

For Better Health

Fall 2025



“For Better Health” is the member newsletter for McLaren Medicare members, collectively referred to as “members.” It is published twice per year by McLaren Health Plan, Inc. who shall be referred to as “MHP” throughout this newsletter.

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Member Services

833-358-2404 (TTY: 711)

Monday through Friday
8 a.m. to 8 p.m. April 1-Sept.30

Seven days a week
8 a.m. to 8 p.m. Oct. 1-March 31, except for
Thanksgiving Day and Christmas Day

We want to answer your questions and help you get the care you deserve. Please call Member Services if you have questions about the content of this newsletter, need a printed copy of anything on our website or need verbal help with the provider directory. We have free interpretation and translation services available. Call 711 to access the TTY line if you are deaf, hard of hearing or have speech problems. Michigan Relay will assist you. This service is available 24 hours a day.

Pharmacy Help Desk

844-336-2678

24 hours a day, seven days a week

Call if you have questions about your pharmacy benefits.

Online

McLarenHealthPlan.org/McLarenMedicare

Our website has useful member information, such as our Privacy Notice; provider directories; Rights and Responsibilities statement; healthy reminders; services covered by McLaren Medicare; what to do when you need medication; information about our quality programs and much more. Call Member Services if you want printed copies of anything on our website.

Mail

McLaren Medicare

P.O. Box 710

Flint, MI 48501-9900

E-Mail

Contact us at:
medicarememberservices@mclaren.org



WELCOME!

Danielle Devine Named Market President at McLaren Health Plan

Danielle Devine was named Market President at McLaren Health Plan after the retirement of Nancy Jenkins, president and CEO.

Devine brings more than 13 years of progressive leadership experience to McLaren Health Plan, across both the public and private sectors. She previously held a variety of leadership roles with Meridian Health Plan, serving as the primary liaison to the Michigan Department of Health and Human Services and as Meridian's representative to the Michigan Association of Health Plans.

Following the sale of Meridian, Devine was recruited as a founding partner at Apexhealth, where she led the launch of a Medicare Advantage plan.

Devine served in an advisory role in the Michigan Senate, helping to shape its health care agenda and drive forward bipartisan policy solutions. She also served in a Government Relations role at Corewell Health, where she led the organization's state-specific health system advocacy strategy, aligning public policy initiatives with organizational priorities.

Devine holds a Bachelor of Science in Health Care Administration from Grand Valley State University. A proud Michigan native, Danielle is known for her strategic foresight, operational acumen and ability to lead with clarity and conviction. She is passionate about delivering results, building high-performing teams and leading organizations to achieve meaningful impact.

Welcome, Danielle!





How We Stay in Touch

You may get a welcome phone call from us when you join McLaren Medicare. It's our way of making sure you know how to get the care and services you need. Our Outreach team may send you emails throughout the year reminding you about preventive services you need or sharing health and wellness tips with you. You can opt out of any of these reminders at any time, just let us know when we call or email that you prefer not to receive any more communications from us.

Meet Shamira – Your Medicare Outreach Representative

Hello! My name is Shamira. I have been reaching out to some of you to discuss your Medicare Annual Wellness visit . Please watch for my phone call if you haven't received one already. I'll also be reminding you about the McLaren Medicare Member Reward program and how you can earn rewards for receiving select preventive care services. I look forward to talking with you soon!

Important Health Service Reminders



Summer may be over, but there is still time to get your routine services and start scheduling your appointments for 2026. Here are some reminders of important tests, immunizations and health care services to keep you at your healthiest:

Annual wellness visit – Don't wait. Schedule your annual exam for 2026 now! You should see your doctor every year, even if you are not sick. You get a yearly wellness visit to develop or update your personalized plan to help prevent disease or disability, based on your current health and risk factors. This yearly visit isn't a physical; it's your opportunity to ask your doctor any questions you might have about your health.

Flu shot – Get your flu shot now if you haven't already. Fall is the prime season for the flu. The flu is easily passed from person to person when

someone coughs, talks or sneezes. Older adults with underlying conditions, including heart disease, diabetes and lung disease, are at highest risk for developing life-threatening complications from the flu.

Pneumonia shot – All adults 65 and older need two pneumococcal shots: PCV13 (Pneumovax®13) and PPSV23 (Pneumovax®23). If you were younger than 65 when you had the pneumonia vaccine, you may need another one. Ask your doctor or pharmacist.

