

Health Connection

Issue 2, Winter 2008

Health and Wellness

*Anna Safari, M.P.H., Health Programs Coordinator
GEMCare Medical Group*

GEMCare is in the midst of developing several programs to help you to be as healthy as possible and to make your visit to your physician more productive. We are happy to inform you of our new Health Education Program, which is free of charge to all GEMCare Health Plan members. The goal of this program is to provide you with useful information on how to manage your health. The program will focus on various aspects of senior health through different channels, including group education sessions. The following health education and support group meetings have been scheduled for 2008, and are for GEMCare Health Plan members and their caregivers, family or friends.

All group sessions are held at:
GEMCare Health Plan
4550 California Avenue, Suite 100 (First Floor)
Room A & B
Bakersfield, CA 93309

Diabetes Support Group
First Monday of every Month, 10am-12pm
(except July and August)
First Meeting: February 4, 2008

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GEMCare Health Plan Member Services Department

(661) 716-8800 • Toll-Free (877) 697-2464
TTY/TDD (888) 833-9312

Hours of Operation:
8am – 8pm, Sunday – Saturday

You can visit GEMCare Health Plan's office at:

4550 California Avenue, Suite 100
Bakersfield, CA 93309

Hours of Operation:
8am – 5pm, Monday – Friday

**You can visit GEMCare Health Plan's
website at: www.gemcarehealthplan.com**



Dear GEMCare Health Plan Members,

As we welcome in the New Year, I would like to take this opportunity to welcome all of our new members to GEMCare Health Plan! I am happy to announce that over 600 new members were added to our plan during Medicare's annual coordinated election period (November 15th – December 31st). GEMCare Health Plan now has a total membership of over 5,900 Medicare beneficiaries in Kern County.

For those of you with friends or neighbors who may be interested in GEMCare Health Plan, there is still time for them to enroll with GEMCare. Medicare's open enrollment period continues until March 31st. Please contact our member services department for more information.

We are very excited about the 2008 benefits we are offering to our members. Should you have any questions about your benefits, you may contact our member services department for assistance.

This newsletter will provide you with information about the programs and workshops available to you as members of GEMCare. We continue to be dedicated to providing affordable health coverage for our members, and we maintain our "customer first" commitment to service. We look forward to caring for you for years to come.

Sincerely,



Michael R. Myers, President and CEO
GEMCare Health Plan



Caregivers Support Group

Second Monday of every Month, 10am-12pm
(except July and August)
First Meeting: February 11, 2008

Healthy Aging Educational Session

Third Monday of every Month, 10am-12pm
(except July and August)
First Meeting: February 18, 2008

Smoking Cessation Program

Mondays: 3:30 – 5:30pm
(8 sessions within 7 weeks for each class)
Class Start dates: **March 3, May 5, September 8**
and **November 3**

The Smoking Cessation Program consists of 8 sessions which are held within 7 weeks. In order to gain the full benefits of the program participants are encouraged to attend all 8 sessions.

To sign up for any of these programs, contact GEMCare Health Education at (661) 616-3225.

As the program continues to develop, the GEMCare Healthy Aging Series will be taking place at several locations in Kern County. The Healthy Aging Series will cover various health topics that are important to you and other seniors. The topics will include an explanation of how and why we age, what is healthy aging, and how to get the most out of your visits to your doctor. This will be a great opportunity for you to learn ways you can improve your health and maintain your independence. This program has been designed to provide you with the skills that you need so that you can live a better and happier life.

It is our great pleasure to provide you with the best programs in Kern County to assist you with your health needs, and we are looking forward to continuing our commitment to improving your care. If you have any questions about the Healthy Aging Series, please call Anna Safari, Health Programs Coordinator, at (661) 616-3225.

We encourage you to take part in this new opportunity. Please call to reserve your seat — members will be taken on a first come first serve basis.



Healthy Aging Series

Ramon Neufeld, M.D., M.P.H.,
Chief Medical Officer
GEMCare Health Plan



Dear Member,

As we begin to distribute newsletters throughout the year to you, I occasionally will provide you with information related to improving your health, that is, living longer and living better.

As we all age, it is time for us to ask ourselves some questions:

1. How healthy am I at this time?
2. Are there things that I can do to improve my health?
3. If I have significant medical problems, what can I do to maximize my health status?

“Health” can be defined as a state of physical, mental, and spiritual wellness. Problems related to physical disease, emotional problems, or a lack of meaning or purpose in life frequently lead to disease, illness, and a lack of sense of well being.

