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Health care is all about you. That's why we are always working on new ways to keep you and your family healthy and fit by providing the best care for the best value. Thank you for giving us the opportunity to help you *take on life and live well!*



To receive this newsletter and other general communications

from MVP by email instead of postal mail, *Log In or Register* for an MVP online account at www.mvphealthcare.com and select *Communication Preferences* to opt in. You can update your preferences at any time via your online account. MVP will continue to send documents about your health plan contract and benefits by mail.

Comments: Send an email to livingwell@mvphealthcare.com or write to us at *Living Well*: MVP Health Care, PO Box 2207, Schenectady, NY 12301-2207.

Material presented in this magazine is not intended to replace medical advice, which should be obtained from a qualified physician. In the event that any information in *Living Well* conflicts with provisions of your subscriber, group, or individual MVP Health Care contract, the provisions of your contract take precedence over *Living Well*.



www.mvphealthcare.com



BEST PLACE TO GO FOR MEDICAL HELP

If you, or a member of your family, have an emergency that requires immediate medical care, you should go to the nearest hospital emergency room, or call your local emergency number for medical assistance.

WHAT IS AN EMERGENCY?

An emergency is a sudden and surprising illness or condition with such negative symptoms, including severe pain, that not getting help right away could reasonably be expected to:

- Place your physical or mental health in serious danger;
- Cause serious limits to bodily function; or
- Cause serious dysfunction of any bodily organ or part.

Emergency services or care means covered services needed to evaluate and treat an emergency. If MVP determines that the care you received did not meet this standard, MVP will not pay for the care.



WHAT THE 24/7 NURSE ADVICE LINE CAN DO FOR YOU

Expert advice on non-emergency health conditions is just a phone call away—even on weekends. The 24/7 Nurse Advice Line is not meant to replace a trip to the doctor's office. Instead, it is designed to:

- **Get the information** you need about an illness, medical condition, or injury when your doctor is not available.
- **Help you understand** your treatment options.
- **Provide guidance** in preparing for doctor visits.
- **Answer** your "what to do if" health questions.
- **Help you find information and resources** about prevention and wellness, treatments, chronic conditions, and other health topics and concerns.

To access the 24/7 Nurse Advice Line, call the phone number on the back of your MVP Member ID card, 24 hours a day, 7 days a week.

IS MEDICARE ON YOUR HORIZON? GET A JUMP START WITH MVP'S HELP!

If you're an MVP member nearing age 64, we invite you to remain a member of the MVP family and continue to enjoy the high quality service and customer satisfaction we offer in Medicare Advantage plan coverage.

MVP's experienced Medicare Products Advisor team is ready and available to help well before the time comes to transition to Medicare health coverage.

There's a lot to get up to speed on about Medicare benefits and rules, and what you need to do to avoid penalties and make the most of this federally subsidized program. The good news is you don't have to do it alone! We invite you to tap into these

FREE MVP resources:

- A personal consultation with an MVP Medicare Products Advisor. Pick a time and spot convenient for you and we'll meet you to answer Medicare questions.
- Not sure yet what your questions are? Request a free Medicare Basics booklet or come to a free MVP Medicare workshop.
- Looking to do some online research? Visit **joinMVPMedicare.com** to see plan details, watch a Medicare Basics video presentation, sign up for monthly email tips and reminders, and learn what you can do to get ready for Medicare and avoid penalties!

Make a smooth move to Medicare when you're ready.

Contact us to learn more:

- Call **1-800-324-3899** Monday through Friday, 8am-8pm Eastern Time (TTY **1-800-662-1220**)
- Email **ShopMVPMedicare@mvphealthcare.com**
- Visit **joinMVPMedicare.com**



YOUR MVP ONLINE ACCOUNT OFFERS MORE

Your MVP online account makes it easier than ever to connect with your health plan. *Log In* any time at **www.mvphealthcare.com** to see all of your important health plan information:

- View and print your Member ID card (or request a replacement card)
- Check the status of your claims
- Manage your prescriptions
- And more!



GO PAPERLESS WITH EXPLANATION OF BENEFITS STATEMENTS ONLINE

Sign up to get your Explanation of Benefits (EOB) statements electronically! An EOB is a document to keep you informed of the health care claims that have been submitted by providers on your behalf. It shows any financial responsibility you may have for services provided and if services were not paid for by the plan. If you sign up for electronic EOBs, you will receive an email notification when your EOB is available in your MVP online account. Then, simply log in to your account any time to review it. To sign up, *Log In* or *Register* for an MVP online account at **www.mvphealthcare.com** and select *Claims Status & History*.



PRESCRIPTION FORMULARY AVAILABLE ONLINE

Applies only if you have prescription drug coverage through MVP.

The MVP Prescription Drug Formulary contains an approved list of thousands of drugs, both generic and name brand, that are covered by an MVP plan with drug benefits.

It is a comprehensive guide that is developed based on sound clinical evidence and is a reflection of current treatment guidelines and community practice standards.

To access the formulary, visit **www.mvphealthcare.com** and select *Manage Prescriptions* under *Members* and then *Drug Coverage (Formularies)*. If you have trouble locating the formulary, please call the MVP Customer Care Center at the phone number on the back of your MVP Member ID card.

