

# VIVA HEALTH<sup>®</sup> Connection

FALL/WINTER 2020

## A Message from Dr. Tara M. Bryant, VIVA HEALTH's Chief Medical Officer



### As I reflect on the past few months, I am impressed by the resilience of VIVA HEALTH members and employees.

Like many of you, we quickly adapted to a work-from-home environment and began juggling multiple responsibilities during the day. As we all learned to perform our regular job duties alongside our crying children and barking dogs, we never lost sight of what is most important: the health and well-being of our members. I have witnessed a growing sense of support for one another as we navigate our new normal together, and that makes me extremely optimistic about the months to come.

In response to the COVID-19 public health emergency caused by the novel coronavirus, VIVA HEALTH provided you with easy access to appropriate testing and health care. We've added opportunities for you to use telehealth to keep you safe and are working with employers to ensure you are as informed as possible. The health care community as a whole has rallied to respond to the pandemic and is diligently keeping people safe when seeking care for non-COVID-19 treatment. While telehealth is a good option for care in many cases, please continue to seek in-person services when necessary such as keeping your children up to date on their vaccinations, for management of chronic or serious conditions and when experiencing emergencies.

Putting off needed care can pose as great a risk, if not greater, as COVID-19.

As VIVA HEALTH celebrates 25 years of caring for our members this year, I am grateful to work for an organization that puts members and employees first, and for members who seek an attitude of gratitude, even when it's not the best of times. I look forward to what the future holds when we are all able to resume life without boundaries. Until then, remember that we are here for you and encourage you to continue making your health a priority by staying connected with your doctor(s) and following the three Ws:



1) **Wash your hands**

2) **Wear your mask**



3) **Watch your distance by staying 6 feet apart from others**

Stay well,

Tara M. Bryant, MD, BSN  
Chief Medical Officer  
VIVA HEALTH

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# Establishing a Relationship with a Primary Care Physician (PCP) Could Save Your Life

The COVID-19 pandemic has highlighted for many people the importance of being knowledgeable about their health, especially underlying health conditions, and the value of having an established relationship with a primary care physician (PCP). When the COVID-19 crisis struck, those with a PCP had a trusted advisor to turn to for questions such as when and where to get tested if they felt sick or had exposure to the novel coronavirus. Many members have benefited from telemedicine visits with their PCP, when they want to limit their risk of exposure.

If you don't already have a PCP, now is the time to establish a relationship with one. Most physicians are treating patients in their offices as well as through telemedicine, with heightened safety protocols for in-person visits. Finding a PCP and going at least annually for a check-up are significant parts of achieving good overall health, even without a public health emergency. A PCP is the leader of your health care—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 condition.

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

“VIVA HEALTH encourages each of you to establish a home base for primary care,” said Dr. Tara Bryant, VIVA HEALTH’s medical director. “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!”

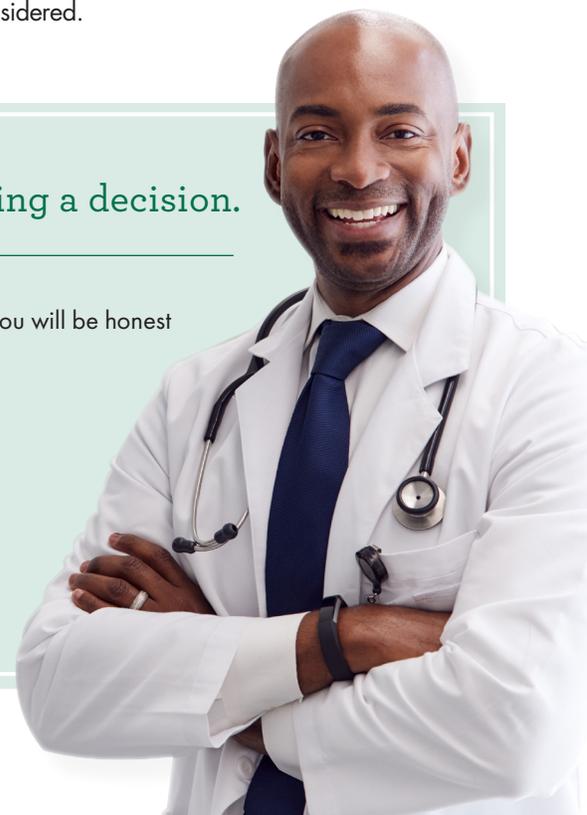
as a new patient with a PCP can take weeks or longer, and that’s time you will not have if you have a pressing health need.

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 health are considered.