Therefore, if you are not “well,” instead of seeking answers from physicians and looking for a magic pill, take stock and ask yourself if the issues in your life are physical, emotional, or spiritual in nature. You may want to make a list of your health issues and discuss these with your physician.

Good health is a function of several factors – your environment, your genetics, your lifestyle, and just plain good old luck! You’re stuck with your genetics and environment. There’s little you can do to change your heritage or the world in which you live.

You can, however, make significant contributions to your health and longevity by doing the basic things you learned in 7th grade health class. Belloc and Breslow studied lifestyle and found that if you did the following 7 things, a 45 year old man could add 30 years to his longevity! What are they?



1. Eat 3 meals a day with no snacking!
(Watch the calories!)
2. Eat breakfast every day. *(A light breakfast is best.)*
3. Exercise moderately 2 – 3 times per week.
(A one hour walk 3 times a week is recommended.)
4. Get 7 – 8 hours of sleep each night.
(Good sleep = good health.)
5. Do not smoke! *(No tobacco!)*
6. Maintain a moderate weight.
(Watch the calories and do light exercise.)
7. Do not drink alcohol, or, if you do drink, drink only in moderation. *(Moderation is the key and means no more than 1 drink daily.)*

In summary, take charge and live healthy!

Please let me know if you would like other subjects to be discussed in this newsletter. You may make your suggestions by calling GEMCare Health Plan at (661) 716-8800, toll-free (877) 697-2464, or TTY/TDD (888) 833-9312.

Good health to you!

A handwritten signature in black ink that reads "Ramon Neufeld". The signature is written in a cursive style.

Ramon Neufeld, M.D.

Access Audit Standards

*Cathrin Knollenberg, RNC, Director of Health Services
GEMCare Health Plan*

GEMCare Health Plan is required to monitor the accessibility of the physicians and providers in its contracted network. As a member of GEMCare Health Plan, we want you to be aware of the standards our network physicians are required to maintain. If you have any questions about this information, please contact member services.

PCP Standards

- Telephone Access – the telephone must be answered within 30 seconds by a live operator who can help the caller or transfer the call to someone who is able to help the caller.
- Physical Exam – a physical exam for DMV, school, etc., should be scheduled within 30 days. This exam can be with any provider in the office and does not have to be only the PCP of record.
- Non-Urgent Exam – this exam is for a follow-up visit or a patient with a chronic condition who comes in routinely for care and who is not having any new, acute symptoms. This should be scheduled within seven days.
- Urgent Exam - the exam should be scheduled within 24 hours. Providers also have the ability to directly refer the patient to an urgent care facility if there is no appointment availability.
- Total Wait Time – this is defined as the time of the scheduled appointment until the provider walks into the room to see the patient. This standard is less than 30 minutes.

Specialist Standards

- Telephone Access – the telephone must be answered within 30 seconds by a live operator who can help the caller or transfer the call to someone who is able to help the caller.

- Specialty Visit – appointments for specialty visits should be scheduled within 14 days. This also depends upon the patient's condition and the kind of specialty involved in the patient's care.
- Urgent Exam - the exam should be scheduled within 24 hours. Providers also have the ability to directly refer the patient to an urgent care facility if there is no appointment availability.
- Total Wait Time – this is defined as the time of the scheduled appointment until the provider walks into the room to see the patient. This standard is less than 30 minutes.

Behavioral Health Standards

- Life-threatening Emergency – must be seen immediately or referred to 911.
- Non-life Threatening Emergency – must be seen within six hours.
- Urgent Exam – must be seen within 48 hours.
- Routine Office Session – must be seen within ten days.
- Total Wait Time – this is defined as the time of the scheduled appointment until the provider walks into the room to see the patient. This standard is less than 30 minutes.
- Telephone Access – the telephone must be answered within 30 seconds by a live operator who can help the caller or transfer the call to someone who is able to help the caller.

Medicare Advantage Programs

By Ramon Neufeld, M.D., M.P.H., Chief Medical Officer
GEMCare Health Plan

With the current publicity about problems in healthcare, I'd like to take a few moments to summarize some of the benefits as well as some of the burdens related to Medicare Advantage Programs such as GEMCare Health Plan.

Medicare Advantage Programs and similar managed care programs have evolved because of two primary factors:

- 1) the economic pressures on industry and government to pay for spiraling health care costs, and
- 2) the legislative response to these economic pressures, encouraging the creation of health delivery programs that can deliver and manage quality health care while, at the same time, control the spiraling costs of care.