MVP'S QUALITY IMPROVEMENT PROGRAM

MVP is dedicated to providing quality health care and services to our members. Our Quality Improvement (QI) program sets standards for the care and services that are provided to our members by MVP and by participating providers. MVP reports on its progress toward achieving the QI program goals in an annual Quality Improvement Evaluation report. You are welcome to take part in the development, implementation, or evaluations of the quality improvement system, and/or you may comment on the MVP QI process.

If you are interested in taking part, commenting, or receiving a summary of the program description document and the Executive Summary of the Annual Evaluation, call the MVP Quality Improvement Department at **1-800-777-4793, ext. 12247**.



HEALTH CARE FRAUD

Every year, billions of dollars are spent on fraudulent health care claims. When this happens, health care costs and expenses go up. Who pays for this costly crime?

We all do.

At MVP, we are committed to providing top-quality, affordable health care. That's why we're tough on health care fraud. We work closely with our doctors and hospitals, other insurance companies, and law enforcement agencies to identify potential health care fraud, waste, and abuse. But the best way to fight fraud is with your help.

Fraud is any action that a person takes knowing that the action could result in unlawful personal gain. In health care, this often takes place in the form of medical identity theft and billing for services or supplies that were not actually given or delivered. You can protect yourself and be the front line of defense against health care fraud, waste, and abuse!

Be suspicious of medical providers who:

- Offer free medical services or equipment in exchange for your MVP Member ID number.
- Call your home saying they represent MVP, yet still need your MVP Member ID number.
- Use phone or door-to-door sales techniques.
- Use pressure or "scare tactics" to sell expensive equipment or medical services.

Check your medical bills, explanation of benefit statements, and/or service verification letters for the following:

- Were there any services billed that you did not receive?
- Do dates or services billed not match your records?
- Were you billed for the same services twice?
- Are there names of medical providers you do not recognize?

Be on the lookout for:

- Phone calls from someone claiming to be conducting a survey who asks for your MVP Member ID number.
- People approaching you in a public place looking to provide free services, then asking for your MVP Member ID number.
- Phone calls or emails from someone claiming to be from MVP asking for payments over the phone or online.

Please help us fight health care fraud by reporting any activities you suspect. Contact the MVP Special Investigations Unit by completing a referral form at **www.mvphealthcare.com** or by calling **1-877-835-5687**.

WOMEN'S HEALTH AND CANCER RIGHTS

MVP provides benefits for mastectomy-related services, including reconstruction and surgery, to achieve symmetry between the breasts, prostheses, and treatment of complications resulting from a mastectomy, including lymphedema. To obtain a detailed description of the mastectomy-related benefits, please call the MVP Customer Care Center at the phone number on the back of your Member ID card.

HEARING AID DISCOUNT PROGRAM

Effective January 1, 2016, MVP is collaborating with TruHearing™, a national hearing aid discount program providing high-quality hearing aids and excellent member service, to offer a hearing aid discount program on certain health plans. This new program will offer significant savings and lower out-of-pocket costs on hearing aids for MVP members.

This cost savings program will be extended to individual and small group plan members with a hearing aid benefit for children per the Federal Affordable Care Act (ACA), and MVP members whose employer purchases additional hearing aid coverage. MVP will encourage eligible members to take advantage of hearing aid savings through TruHearing™. Please confirm the hearing aid coverage available under your health plan.



WE VALUE YOUR OPINION

Please fill out a brief, anonymous survey at **www.mvplistsens.com**. We will use this information to create a better experience for all of our members. All responses are 100 percent confidential. The survey only takes a few minutes to complete.



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SEEKING CARE IN VERMONT

MVP offers online resources to help members looking for health care in Vermont become better informed about the price and quality of services. *Log In* at www.mvphealthcare.com and select *Treatment Cost & Provider Quality under Health Resources*.

Members can look up pricing information for health care services provided by doctors and hospitals in our Vermont network and review pricing for durable medical equipment (DME) and medical supplies from our Vermont vendors.

These web tools meet the requirements described in Act 191, and the resulting Health Care Price and Quality Transparency Rule, set by the state's Department of Financial Regulation.



MVP is committed to safeguarding your information.

MVP NONPUBLIC PERSONAL FINANCIAL INFORMATION POLICY

MVP wants you to understand what information we may gather and how we may share it. MVP's Nonpublic Personal Financial Information Policy explains our collection, use, retention, and security of nonpublic personal information such as: your social security number, your payment history, your date of birth, and your status as an MVP member.

MVP HIPAA PRIVACY NOTICE

"HIPAA" refers to the Health Insurance Portability and Accountability Act of 1996. The HIPAA Privacy Notice describes how MVP uses, discloses, and safeguards your health information. It also explains your rights with regards to your health information.

You can view or download a copy of our Nonpublic Personal Financial Information Policy and/or HIPAA Privacy Notice by visiting www.mvphealthcare.com and selecting *Privacy & Compliance* at the bottom of the page. You can also call the MVP Customer Care Center at the phone number on the back of your Member ID card (TTY: **1-800-662-1220**) to request a copy of these documents.

OTHER IMPORTANT MVP POLICIES

Additional policies are available for you to view/download under the *Privacy & Compliance* link. This is also where you'll find annual notices—look for *Commercial Plan Annual Notices* and select *Members*. Examples of MVP's Annual Notices include: Rights and Responsibilities of MVP Members, Transition of Care, MVP Emergency Care Policy, Information on Member Complaints, and Appeals and Grievances. You can also call the MVP Customer Care Center to request a paper copy of these notices.