## Choosing a PCP can be difficult. Research prior to making a decision.

Here are a few suggestions to consider:

- Find someone who you are comfortable with, who will listen to you and with whom you will be honest
- Seek a convenient location and office hours for your schedule
- Ask for referrals from your family, friends, 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



# Stress, Mental Health, & Substance Abuse at High Levels Due to Pandemic

**The novel coronavirus has unleashed more than the COVID-19 pandemic.** Concern over catching the virus, required social isolation, periods of quarantine, the financial fallout from shutdowns, and seeing loved ones suffering from the illness have caused a mental health epidemic across the United States and many parts of the world.

## **Rates of depression and anxiety are at alarmingly high levels.**

Many people also report suffering symptoms of post-traumatic stress disorder, especially front-line health care workers and other essential employees. For those with loved ones sick in a hospital or living in a nursing home, guilt compounds the grief as visitation is restricted.

The Centers for Disease Control and Prevention (CDC) published a study in August, revealing more than

**40% of adults surveyed in the U.S. reported symptoms** of a mental health or substance use disorder at the end of June. Beyond clinical diagnoses, the level of stress that many Americans are experiencing is unhealthy. Dr. Richard Powers, VIVA HEALTH's behavioral health medical director, said he hopes people will allow themselves to accept their feelings and recognize when they need help.

"This is a normal human response to an abnormal situation," Dr. Powers said. "No matter how tough you are, everybody has a limit. It is not a sign of weakness."

Most sectors of the population have been hit hard by the pandemic. The CDC report indicated that younger adults, racial or ethnic minorities, essential workers, and unpaid caregivers to adults fared the worst. **More than 25% of adults 18-24 reported seriously considering suicide in the previous 30 days, second only to the 31% reported by unpaid caregivers.** Most who experience thoughts of self-harm will never injure themselves or others, but these numbers illustrate the level of stress in our communities, Dr. Powers said.

For young adults, the pandemic has turned a normally exciting period of transition into a time of extreme doubt, Dr. Powers said.

"It's made people uncertain what the future holds for them," he said. For many people experiencing the stress of the pandemic, talking to a trusted friend, spouse, relative, or pastor will relieve the overwhelming emotions. Those whose stress level is so high that they cannot function normally may need to talk with a mental health professional.

"People need to talk to lift the burden off their soul," Dr. Powers said. "Keeping it secret only further isolates you."

Many mental health providers are conducting visits by telemedicine during the pandemic while some will give patients the option of in-person versus telehealth appointments. If you need help finding someone to talk to, ask your primary care provider for a recommendation and verify through your health plan's provider directory that the provider is in network for your plan. You can search VIVA HEALTH's provider directory at [myvivaprovider.com](http://myvivaprovider.com), filtering by your location and the mental health provider specialty.

## Staying Psychologically Strong

### *Tips for Dealing with Stress Related to COVID-19*

1. Remember you are a normal person in an abnormal situation.
2. Establish and maintain a routine at home, at work, and during time off.
3. Acknowledge the increased level of stress in your life and recognize that same level of stress in others.
4. Be compassionate to yourself and others. None of us has experienced a situation like this before.
5. Have realistic expectations for yourself and others. Don't expect perfection for prevention, social distancing, or mask use.
6. Limit "toxic" TV, talk radio, and social media time. Focus on enjoyable or uplifting materials.
7. Don't isolate further than necessary. Maintain safe connections. COVID safety is a marathon not a sprint.
8. Stay in the "today." Things are changing rapidly and multiple changes can provoke anxiety.
9. Avoid misinformation and recognize when others are operating with misinformation.
10. Don't fear COVID-19 but do respect and understand the infection. Massive numbers of scientists are working to control this virus.

# Prevent Twin Epidemics – Get Your Flu Shot!

**This year, it's more important than ever that you get your flu shot. If you have never gotten a flu shot, or have sworn off them, please reconsider to protect yourself, your loved ones, and your community. While the flu shot doesn't directly protect you from the novel coronavirus, it could protect you and others from spreading COVID-19. Those who prevent flu will be less likely to seek health care services where they might be exposed to COVID-19. Fewer cases of flu this season will take some pressure off a health care system already under stress from the COVID-19 pandemic.**

And, if you do get COVID-19, you certainly want to avoid complicating that illness with a case of flu on top. Doctors believe people can get both diseases simultaneously, magnifying the likelihood of complications from both. While scientists still do not understand how much a previous case of COVID-19 protects you from getting that disease again, we know that having flu in the past does **not** prevent you from getting it again. **The best way to prevent seasonal flu is to get your flu shot every year.**

## **Who should get the flu vaccine during the COVID-19 pandemic?**

Everyone 6 months old and older should get a flu shot to decrease flu illnesses, hospitalizations, and deaths.

