

HEALTH CONNECTION

Issue 5, Spring 2009



GEMCare Health Plan Contacts:

GEMCare Health Plan Member Services

Department:

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

Hours of Operation:

November 15 - March 1
8 am - 8 pm
Sunday - Saturday

March 2 - November 14
8 am - 8 pm
Monday - Friday
Except Holidays



Visit GEMCare Health Plan's Office at:

4550 California Avenue
Suite 100
Bakersfield, CA 93309

Hours of Operation:

8 am - 5 pm
Monday - Friday

Visit GEMCare Health Plan's Web Site at:

www.gemcarehealthplan.com

GEMCare Health Plan Scores High in Satisfaction

GEMCare Health Plan, Inc. (GHP) has been recognized for having outstanding overall customer satisfaction in the recently-released 2008 Medicare Advantage Prescription Drug Plan Consumer Assessment of Health Plans Survey (CAHPS) results. CAHPS is a customer satisfaction survey compiled by the Centers for Medicare and Medicaid Services (CMS). Member satisfaction results for GHP were high, and GEMCare Health Plan received a 5-star rating by CMS in its overall rating of the plan.

The CAHPS Survey of Medicare Advantage Prescription Drug (MA-PD) Plans is conducted annually by CMS to assess the experiences and satisfaction of beneficiaries in Medicare Advantage plans like GHP. Survey results are based upon a random sample of individuals who were members of their plan for at least six months.

"GHP has based its business approach on the principles of quality health care for members and excellent customer service. These are the two most important things that we do," said GEMCare Health Plan CEO, Michael Myers. "The results of this year's survey confirm the results of our efforts. We will strive to continue

and improve our efforts in these areas."

In addition to overall satisfaction with the health plan, the CAHPS Survey ranks MA-PD plans in a variety of other categories related to their medical care, the physicians who provide care and the pharmacy benefit program. Plans are ranked on a "star" basis, with one star being "among the lowest-rated plans in the nation," three stars being "rated about the same as the national average" and five stars being "among the highest-rated plans in the nation."

GEMCare Health Plan received a "5-star" ratings in four areas: customer service, overall rating of the plan, getting information about prescription drug coverage and cost, and the overall rating of prescription drug coverage. All other categories received a 3- or 4-star rating.

GEMCare Health Plan is pleased with the results and will continue to strive for continued excellence in customer services and medical care. If you have questions or comments, you may contact GHP by calling the numbers listed to the left.

Improvements in Diabetes Care and Medication Safety

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

In past newsletters, I have covered quality of care initiatives and improved pharmacy medication management. In this issue I want to inform you of activities related to improvements in diabetic health care and medication safety.

GEMCare Health Plan currently has two programs working to improve the care of diabetes and avoiding unsafe medications – those causing unwanted side-effects, more falls, and those with serious drug interactions.

Both programs identify affected members and work closely with the member and their physician to improve diabetes care and medication safety. Our belief is we can avoid complications related to diabetes and the use of unsafe medications.

Tips for Those With Diabetes

■ Take charge of your health by learning how to monitor and evaluate your blood pressure and blood sugar at home, lose weight if needed, quit smoking if you are a smoker and walk regularly if able.

■ See your physician regularly for regular monitoring of diabetes and its complications, including:

- Regular blood pressure monitoring (can be done at home) and control of elevated blood pressure to lower risks for stroke and heart attack
- Regular blood sugars (can be monitored at home) and HbA1Cs to assess the status of your sugar control
- Annual urine tests for protein to assess the possibility of kidney damage related to diabetes
- Annual retinal eye examinations to detect early diabetic eye disease
- Annual LDL cholesterol test to assess risk for vascular and heart disease

Tips for Members Taking Three or More Medications

■ When you see your physician, take all your medications with you for improved medication management.

■ Ask your physician to review the need for the medications you are on and ask if some of them can be safely eliminated.



■ Always avoid medications that can cause sluggishness, sleepiness or drowsiness.

Please share your thoughts, ideas and concerns. You can contact us at:

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

4550 California Avenue
Suite 100
Bakersfield, CA 93309

Together we can improve your health and make the care you receive safer.

In the next newsletter, I will talk about Physician Orders for Life Sustaining Treatment (POLST) and Advanced Care Directives.