Medicare Advantage programs, such as GEMCare Health Plan, have four general goals:

- to deliver quality care to its members;
- to deliver appropriate care to members;
- to reduce the costs of care by improving the inefficiencies; and,
- to provide services that have a high level of member satisfaction.

As with any program, there are certain trade offs as well as advantages and disadvantages. Commonly cited advantages of Medicare Advantage Programs include:

- medical care services are better coordinated and available through a predefined network of contracted providers;

- frequently, your physician is already a member of the contracted group, making the transition easy for you;
- the quality of care is enhanced with improved organization, communication, and, coordination of services;
- preventive care services and healthy lifestyles are encouraged and are a part of the benefit package;
- personal out-of-pocket medical expenses and costs are less and are more predictable, allowing better financial planning for members;
- co-payments for services are generally low, nominal or nonexistent, as are other out of pocket expenses;
- Medicare Advantage programs frequently provide additional “value added” services not usually covered with traditional Medicare fee for service, including preventive care and podiatry care, to name a few;

- Medicare Advantage programs do not require “medi-gap” insurance, lowering the overall costs and expense to the member; and,
 - there is little or no paperwork and no insurance health “rating” when signing up for a Medicare Advantage program.
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Some of the disadvantages cited by members include:

- a preferred provider network of physicians, hospitals, laboratories, and x-ray facilities is predefined, whereby your choice is limited to those providers in the network;
- your current physician may not be in the network, causing you some disruption as you change primary physicians; and,

- services that are beyond the scope of the primary care physician will require a process of prior authorization and approval before they can be delivered.
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Despite some of these limitations, overall, the satisfaction rate is very high for Medicare Advantage Plans such as GEMCare Health Plan, and they continue to rapidly grow in popularity. The reduction of personal out-of-pocket medical expenses to the member, along with the availability of quality medical care services, make the plans very attractive to members.

As we continue to strive for continuous improvement in the delivery of services to you, keep us informed of your impressions about GEMCare Health Plan. All suggestions for improvement are appreciated.

How to Buy Walking Shoes

Walking shoes should be comfortable, but more importantly they should fit your feet properly. A proper fit can help prevent injuries such as blisters and calluses. This, in turn, will help you stick with your walking program. Not all shoes are created equal — so find the features and fit that are right for you.

Things to pay attention to:

- Width and Length

Shoes that are too narrow or too wide can lead to painful blisters and calluses. Additionally, a toe box that does not provide enough room for your toes can aggravate foot disorders such as bunions and hammertoes.

- Arch type

Your arches play an important role in how you adapt to various surfaces as you walk. Generally speaking, your feet fall into one of three categories:

- Neutral-arched feet
- Low-arched or flat feet
- High-arched feet

Not sure about your foot type? Dip your foot in water and step on a piece of cardboard. Examine your footprint. If you can see most of your footprint, you probably have low arches. If you see very little of your footprint, you likely have high arches.

You can also look to your old shoes for clues to the shape of your foot. Bring your old walking shoes with you when you shop for a new pair - most shoe professionals can give you some tips on what to buy based on the wear of your old shoes.



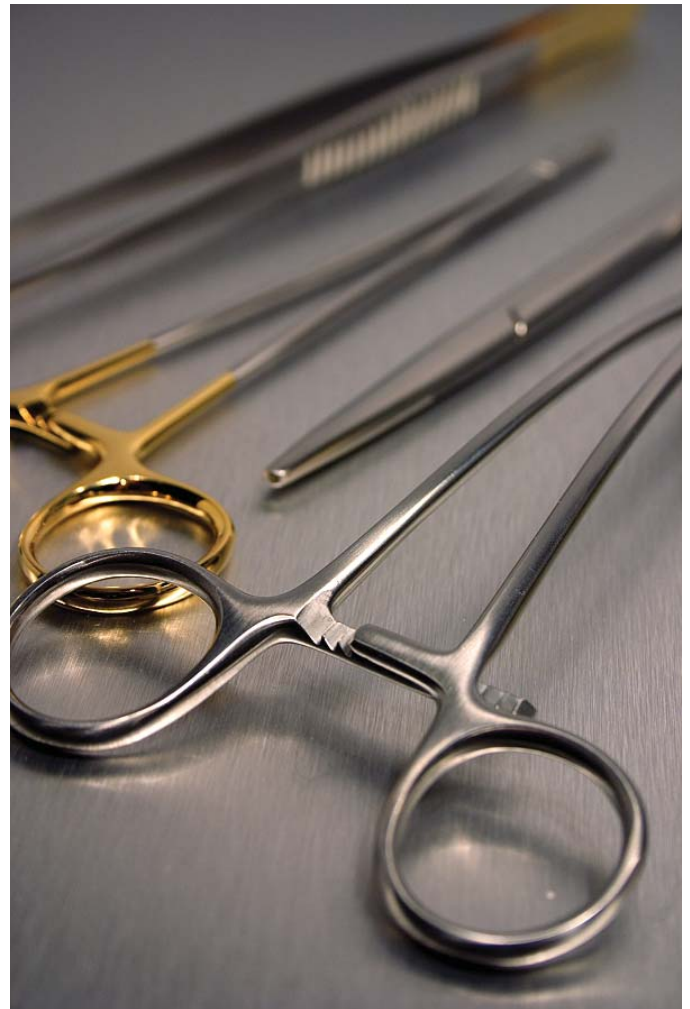
Be Informed:

