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TO OUR MEMBERS,

PHYSICIANS, AND STAFF,

NCQA rates Capital Health Plan as Florida's TOP Health Plan, p. 2

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2018 - 2019

Capital Health Plan (CHP) today learned that its streak of more than a decade remains intact, as the National Committee for Quality Assurance (NCQA) once again has awarded CHP a superior distinction. Each year NCQA rates health plans across the country, and CHP has earned superior distinction since NCQA began comparing and ranking health plans in 2005.

CHP has consistently been recognized as the top plan in Florida and among the highest rated plans in the nation. According to NCQA's Private Health Insurance Plan Ratings, CHP's private Commercial plan is rated 4.5 out of 5. According to its Medicare Health Insurance Plan Ratings, CHP's Medicare plan is rated 4.5 out of 5. No other health plan in Florida achieved ratings that high for either their Commercial or Medicare plans.

"The world of health care has changed so much over just the last decade, and maintaining a top rating through all these changes reflects our deep commitment to delivering quality care to our community," said Dr. Nancy Van Vessem,

Capital Health Plan Maintains Impressive Streak of Top NCQA Ratings

Chief Medical Officer for Capital Health Plan. "We are always working to improve our services and deliver quality health care to our members, and it's gratifying that the national authority agrees that we are doing this well."

Ratings are calculated based on combined scores of Healthcare Effectiveness Data and Information Set (HEDIS®), Consumer Assessment of Healthcare Providers and Systems (CAHPS®) and NCQA Accreditation standards. Scores include the results of consumer surveys and compare the success of various plans in preventing and treating medical conditions.

"Our priority always has been the quality care, good health, and well-being of our members who are at the heart of CHP," said John Hogan, CEO of Capital Health Plan. "We're honored to consistently earn such wonderful, high levels of recognition and we will strive to maintain these standards long into the future."

Since opening in 1982, CHP has been committed to offering affordable, comprehensive health care to the area. For more than 35 years, the plan has grown to more than 135,000 members, with an extensive physician network and two exclusive CHP health centers that provide preventive, primary, and specialty care services.

"CHP has become an integral part of this community, and we're proud that so many people choose us to manage their health care needs," said Ken Boutwell, Chairman of the Board. "We take seriously our role as the Big Bend's local, trusted health care partner and are committed to sustaining that trust for years to come."

NCQA is a private, non-profit organization dedicated to improving health care quality. NCQA accredits and certifies a wide range of health care organizations. It also recognizes clinicians and practices in key areas of performance. NCQA's Healthcare Effectiveness Data and Information Set (HEDIS®) is the most widely used performance measurement tool in health care. For more information on NCQA ratings, visit www.ncqa.org.

WHAT'S SO IMPORTANT ABOUT CAPITAL HEALTH PLAN'S TOP RATING?

YOU. Thank you, members, for once again letting us - and the nation - know that Capital Health Plan works for you. Our goal is protecting and supporting your health. Your continued satisfaction is the real measure of our success.

That's why, for more than 36 years, Capital Health Plan has maintained high standards in medical care and a stable physician network that includes CHP exclusive providers in the Physician Group of Capital Health Plan. We strive to meet your evolving needs with innovative

services and evidence-based care. And that's why our local member services department aims to deliver efficient, helpful and friendly customer service



From Your Local Member Services Department

My doctor gave me a lab slip to get my blood work completed before my next visit. Where can I

To schedule an appointment at LabCorp, visit labcorp.com; however, some locations may be walk-in only. Business hours or locations may change and you are advised to confirm the location and hours of operation. If you have additional questions or need assistance, please call LabCorp's Customer Service Department at 888.522.2677.