Shingles vaccine – Everyone age 50 and over should get the shingles vaccine and it's now free for those who have prescription drug coverage as part of a Medicare Part D plan or Medicare Advantage plan with prescription drug benefits, like McLaren Medicare.

Mammogram – Women up to age 75 should have a breast screening test (mammogram) every one to two years depending on your personal risk factors.

Colon cancer screening – Everyone age 50 to 75 should be screened for colorectal cancer using fecal occult blood testing, sigmoidoscopy or colonoscopy.

Diabetic care checkup – If you have diabetes, it's important to see your doctor annually to get your eyes and kidneys checked. Talk to your doctor about creating or reviewing your diabetes management plan. Your plan will be based on your lifestyle, preferences, health goals and other health conditions you may have. Your doctor may prescribe medications. You may have a diabetes educator help you understand your diabetes and provide support as you make lifestyle changes to manage your diabetes.



Stay Steady: Understanding and Preventing Fall Risks After 65

As we age, our bodies go through many changes. While many of these changes are a natural part of life, one that deserves serious attention is the increased risk of falling. Falls are the leading cause of injury among older adults, but the good news is that most falls can be prevented with the right knowledge and action.

Why Falls Happen More Often With Age

A fall may seem like a minor event, but it can lead to serious consequences. As we age, a few key factors make us more vulnerable to losing our balance:

- **Changes in balance and strength.** Muscle mass and coordination can decline over time, affecting stability.
- **Vision problems.** Reduced vision or poor lighting can make it harder to spot tripping hazards.
- **Medications.** Some prescriptions can cause dizziness, drowsiness or low blood pressure.
- **Chronic conditions.** Health issues like arthritis, diabetes or Parkinson's disease can affect movement and awareness.
- **Home hazards.** Cluttered walkways, loose rugs or slippery bathroom floors are common culprits.

The Real Impact of a Fall

Even a minor fall can lead to broken bones, head injuries or a loss of independence. For some, it may result in a fear of falling again, which can limit activity and weaken muscles further – increasing the risk of another fall.

But this doesn't mean you have to live in fear. Awareness and simple changes can greatly reduce your risk.

7 Simple Ways to Stay Safe and Steady

1. Stay active

Regular physical activity helps maintain strength, balance and flexibility. Consider walking, swimming or gentle exercise like tai chi or chair yoga.

2. Get your vision and hearing checked

Update your glasses prescription regularly and make sure your hearing aids (if used) are working well. Good vision and hearing help you stay alert to your surroundings.

3. Review your medications

Ask your doctor or pharmacist to review your medications once a year to check for side effects that could increase fall risk.

4. Make your home fall-proof

- Keep floors clear of clutter.
- Install grab bars in the bathroom.
- Use non-slip mats in tubs and showers.
- Ensure good lighting in all areas, especially stairways and hallways.

5. Wear proper footwear

Choose shoes with non-slip soles, good support and a proper fit. Avoid walking in socks or slippers that might slide.

6. Use assistive devices when needed

If you use a cane or walker, make sure it's the right height and in good condition. Don't hesitate to use tools that help you stay independent and safe.

7. Stay connected

Isolation can lead to less physical activity and slower response in an emergency. Stay in touch regularly with friends, family or neighbors.

Know When to Ask for Help

There's no shame in asking for help with tasks that may put you at risk. Whether it's carrying groceries, reaching a high shelf or walking on icy sidewalks, it's okay to lean on others.

If you've had a fall before or feel unsteady, talk to your doctor. They can recommend a fall prevention program or physical therapy to improve your balance and confidence.

A Final Word

Getting older doesn't mean you have to lose your independence. By understanding fall risks and taking proactive steps, you can keep moving safely and confidently. It's never too late to take control of your health and well-being – one steady step at a time.

Healthy Smiles At Every Age

Taking care of your teeth and gums is important at every stage of life – and it becomes even more essential as we get older. Good dental hygiene helps you eat comfortably, speak clearly and enjoy life without pain or embarrassment. It's also closely connected to your overall health.

Why Dental Care Matters More With Age

As we age, we may face dental challenges like:

- **Dry mouth**, often caused by medications
- **Gum disease**, which can lead to tooth loss if untreated
- **Tooth decay** around old fillings or at the root
- **Oral infections** that can affect general health

Poor oral health has also been linked to heart disease, diabetes and respiratory infections. That's why keeping your mouth healthy is more than just a cosmetic concern – it's a key part of your well-being.