Questions To Ask Your Doctor Before You Have Surgery

*From the Agency for Health Care Policy and Research, US Department of Health and Human Services
Public Health Service, AHCPR Pub. No. 95-0027*

All surgeries and treatments have risks and benefits. The following are twelve questions to ask your primary care doctor and surgeon before you have surgery. Your doctors should welcome questions. Patients who are well informed about their treatment tend to be more satisfied with the outcome or results of their treatment.

1. What operation are you recommending? Ask your doctors to explain the procedure. Often, a diagram or picture may help you understand what will be done.
2. Why do I need the procedure? Make sure you understand how the proposed operation or procedure fits in with the diagnosis of your medical condition.
3. Are there alternatives to surgery?
4. What are the benefits of having the operation or procedure? Ask how long the benefits are likely to last. When finding out about the benefits of the operation, be realistic.
5. What are the risks of having the operation or procedure? All operations and procedures carry some risk.
6. What if I don't have this operation or procedure?
7. Where can I get a second opinion? Make sure to get your records from the first doctor so that the second one does not have to repeat tests.
8. What has been your experience in doing the operation? One way to reduce the risks of surgery is to choose a surgeon who has been thoroughly trained to do the procedure and has plenty of experience doing it.
9. Where will the operation or procedure be done?
10. What kind of anesthesia will I need?
11. How long will it take me to recover?
12. How much will the operation cost? Health insurance coverage for surgery can vary, and there may be some costs you will have to pay.



There is Still Time to Join GEMCare Health Plan

January 1 – March 31

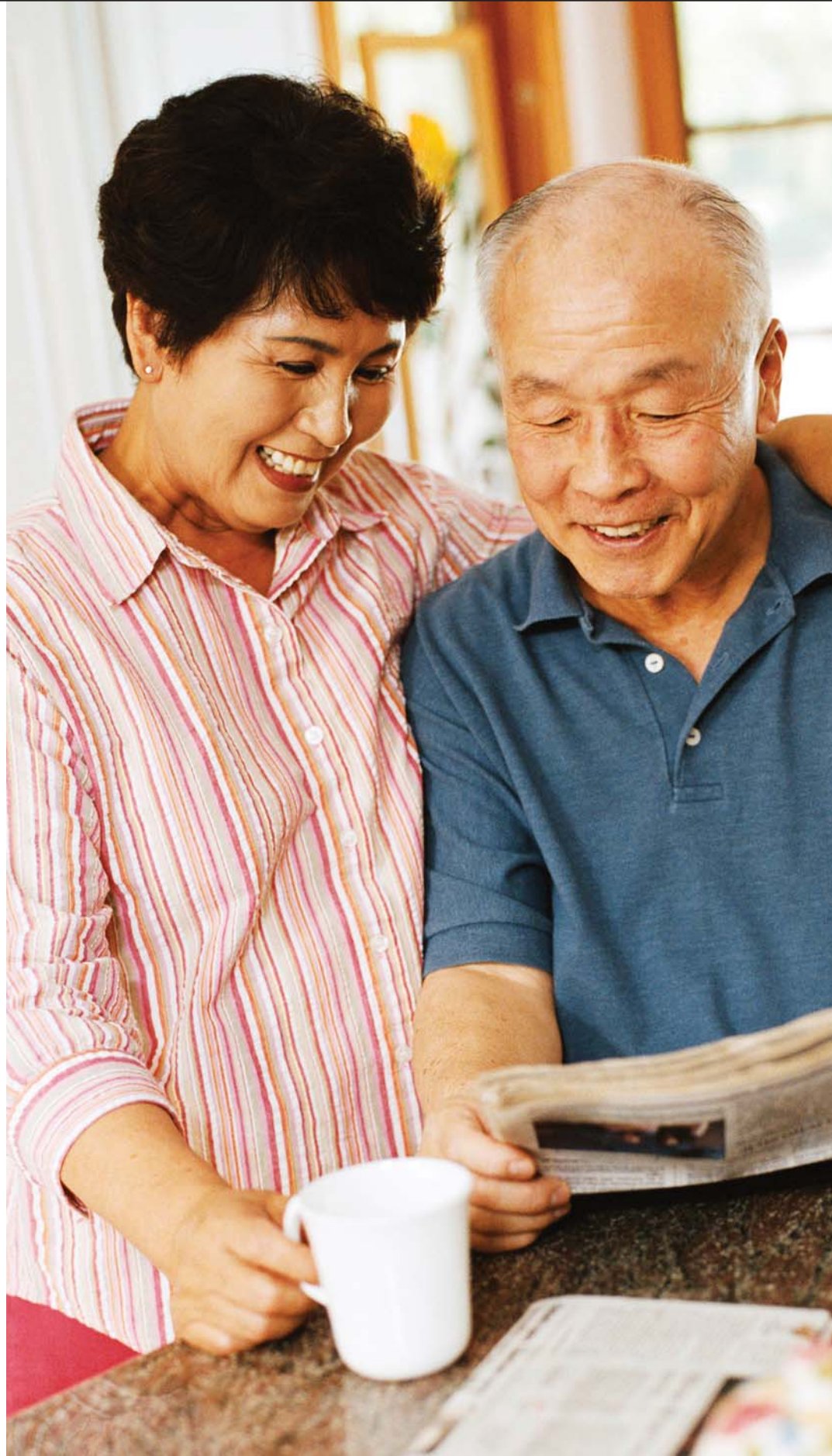
Medicare Open Enrollment Period – beneficiaries enrolled in a Medicare Advantage plan are given one opportunity to make a change in their Medicare Advantage coverage. This time period cannot be used to add or drop Medicare prescription drug coverage.