Leon County Locations

CHP Centerville Place Health Center

2140 Centerville Rd.. Tallahassee Monday - Friday, 8am - 11pm, Saturday - Sunday 9am - 8pm Local Office: 850.531.0154

Capital Circle NW Facility

1560 Capital Circle NW, Tallahassee Monday - Friday, 6am - 3pm Local Office: 850.999.8879

Tim Gamble Facility

2477 Tim Gamble Pl., Ste. 102, Tallahassee Monday - Friday, 6am - 3pm; Saturday, 7am - Noon

Local Office: 850.878.6196

CHP Governor's Square Health Center

1491 Governor's Square Blvd., Ste. 1300-A. Tallahassee

Monday - Friday, 7am - 5pm Local Office: 850,219,1590

John Knox Facility

545 John Knox Rd., Tallahassee Monday - Friday, 6am - 3pm Local Office: 850.385.3041

Franklin County Locations

Weems Memorial Hospital 135 Avenue G, Apalachicola 24 hours/7 days a week

Local Office: 850.653.8853

Weems Memorial East

110 N.E. 5th St., Carrabelle Monday - Friday, 8am - 5pm Local Office: 850.697.2345

Weems Memorial West

137 12th St., Apalachicola Monday - Friday, 8am - 5pm Local Office: 850.653.1525

Calhoun County Location

Calhoun Liberty Primary Care Clinic

20370 NE Burns Ave., Blountstown Monday - Friday, 8am - 5pm

Local Office: 850.674.5411

Wakulla County Location - NEW

Wakulla Urgent Care & Diagnostic Center

2615 Crawfordville Hwy., Ste. 103, Crawfordville Monday - Friday, 8am - 5pm Local Office: 850,926,3140



Questions?

850.383.3311 or 1.877.247.6512

8:00am - 5:00pm, **Monday - Friday**

Latonya Bennett Member Services

Medicare members, please call:

850.523.7441 or 1.877.247.6512

October 1 - March 31: 8:00am - 8:00pm, seven days a week

April 1 - September 30:

8:00am - 8:00pm, Monday - Friday

TTY 850.383.3534 or 1.877.870.8943

State of Florida members, please call:

1.877.392.1532, 7:00am - 8:00pm, Monday - Friday



Adekunle Omotayo, MD, CHP Medical Director, addresses opioid prescribing

Changes to Controlled Substance Prescribing in Florida: What You Need to Know

On average, a staggering 115 Americans die every day from an opioid overdose, prompting Acting Health and Human Services Secretary Eric D. Hargan to officially declare the opioid epidemic a nationwide public health emergency.

Overdose deaths from opioids, including prescription opioids and heroin, have increased by more than five times since 1999, killing more than 42,000 people in 2016. Forty percent of those deaths were from prescription opioids.

Nationally, providers wrote nearly a quarter of a billion opioid prescriptions in 2013. That's enough for every American adult to have their own bottle of pills. Research shows that some risk factors make people particularly vulnerable to prescription opioid abuse and overdose, including obtaining overlapping prescriptions from multiple providers and pharmacies and taking high daily doses of prescription pain relievers.

This year, the Florida Legislature adopted new prescribing requirements that took effect July 1, imposing major changes in the way doctors can prescribe Schedule II opioid medications to prevent misuse of controlled substances.

Prescription opioids like oxycodone (OxyContin®), hydrocodone (Vicodin®), morphine, and methadone can be used to treat moderate-to-severe pain and are often prescribed following surgery or injury, or for health conditions

such as cancer. In recent years, there has been a dramatic increase in the acceptance and use of prescription opioids for the treatment of chronic, non-cancer pain, such as back pain or osteoarthritis, despite serious risks and the lack of evidence about their long-term effectiveness.

Opioids can have serious side effects that include tolerance, meaning you might need to take more of the medication for the same pain relief; physical dependence, meaning you have symptoms of withdrawal when the medication is stopped; and increased sensitivity to pain.

The new prescribing requirements:

- Place a three-day limit on prescribed opioids for acute pain and non-malignancy related pain, unless strict conditions are met for a seven-day supply
- Require health care prescribers or dispensers of opioids to consult the Florida Prescription Drug Monitoring Program, a statewide database that monitors controlled substance prescriptions, to review a patient's medication history prior to prescribing or dispensing a controlled substance
- Require continuing education courses for health care practitioners on responsibly prescribing opioids





- Increase penalties for health care practitioners that provide a medically unnecessary controlled substances to a patient by fraud, misrepresentation, or other deception; and
- Implement additional reforms to fight unlicensed pain management clinics.

The law defines 'acute pain' as the normal. predicted, physiological, and time-limited response to an adverse chemical. thermal, or mechanical stimulus associated with surgery, trauma, or acute illness. This type of pain normally gets better as your body heals, and lasts less than 90 days. It does not include pain related to cancer or a terminal condition. 'Chronic nonmalignant pain' is defined as pain unrelated to cancer that persists beyond the usual course

of disease or the injury that is the cause of the pain or more than 90 days after surgery.

The new 3-7 day limits on prescribing Schedule II opioids apply only to acute pain. These changes in prescribing will not affect those receiving opioids to treat malignancy or pain related to a terminal illness.

The new law also requires doctors to check each patient's prescription history in the online Florida Prescription Drug Monitoring Database before writing the prescription. The law requires prescribers to develop a written plan for assessing each patient's risk of aberrant drugrelated behavior, which may include patient drug testing, and monitor that risk on an ongoing basis in accordance with the plan. To prevent "doctor shopping," the law also expands the prescription

database across state lines.

