part D covered drugs and a monthly allowance for over-the-counter (OTC) items and food/produce on a Flex Card.

Factors such as financial strain or limited access to food and transportation can prevent members from seeking the healthcare they

may need. By minimizing out of pocket costs for members we can eliminate some of these barriers. By providing \$0 copays on all Part D covered drugs, VIVA HEALTH hopes to increase medication adherence. By providing a food/produce benefit allowance combined with OTC on a Flex Card, VIVA HEALTH hopes to provide members with nutritious fresh food. SNP members will have the ability to go to the store or buy nutritious food online at NationsBenefits. In addition, VIVA HEALTH also provides transportation to our SNP members to improve access to healthcare facilities and appointments.

Please keep these benefits in mind as you work with these VIVA MEDICARE members.



VIVA HEALTH's Annual Compliance and Offshore Attestation

FDRs are required to complete VIVA HEALTH's Annual Compliance and Offshore Attestation. This form is available on our website at www.VivaHealth.com/FDR.

If you have not done so already, please go to our website to obtain the form, complete it, and return it to VIVA HEALTH no later than December 31, 2024.

Please remember, the attestation must be completed by an authorized representative of your organization.

Privacy and Artificial Intelligence

"Artificial Intelligence" has joined the information technology landscape in recent years with high promise and profound impact expected. Hopes for artificial intelligence include efficiency benefits, accuracy improvements, and new insights by correlating information from multiple disparate sources. As with many new technologies, there can be unintended consequences, unforeseen uses, and the laws often lag behind the tech's introduction.

Under current HIPAA law, PHI can be considered "de-identified" by either of 2 methods – "Expert Determination" and "Safe Harbor." "Expert Determination" relies on a qualified individual's determination that the risk is very small that the information could be used to identify the subject of the data (*and the method of determination is documented*). "Safe Harbor" refers to the removal of 18 specific identifiers of the individual or of relatives, employers or household members of the individual (name, all elements of dates, SSN, phone numbers, etc.) rendering them unable to be associated with a unique individual. Artificial Intelligence can challenge both methods by tapping into other data sources and correlating content - resulting in "re-identified" PHI. Re-identified PHI is covered and protected by HIPAA just as original PHI data.

Artificial Intelligence engines have large appetites for data, in part because the engine can "learn" from that data. It may be tempting to make lots of data available to an AI engine, but be careful!

Artificial intelligence engines may not only be providing the answers you ask for – they can also make unexpected inferences from that data. It may recognize patterns in the data collectively, and may combine what it knows about your data with elements of data from other sources.

Organizations using AI can take steps to minimize risk to the organization:

Have policies in place that address the use of AI.

- Update business associate agreements and contract language to address the use of AI and its risks.
- Provide training about AI risks to all staff that may utilize it.
- Ensure the use(s) of PHI are addressed in codes of conduct and privacy policies.
- Conduct risk assessments to examine the use of AI technology – at regular intervals and whenever relevant changes are introduced.
- Limit the PHI addressable by AI to the minimum necessary to serve the business purpose.
- Be transparent about the organization's use of AI in policies and privacy notices.
- Enlist the help of privacy and security professionals to aid understanding and minimize risks.

*Note: VIVA HEALTH prohibits its vendors from using AI technologies for services provided to VIVA HEALTH unless explicitly permitted by contract.

Cultural Competency:

Delivering Services that are Effective, Understandable, and Respectful

Services delivered with sensitivity to cultural differences and influences can increase member safety and engagement, reduce care disparities, improve health outcomes, and provide a better member experience.