A handwritten signature in black ink that reads "Ramon Neufeld".

Ramon Neufeld, M.D.

Financial Help Available for Those who Qualify

Jennifer Del Villar, Director of Operations and Compliance,
GEMCare Health Plan



You may be eligible for extra help with prescription drug costs (as well as premiums and deductibles) if you have limited income and resources. This extra help is estimated to be worth an average of \$3,900 per year.

To qualify, you must:

- Have Medicare Part A and/or Medicare Part B (Medical Insurance)
- Live in one of the 50 states or the District of Columbia
- Have a combined savings, investments and real estate not worth more than \$25,010, if you are married and living with your

spouse, or \$12,510 if you are not currently married or not living with your spouse. (This does not include the home you live in, vehicles, personal possessions, burial plots or irrevocable burial contracts.) If you have more than those amounts, you may not qualify for the extra help.

Note: If you already have Medicare and Supplemental Security Income (SSI) or Medicare and Medicaid you are automatically getting this extra help and do not need to apply.

You can contact the Social Security Office directly for assistance at 1-800-772-1213 (TTY number at 1-800-325-0778 for the hearing impaired).

Social Security Representatives are available Monday through Friday, from 7 am to 7 pm. Tell the representative that you want to apply for the Help with Medicare Prescription Drug Costs. You can also request to receive a copy of a paper application in the mail, if that is your preference. If you prefer to fill out the information yourself, the online form may be accessed at the following internet link: <<https://secure.ssa.gov/apps6z/i1020/main.html>>.

Provider Access Standards Audited

Janice Jones, RN, Director of Health Services, GEMCare Health Plan

It is important to GEMCare Health Plan that providers and pharmacies are available to you when you need them. Whether you are seeking primary care, specialty care or would like to have a prescription filled, we have developed standards to ensure that participating GEMCare Health Plan network providers will take care of you in a timely manner, according to the urgency of your medical condition.

GEMCare Health Plan network providers strive to schedule appointments according to your medical needs and once you have arrived, you should see your provider within 30 minutes.

The ability of providers and pharmacies to meet our standards is monitored on an ongoing basis. If you find that you need assistance with making an appointment or getting a prescription filled in a timely manner, please contact our Member Services department at 661.716.8800 or 877.697.2464, or via TTY at 888.833.9312.

Getting Medical Care for an Emergent or Urgent Situation

What is a “medical emergency?”

A “medical emergency” is when you believe that your health is in serious danger. A medical emergency includes severe pain, a bad injury, a sudden illness or a medical condition that is quickly getting much worse.

If you have a medical emergency

Get medical help as quickly as possible. Call 911 for help, or go to the nearest emergency room, hospital or urgent care center. You don’t need to get approval or a referral first from your doctor or other network provider.

As soon as possible, notify us about your emergency, because we need to be involved in following up on your emergency care. You or someone else should call to tell us about your emergency care, usually within 48 hours. Our phone number is located on the front page of this newsletter.

We will talk with the doctors who are providing your emergency care to help manage and follow up on your care. When the doctors providing your emergency care say that your condition is stable and the medical emergency is over, you are still entitled to follow-up post stabilization care. Your follow-up post stabilization care will be

covered according to Medicare guidelines. In general, if your emergency care is provided out of network we will try to arrange for network providers to take over your care as soon as your medical condition and the circumstances allow.

What is urgently needed care?

Urgently needed care refers to a non-emergency situation when:

- You are inside the United States, or worldwide
- You are temporarily absent from the Plan’s authorized service area
- You are in need of medical attention right away for an unforeseen illness, injury, or condition
- It isn’t reasonable given the situation for you to obtain medical care through the Plan’s participating provider network

Under unusual and extraordinary circumstances, care may be considered urgently needed and paid for by our Plan when the member is in the service area, but the provider network of the Plan is temporarily unavailable or inaccessible. In most cases these situations arise after your Primary Care Physician’s normal business hours.

How to get urgently needed care

If, while temporarily outside the Plan’s service area, you require urgently needed care, then you may get this care from any provider.

If you find yourself in an urgent situation while at home in the service area, you need to call your primary care physician or the GEMCare Health Line (see below). You may also go directly to one of the contracted urgent care facilities listed on page 5.