These new prescribing standards apply to prescribers and dispensers of opioids alike, as the new law allows doctors and pharmacists to engage patients in discussions concerning safe and effective treatment options to best address their pain needs.

At Capital Health Plan, we are intent on doing our part to minimize our patients' risk of opioid addiction and abuse, while helping them appropriately manage and relieve pain.

For more information, visit <u>capitalhealth.com</u> and select the Healthwise® Knowledgebase link.



Adekunle Omotayo, MD, CHP Medical Director

Dr. Omotayo is board-certified in Internal Medicine and is a Fellow in the American College of Physicians. In his spare time, he enjoys traveling and photography, which have taken him to several parts of the world.



Toni Kilgore, Capital Health Plan's Medicare Sales Manager, discusses how Medicare coverage can work for you

Medicare: You've Got Choices & We've Got Solutions

Original Medicare doesn't cover everything — so it's a great idea to learn about how a Medicare Advantage Plan can help you.

Did you know that Capital Health Plan offers employer group retiree and individual Medicare Advantage plans to Medicare recipients who qualify for Medicare through age or disability? If you are a State of Florida member or with an employer group offering benefits through Capital Health Plan, ask your benefit administrator for more information!

Original Medicare covers most of your health care costs, but it leaves some gaps such as expensive deductibles or copayments for hospital stays and doctor's visits, no coverage for prescription drugs, and other potentially expensive cost sharing. Many beneficiaries are interested in **Capital Health Plan Medicare Advantage (HMO)** plans because of our low out-of-

Capital Health Plan is here to help guide you through your choices, compare options, and find the right

pocket costs, prescription drug coverage and other

comprehensive benefits.

plan for you. Join us for a seminar to learn more about our Medicare Advantage plans by visiting <u>capitalhealth.com/</u> Medicare for dates and times.

Find out when the Medicare Enrollment Periods start and what is new for 2019.

The Medicare Annual Enrollment Period (AEP) is from October 15 until December 7 each year.

During the AEP you can make changes to various aspects of your coverage:

- You can switch from Original Medicare to Medicare Advantage, or vice versa.
- You can also switch from one Medicare Advantage plan to another, or from one Medicare Part D (prescription drug) plan to another.
- If you didn't enroll in a Medicare Part D plan when you were first eligible, you can do so during the general open enrollment, although a late enrollment penalty may apply.

For 2019, Medicare is bringing back the **Open Enrollment Period (OEP)** from January 1 until March 31.

During the OEP you can make changes to various



aspects of your coverage:

- You can switch from one Medicare Advantage plan to another.
- You can switch from a Medicare Advantage plan to original Medicare with or without drug coverage.
- Those who have original Medicare without drug coverage will not be able to enroll in a Medicare Advantage plan.

For more information about the Medicare Advantage (HMO) plans that Capital Health Plan offers, visit capitalhealth.com/medicare or attend an upcoming seminar with a friend.

You may also schedule an appointment with our Medicare Sales Team to sit down and explore your Medicare enrollment options one on one, by calling one of the numbers on page 3.

H5938_DP1472_C2018

WOMEN'S HEALTH & CANCER RIGHTS ACT, 1998

In compliance with this act, mastectomies and related reconstructive surgery are covered benefits for Capital Health Plan members. Coverage includes reconstruction of the surgically altered breast as well as surgery and reconstruction of the other breast for a symmetrical appearance. Coverage is also available for breast prostheses and for the physical complications of mastectomy, including lymphedemas. If you have any questions, please call Capital Health Plan Member Services.





How to Prepare for a Radiology Exam

Having a radiology exam or imagining test can be concerning. Knowing what to expect can help. Here are a few tips to help you prepare for your next exam:

Appointments

You or your referring physician can schedule your radiology appointment. If you are making the appointment yourself, ask if a physician's order or prior authorization is needed. If so, find out if you should carry the documentation to the appointment or if it will be delivered to the facility prior to your appointment.

Scheduled Appointments

Arrive a few minutes prior to your scheduled appointment to ensure that all documentation is complete and accurate.

Preparing for Your Exam

Some exams require you to do some preparation prior to the exam. This is for better visualization of the part of the body that is being examined. Your referring physician or the facility at which the exam is to be performed will provide you with instructions. It is important to follow the preparation instructions because in many cases, if not performed properly, your exam may be delayed or need to be rescheduled. If you have questions or concerns regarding the preparation instructions inquire with the facility performing the examination or your referring physician.