## **Is it safe to get the flu shot during the pandemic?**

Yes, with proper precautions. Health care providers have added many safety features per federal guidance to keep you safe while seeking vaccinations and other routine care. In addition, most VIVA HEALTH plans allow members to get flu shots and other vaccinations from network pharmacies, which may be a good alternative for many members.

## **Should a flu shot be given to someone with COVID-19?**

No. Vaccinations should be postponed for people with suspected or confirmed COVID-19, regardless of whether they have symptoms. When scheduling or confirming appointments for your flu shot, notify your doctor's office or clinic if you currently have or develop any symptoms of COVID-19.

## **COVID-19 Diagnostic Testing**

VIVA HEALTH is covering diagnostic testing for COVID-19 at 100% with no member cost-sharing when medically appropriate. Testing recommendations have changed often since March, based on test availability and evolving understanding of the new virus. In general, tests are recommended when you have symptoms of COVID-19 or have had a known exposure. While hospitals and testing sites continue to be an option, many participating providers now offer COVID-19 testing in their offices as well. VIVA HEALTH will not cover diagnostic testing for surveillance purposes, such as at universities and for employment purposes. Consult your university or employer for testing options.



## COVID-19 Antibody Testing



**Q:** What is COVID-19 antibody testing?

**A:** Antibody testing attempts to determine whether you had COVID-19 in the past and now have antibodies against the virus.

**Q:** Is the antibody test reliable?

**A:** Test reliability varies widely, and it's still unclear how much protection a prior illness from the virus provides against another infection.

**Q:** How do I know if I should have an antibody test?

**A:** Your primary care doctor is the best person to contact to see if an antibody test is medically appropriate for you. He or she will also ensure that if you are tested, your labs are sent to a reliable, Food and Drug Administration (FDA)-authorized source.

**Q:** Will VIVA HEALTH pay for a COVID-19 antibody test?

**A:** Yes, if it is medically appropriate, and if the test is FDA authorized. The CDC does not recommend antibody testing as the sole basis for diagnosis of current COVID-19 infection. In some cases, the tests may be used together with a viral detection test to help diagnose patients late in their illnesses. VIVA HEALTH will not pay for the tests if they are not directing your health care treatment, meaning it will not cover tests for public health surveillance, employment purposes or if you are simply curious. We recommend getting the test from a participating provider to ensure it is medically appropriate and FDA authorized. Regulations change frequently. Check VIVA HEALTH's website for the latest guidelines.

## What You Should Know About **Coordination of Benefits**

Sometimes two health insurance plans work together to pay claims for the same person. That process is called coordination of benefits. Health insurance companies coordinate benefits to:

- Avoid duplicate payments by making sure the two plans don't pay more than the total amount of the claim
- Establish which plan is primary and which plan is secondary
- Help reduce the cost of insurance premiums

### When one person has two health insurance plans

Individuals may have coverage through their employer while also having other coverage, such as through a spouse's plan. Children can have coverage under both parents' health plans. When someone is covered under two health plans, one plan is considered primary and the other is secondary.

Primary health insurance is the plan that kicks in first, paying the claim as if it were the only source of health coverage. Then the secondary insurance plan picks up some or all of the cost left over after the primary plan has paid the claim. This is called coordination of benefits, and it's sorted out by the health insurance plans involved; individuals don't get to pick which plan primary.

*For example, you have custody of your 8-year-old son. He's on your health insurance plan and your ex-husband's plan. When your son goes to the doctor, we'll review the claim to figure out which plan is primary and which plan is secondary. That's coordination of benefits.*

The rules determining the order specifying which plan is primary and which plan is secondary are outlined in your VIVA HEALTH Certificate of Coverage.

### Who do I notify about other health insurance coverage?

It is very important to notify VIVA HEALTH's customer service department as soon as you or one of your family members has active health insurance coverage in addition to VIVA HEALTH, whether from another private insurance company or from other sources like Medicare. Call 800-294-7780 to let us know. We will coordinate the benefits accordingly. It's that simple!

# Mask & Hygiene Tips



By now, we have all heard that proper hand hygiene and mask wearing can help prevent the spread of COVID-19. But are you sure you know the best way to clean your hands or choose a mask?