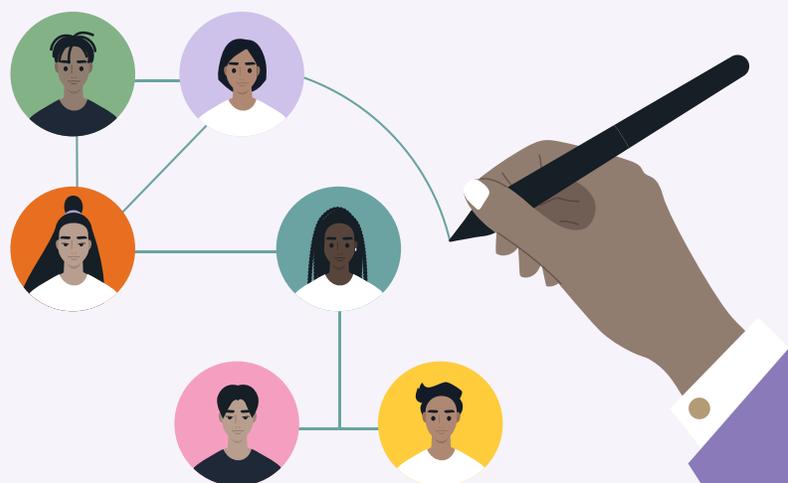
Cultural communication includes communicating effectively and interacting with individuals across cultures through positive behaviors, attitudes, and policies. There are four components of effective cultural communication:

1. **Awareness** – being aware of our cultural worldview and possible “blind spots” when it comes to serving a smaller part of our population
2. **Attitude** – having a positive attitude about how to bridge the gap in cultural differences
3. **Knowledge** – possessing knowledge about various cultural practices and traditions
4. **Ability** – having cross-cultural skills and a genuine desire to help others

All VIVA HEALTH members deserve to receive high quality care from our plan and our business associates/vendors. Although the vast majority of members on our plan are located within Alabama, many members have moved from other areas of the country or have migrated from other countries. Members who haven't lived in Alabama most of their lives may have different backgrounds than the majority, so it is important that our communications are culturally sensitive and appropriate. For example, some members may have low reading proficiency,

predominately speak languages other than English, or have different cultural beliefs that should be considered when determining how to meet a member's specific needs.

When communicating with members, whether in writing, orally, or face-to-face, it is important to understand our cultural differences so we can meet our member's needs. The more knowledgeable we are about other cultures, language barriers, etc., the more likely we are to understand the member, and the member will understand us. Effectively communicating with each member in a way that provides understanding and respect not only provides a more positive experience for our members, but also helps deliver high quality care that our members deserve. For more information on cultural communication, please visit www.CDC.Gov/HealthLiteracy/Culture.html or www.CMS.Gov/Priorities/Health-Equity/c2c.



HOW TO REPORT ETHICS, COMPLIANCE & FWA CONCERNS

1

Visit

viva.ethicspoint.com



2

Anonymous
Compliance Hotline

833-593-1946



3

Write to

VIVA HEALTH Compliance

417 20th Street N, Ste. 1100

Birmingham, AL 35203



VIVA HEALTH Policy prohibits retaliation against anyone, including whistle blowers, who in good faith reports suspected violations.

 **VIVA HEALTH**[®]

Your VIVA HEALTH Contacts

Tanya Maddox

Supervisor of Privacy and Vendor Oversight

Phone: 205-558-3283

Email: tanyamaddox@uabmc.com

Teresa Evans

Executive Director of Privacy and Vendor Oversight

Phone: 205-558-7544

Email: temevans@uabmc.com

VIVA HEALTH WISHES YOU

**HAPPY HOLIDAYS &
A HAPPY NEW YEAR**

VIVA HEALTH will be closed December 24th & 25th
and December 31st & January 1st.



VIVA HEALTH Customer Service

1-800-294-7780 (toll-free); TTY: 711

Hours: 8am - 5pm, Monday - Friday

Closed on dates stated above

VIVA MEDICARE Member Services

1-800-633-1542 (toll-free); TTY: 711

Hours: 8am - 8pm, Monday - Friday

(Oct 1 - Mar 31: 8am - 8pm, 7 days a week)

Hours: 8 am - 8 pm, Closed on Christmas Day