• How to Dress for Your Exam

Depending on the type of exam being performed, you may need to change into a gown or exam shorts supplied by the facility. This will help decrease the potential for foreign objects displaying on the image. Foreign objects include, but are not limited to: metal, jewelry, zippers, and some materials from which the article of clothing is made. Although some exams may not have a specific dress code, it is always best to ask the facility what is appropriate to wear prior to the exam.

Report Distribution

Reports are automatically sent to your referring physician as well as to your primary care physician. Inform the radiology facility who your primary care physician is if different from the physician ordering the exam. If you have consulting physicians who should receive a copy of the report, inform the radiology staff of this also.

With some planning and these helpful tips, you can relax during your next radiology exam. For more information about radiology and the different types of exams, search our Healthwise® Knowledgebase at capitalhealth.com.

CONNECT TO CARE

what to know **BEFORE** you go

AMWELL TELEHEALTH

Amwell.com

Allergies or coughing

Cold, flu, or fever

Earache

Minor infections, including UTIs

Upper respiratory symptoms



REMOTE

ACCESS



QUICK

RESPONSE



AVAILABLE

24/7

CHP URGENT CARE

850.383.3382

Allergies or coughing Cold, flu, or fever

Minor infections, including UTIs

Strains, sprains, or breaks

Nausea, vomiting, diarrhea

Minor burns



LOWER

COPAY



SHORTER

WAIT TIME



EXTENDED

HOURS

EMERGENCY ROOM

If you have a life-threatening illness or injury, call 911 right away.

Major trauma

Stroke

Chest pain

Severe abdominal pain

Numbness in limbs

Severe shortness of breath



HIGHER

COPAY



LONGER

WAIT TIME



OPEN

24/7







Meet Our Pediatricians



Lisa Cook, MDPediatrics
Centerville Place



Dean Dalrymple, MD
Pediatrics
Centerville Place



David Jones, MDPediatrics
Centerville Place

Pediatrics focuses on the well-being of infants, children, and adolescents. At the Physician Group of Capital Health Plan, our pediatricians provide quality, evidence-based care in a relaxed and comfortable environment for your children.

One of the most important health decisions you can make is selecting your child's primary care physician (PCP) — their health care partner and central coordinator for everything pertaining to their health.

The Physician Group of Capital Health Plan is focused solely on taking care of our members. Whether your child is a longtime patient or new to the practice, every aspect of your child's patient-centered medical care is coordinated by their PCP dedicated to improving their health.

The pediatricians above currently have openings for new patients. If you would like to choose one of these doctors as your child's PCP, please call Capital Health Plan Member Services.

THE PHYSICIAN GROUP OF CAPITAL HEALTH PLAN

With our commitment to preventive care, Capital Health Plan offers our members something unique. Not only do we manage your health care through our large provider network, but we also have physicians and medical professionals who deliver care exclusively to our members at CHP's two health centers. For more information about our services, please visit physiciangroupchp.org.



CHP Centerville Place Health Center 2140 Centerville Place, Tallahassee



CHP Governor's Square Health Center 1491 Governor's Square Blvd., Tallahassee



Annual Notice: Important Plan Information Available on Our Website

In accordance with the National Committee for Quality Assurance (NCQA), Capital Health Plan (CHP) members have online resources to access information 24 hours a day, 7 days a week, 365 days a year. Below is some important information that can be found on the website by visiting <u>capitalhealth.com</u>:

Network Directory

The Network Directory is a tool where you can search to find network primary care physicians, specialty physicians, hospitals, and other facilities where medical care is provided.

About Your Care

In this section you can find information on how we improve services for our members, Advance Directives/Living Wills, CHP's case management program, CHP's disease management program, preventive health guidelines, and more.

Compliance

Under the About Us section, you can learn about your rights and privacy. Included are the Member Rights & Responsibilities, how we use and disclose your personal health information, and how we use that information through our secure processes.

Programs/Procedures & Medication Center

Under the Providers section, you can review CHP's health care decision-making processes, our affirmative statement about incentives, an explanation of appeal rights, how we evaluate new technology, how to reach us with specific questions about coverage issues, and information about your medications.

CHPConnect

Through CHPConnect, our secure online web portal, you can view your member handbook and summary of benefits. These documents outline how to receive services for primary/specialty care, how to receive care in an emergency, how to submit a claim or a complaint, how to appeal a decision made by us, copayments and other costs, benefits that are excluded from the plan, and information on restrictions outside of the CHP provider network.