GEMCare Health Line

In order to better help you in accessing care in emergent or urgent situations, GEMCare offers an after hours triage nurse. This service is provided to you by GEMCare Health Line, and means that you can talk to a trained professional who can answer your medical questions and concerns outside normal business hours.

GEMCare Health Line

661.716.8800
877.697.2464

Health Line Hours

Weekdays - 5:00 pm to 8:00 am
Weekends and Holidays - 24 hours

During the hours when GEMCare Health Line is not in operation, please call your physician directly for advice.

Community Support Groups

Urgent Care Facilities

Concentra Urgent Care

661.322.2273

9500 Stockdale Highway
Bakersfield, CA 93311

Memorial Urgent Care

661.326.0088

3838 San Dimas, #B-100
Bakersfield, CA 93301

Sendas Northwest Urgent Care

661.587.2500

3409 Calloway Drive, #101
Bakersfield, CA 93312

Westside Urgent Care

661.765.1935

101 Adkisson Way
Taft, CA 93268

Emergency Facilities

Mercy Hospital

661.632.5000

2215 Truxtun Avenue
Bakersfield, CA 93301

Mercy Southwest Hospital

661.663.6000

400 Old River Road
Bakersfield, CA 93311

Memorial Hospital

661.327.1792

420 34th Street
Bakersfield, CA 93301

Kern Valley Hospital

760.379.2681

Laurel Avenue
Lake Isabella, CA 93240

Tehachapi Hospital

661.822.3241

115 West E Street
Tehachapi, CA 93581

Support groups are great opportunities to share experiences with others and hear speakers discuss topics of concern. Here are some groups available through Mercy Hospital and the American Cancer Society.

Life After Loss

Sponsored by Mercy Hospitals

First and third Wednesday
of the month

5:30 to 6:30 pm

Mercy Conference Center
Corner of 16th and D Streets

For details, please call

661.632.5700

New Cancer Diagnosis

Sponsored by Mercy Hospitals

Second Wednesday of the month
5:30 to 6:30 pm

Mercy Conference Center
Corner of 16th and D Streets

For details, please call

661.632.5700

Ostomy Support Group

Third Thursday of every month

6:30 to 7:30 pm

Truxtun Campus

Clerou Lecture Room

For more information, please call

661.327.1792, ext. 4933

Prostate Cancer

Support Group

Sponsored by Mercy Hospitals

For men only

Second and fourth Wednesday
of the month

Noon to 1:00 pm

Truxtun Campus

Register through the

American Cancer Society at

661.327.2424

Man to Man

Education and support
for prostate cancer patients
and loved ones

Sponsored by the American
Cancer Society

First Tuesday of the month

7:00 to 8:30pm

For details on location call

661.327.2424

Breast Cancer

Support Group

Sponsored by Mercy Hospitals

First and third Wednesday
of the month

11:30 am to 12:30 pm

Mercy Southwest Campus
Garden Room

To register or for more

information, call

661.632.5793

Staying Well

■ **The Big Deal Banana**

Bananas are a great pick-me-up, according to authors Mehmet Ozz and Michael Roizen in their book, *YOU Being Beautiful: The Owner's Manual to Inner and Outer Beauty*. They also contend that bananas not only help you think faster, they help you think happier thoughts.

A banana a day may help brain cells communicate and enhance the effects of feel-good neurotransmitters, such as serotonin. They are rich in antioxidants and a good source of vitamin B6.

■ **Good for the Lungs: Fiber**

Your oatmeal and your whole wheat bread may help you breathe well and avoid COPD.

Researchers quoted in the *American Journal of Epidemiology* found that, among men and women ages 44 to 66, those who consumed 26.7 grams of fiber per day from fruits and whole grains performed better on lung function tests. They were less likely to develop chronic obstructive pulmonary disease (COPD) over the 10-year study than people who ate 9.5 grams per day or less.

The benefit was found both in smokers and non-smokers, but smokers benefited somewhat less.

■ **Generics are a Good Choice**

Considering the huge cost of developing a new drug, drug companies have to charge a high price for it as long as they have patent protection.

When a drug's patent expires, they and other drug makers can make generic versions that sell for far less than the original. Active ingredients in the generic are identical, but fillers, preservatives, color and shape can be different.

Generics are so cost-effective that pharmacists substitute a generic for a brand name unless the doctor has written "do not substitute" on the prescription.