## Handwashing Tips

- **Wash your hands frequently.** Wash with soap and water for 20 seconds and then dry thoroughly. It is important to wash them well, including between the fingers, on the front and backs of the hand, under fingernails, and at the wrists. Frequent handwashing helps prevent the spread of infections.
- *What is the difference between hand soap and hand sanitizer?*  
According to the Centers for Disease Control and Prevention (CDC), hand sanitizers do not kill all types of germs and they may not remove harmful chemicals from your hands. Using the proper handwashing technique will reduce the amount of germs and chemicals on your hands. If soap and water are not available, make sure you use a hand sanitizer that contains at least 60% alcohol. Then wash your hands with soap and water as soon as you are able.
- **Avoid touching eyes, nose and mouth.** Hands touch many surfaces and can pick up viruses and harmful bacteria. Once contaminated, hands can transfer germs to your eyes, nose or mouth. From there, viruses and bacteria can enter your body and make you sick.
- **Keep your fingernails trimmed.** Making sure that your nails are maintained and clean is an important part of hand hygiene. Fingernails can collect dirt and germs and lead to infections.

## Mask Tips

- Can you blow out a candle from about a foot away while wearing your mask? This test can help you judge the effectiveness of your mask. If the answer is yes, your mask probably isn't a strong enough barrier.
- Your mask should fit securely over your mouth and nose.
- Clean your mask regularly by hand or in the washing machine, depending on the fabric, and allow to dry completely.

## Chance of Transmission

Very High	
High	
Medium	
Low	
Very Low	
None	

# Lamb Stew IN PUMPKIN

Whether carved into Halloween decorations or baked into Thanksgiving pies, pumpkins are practically synonymous with fall. Hearty stews definitely hit the spot at dinnertime as the Alabama weather finally starts to cool.

This recipe combines those concepts, baking a stew in the cavity of a whole pumpkin and serving the combination at the table. It tastes as good as it looks.

This stew is made with lamb, although goat or beef would work just fine in this recipe (plan on a longer initial cooking time with beef). If using bone-in meat, be sure to debone before baking.

Serves 6

- 2 small pie pumpkins (2-3 lbs. each)
- 4-6 strips of bacon, diced
- ¼- ½ cup all-purpose flour
- Salt and freshly ground pepper (to taste)
- 1 ½ lb. boneless lamb stew meat, cut into 1 ½ inch cubes
- 1 large onion, peeled and diced
- 1 large carrot, peeled and cut into rounds
- 1-2 cloves garlic (depending on size), peeled and minced
- 1 cup dry white wine (Austrian Riesling, Sauvignon Blanc or Pinot Grigio)
- 1 ½ cup stock (lamb preferred; chicken or beef will work)
- 12 small or fingerling potatoes, whole or halved depending on size
- ½ lb. mushrooms (button, cremini or shiitake), cut into thick pieces
- ¼ tsp. dried thyme (or three sprigs of fresh)
- 1 bay leaf
- 2 sprigs fresh rosemary
- Canola oil (to coat pumpkins)

*Cutting at an angle, remove the top from the pumpkin (as you would a jack o' lantern). Scoop out the stringy insides and seeds. Set aside hollowed pumpkins and their tops.*

*Render (cook) bacon pieces in a Dutch oven or casserole over medium heat. Set bacon aside when it begins to crisp, and reserve the oil for cooking lamb.*

*Season flour with salt and pepper. Lightly coat lamb pieces in seasoned flour and brown on each side in the Dutch oven, about 3 minutes per side. Avoid crowding by searing the meat in batches. Set browned lamb aside.*

*Cook onions and carrots until the onions turn translucent. Add garlic and cook until fragrant. Deglaze with the wine, stirring to absorb the brown bits on the bottom of the pot. Return bacon and lamb to the pot and simmer until the wine is reduced by half.*

*Add the stock, potatoes, mushrooms and dried herb, stirring well. Tuck bay leaf and fresh herb sprigs into the liquid. Bring to a simmer and cook, covered, for 1 ½ hours. Adjust seasoning. Skim off accumulated fat, if desired.*

*While the stew is cooking on the stove, preheat oven to 325 degrees. Coat outside of pumpkins with canola oil.*

*When simmer is complete, remove the sprigs. Portion stew into the pumpkins and put the lids back on. Place filled pumpkins in a roasting pan and bake 1-1 ½ hours, until inside is tender (do not overcook; if the pumpkin falls apart you'll have a huge mess - and no dinner).*

*Remove pumpkin lids and serve the rest at the table.*



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### VIVA HEALTH Connection – Fall/Winter 2020 Newsletter

Read about how *Stress, Mental Health, & Substance Abuse at High Levels Due to Pandemic* and more!



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**Provider Directory:** [www.MyVivaProvider.com](http://www.MyVivaProvider.com)



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**After hours:**  
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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](mailto:VivaMemberHelp@uabmc.edu)**

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