Frequently Asked Questions (FAQs)

In this section, you can learn how to obtain language assistance from CHP, as well as how to obtain care after normal office hours, when outside the service area, and in case of emergencies.

For printed copies of these documents or for further assistance, please contact Capital Health Plan Member Services at one of of the telephone numbers listed on page 3.

> CAPITAL HEALTH PLAN URGENT CARE

CHP Urgent Care

An alternative if your doctor is unavailable or for after-hours care.

Medical conditions typically treated at Urgent Care include:

- Upper respiratory infections such as colds, ear infections, bronchitis, and sore throats.
- Minor but acute cases that include fever, nausea, vomiting, or urinary tract infections.
- Minor trauma including ankle sprains and cuts.

Urgent Care is staffed by five dedicated physicians, nurse practitioners, and nurses.



Help us welcome Michelle Kostic, ARNP, at CHP Urgent Care!

850.383.3382

2140 Centerville Place 11:00 a.m. - 10:00 p.m., Monday - Friday 9:00 a.m. - 8:00 p.m., weekends Holiday hours may vary.

By appointment only.



Capital Health Plan in the **Community**

As part of our ongoing commitment to community health, Capital Health Plan promotes healthy activities in our service area and encourages residents to take strides toward healthier lifestyles.

Join Capital Health Plan in supporting upcoming events in our community:

November 3, 2018

Redfish Run Downtown Apalachicola Event begins at 7:00 a.m.

November 4, 2018 Alzheimer's Project Forget Me Not Walk Cascades Park Event begins at 1:00 p.m.

December 1, 2018

Jingle Bell Run Downtown Tallahassee Event begins at 6:00 p.m.

For more information and additional events, please visit <u>capitalhealth.com/</u>



Plan Changes

Our formularies (list of covered prescription drugs) are changing January 1, 2019.

Capital Health Plan has a nationwide pharmacy network available to our members (who receive their pharmacy benefits through Capital Health Plan) with over 50,000 pharmacies. The 2019 formularies are available online. Visit capitalhealth.com/formulary to see if the 2019 changes affect your medications.

When it's time for your 2019 open enrollment, be sure to read your policy information thoroughly and work with your group administrator to understand any changes in your coverage.

Your CHP Dollar

Administrative costs represent less than 4% of our total revenues, one of the lowest levels in the nation. Capital Health Plan's overhead has been below 5% of revenues for over 25 years.



Medicare National Coverage Determination (NCD)

From time to time, the federal agency that runs Medicare announces new or revised information about coverage under the Medicare program. Capital Health Plan is required to notify its Medicare members of this information on our website and in our member newsletter.

To review new or revised coverage rules, access Original Medicare's coverage policies at www.cms.gov/medicare-cov-<u>erage-database/reports/national-coverage-whats-new-report.</u> aspx or contact Capital Health Plan Member Services to request additional information.

Federal Non-Discrimination Notice

Capital Health Plan 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 1-877-247-6512 (TTY: 1-877-870-8943).

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-877-247-6512 (TTY: 1-877-870-8943).

To view the full notice, please visit <u>capitalhealth.com</u> and select the link in the footer of the homepage.



PRSRT STD US POSTAGE PAID TALLAHASSEE FL PERMIT NO 420

DO NOT FORWARD/RETURN

COORDINATION OF BENEFITS

12

Sometimes two insurance plans and/or Health Maintence Organizations (HMOs) like Capital Health Plan (CHP) work together to pay claims for the same person. That process is called coordination of benefits. Insurance companies and HMOs coordinate benefits to avoid duplicate payments by making sure the two plans don't pay more than the total amount of the claim. This helps reduce the cost of insurance premiums.

Below are some examples of situations that might fall under coordination of benefits:

- You are in an automobile accident and your auto insurance covers a certain amount of personal injury protection.
- You are injured on the job, which is covered under worker's compensation.
- Your child is covered by health insurance from two parents.
- You're in a store and slip on a wet floor. You hurt your arm and need to go to a doctor. Because the accident wasn't your fault, your health insurance company will contact the store's insurance company to get them to help pay for your care (a process called subrogation).
- You have CHP but also have a non-CHP Medicare plan that you pay premiums for.

If your care is related to a situation like one of the above, you will be asked for a copy of your other insurance card so that the carrier that is legally responsible for your services may be billed.

What should I do if CHP contacts me about coordination of benefits?

When CHP sends you a form that asks if you have more than one health insurance plan, you should respond, even if the answer is no. You don't have to wait for us to contact you. You can let us know anytime you or anyone on your plan adds or drops other health insurance by contacting Capital Health Plan Member Services.