For example, you can move from one Medicare Advantage Plan to a different Medicare Advantage Plan. Once you make a plan change, you will be locked in to your new plan choice from that point until the end of that year.

If you have family, friends or neighbors who would like information about GEMCare, please share these upcoming meeting dates with them (*see opposite page*).

April 1 – End of the year

Lock-In Period – this is the time of the year when Medicare beneficiaries are “locked” into their plan choice. However, there are special circumstances that would allow you to make a change during this period, such as moving out of your plan’s service area or not being continuously enrolled in Medicare Parts A and B. If you have Medicare and Medi-Cal, you are not subject to the lock-in period.



If you have Medicare, call us about GEMCare Medicare Plus. To make a reservation for a meeting in your area, or to receive more information, please call GEMCare Medicare Plus today. Refreshments will be served. Bring a Medicare-Eligible friend!

BAKERSFIELD

Tuesday, Feb. 26 • 2pm

Denny's • 8710 Rosedale Hwy.

Thursday, March 6 • 10am

Hodels–Sun Room • 5917 Knudsen Drive

Tuesday, March 11 • 10am

Carrows • 2673 Mount Vernon Avenue

Wednesday, March 12 • 10am

Carrows • 955 Oak Street

Thursday, March 20 • 10am

Denny's • 8710 Rosedale Hwy.

Thursday, March 27 • 2pm

Marie Callender's • 3801 California Avenue

DELANO

Thursday, Feb. 21 • 10am

Perko's Café • 2343 Girard St.

Tuesday, March 18 • 10am

Perko's Café • 2343 Girard St.

LAKE ISABELLA

Tuesday, Feb. 19 • 11am

Kern River Veterans/Senior Bldg.–Room 2
6405 Lake Isabella Blvd.

Tuesday, March 25 • 11am

Kern River Veterans/Senior Bldg.–Room 2
6405 Lake Isabella Boulevard

LEBEC

Wednesday, Feb. 20 • 11am

Frazier Mountain Community
Health Center (Clinica Sierra Vista)
704 Lebec Road

TAFT

Thursday, Feb. 21 • 10am

Paik's Ranch House • 200 Kern St.

Thursday, March 20 • 10am

Paik's Ranch House • 200 Kern Street

TEHACHAPI

Wednesday, March 5 • 2pm

Village Grill • 410 E. Tehachapi Blvd.

WASCO

Tuesday, March 4 • 10am

Perko's Café • 2339 Highway 46

WOFFORD HEIGHTS

Tuesday, Feb. 19 • 1pm

Kern River Health Center
(Clinica Sierra Vista)
67 Evans Rd.



GEMCare Medicare Plus Health Connection