Simple Daily Habits for a Healthy Mouth

1. Brush twice a day

Use a soft-bristled toothbrush and fluoride toothpaste. Electric toothbrushes can be helpful if you have arthritis or limited hand mobility.

2. Floss daily

Flossing helps clean between teeth where your brush can't reach. If regular floss is difficult to use, try floss picks or water flossers.

3. Clean dentures daily

If you wear dentures, remove and clean them every day. Don't sleep in them – your mouth needs a rest, too.

4. Drink water

Water helps rinse food and bacteria from your mouth and keeps tissues moist. If you have dry mouth, ask your dentist about products that may help.

5. Visit your dentist regularly

Even if you have no natural teeth, regular checkups are important. Dentists can spot early signs of problems, including oral cancer.

A Healthy Mouth = A Healthier You

Good dental hygiene helps you stay comfortable, confident and healthy – and it's never too late to start. Whether you have your natural teeth, wear dentures or something in between, taking care of your mouth each day is one of the best things you can do for yourself.



Emergency vs. Urgent Care: Where to Go

It can be hard to know what to do when you are hurt or sick and your doctor's office is closed. Here are some helpful tips:

I Should Go To Urgent Care If:	I Should Go To Emergency If:
<ul style="list-style-type: none"> I think I have the flu I have an earache I have a fever without any seizures or shaking I have a sore throat I have a skin rash I have a sunburn or minor burn I have a cold I have a sprain or strain 	<ul style="list-style-type: none"> I can't breathe I have chest pain I fainted I am suddenly dizzy, weak or have severe pain I am bleeding and can't stop I feel like I might hurt myself I feel like I might hurt someone else I swallowed poison
This is a short list of examples of when you should NOT go to the emergency room (ER). Most of the time you should contact your doctor with these complaints before you seek treatment.	This is a short list of examples of when you need to call 911 or go to the nearest emergency room (ER).
A dental emergency is a service needed to prevent tooth death, the imminent loss of teeth, and the treatment of injuries/pain/infection. If you are having a dental emergency call your dentist's office.	
This is not meant to take the place of your doctor's medical advice. Follow what your doctor tells you.	

Were you recently discharged from the hospital or a skilled nursing facility?

Your meal benefit covers 28 meals (two meals per day for 14 days) delivered directly to your home after each discharge from an inpatient acute or skilled nursing facility stay. (An annual limit of five discharges for a total of 140 meals per year applies.) You must use GA Foods. Please contact your nurse care manager if you would like to receive meals after discharge or call Member Services at 833-358-2404 (TTY:711)

Self-Care & Living with Diabetes

Diabetes is a serious disease that affects many older adults and occurs when a person's blood glucose, also called blood sugar, is too high. Glucose is the body's main source of energy. Our bodies can make glucose, and glucose also comes from the food we eat. To use glucose, our body needs insulin, a hormone that helps glucose get into the cells. If you have diabetes, your body may not make enough insulin, use insulin the right way, or both. This can cause too much glucose to stay in the blood, which can lead to health problems over time.

Living with diabetes involves taking care of yourself each day. Your daily self-care plan to control your blood glucose may include:

Keeping track of your blood glucose levels. Your health care provider will show you how often you should check your blood glucose and how often to get an A1C test to monitor your blood glucose control over time.

Making healthy food choices. Since the food you eat affects your blood glucose levels, it is important to learn what's best for you to eat, how much, and when.

Being active. Walking and other forms of daily exercise can improve glucose levels in older people with diabetes. Set a goal to be active most days of the week. Your McLaren nurse care manager can help outline a fitness plan that can fit into your schedule. You can also visit McLarenHealthPlan.org and click on Health and Wellness to check for classes, resources and events available in your area.

Taking your medicines. You should take your medications as prescribed, even when you feel good. Tell your doctor if you have any side effects or cannot afford your medications.

Diabetes can affect many parts of your body. If diabetes is untreated or poorly managed, it can cause serious health problems over time, such as damage to the eyes, kidneys, nerves, feet, and heart. Here are more strategies to stay as healthy as possible with diabetes (these tests are all covered by McLaren Medicare):

Manage your blood pressure. Get your blood pressure checked often. High blood pressure can increase your risk of heart disease and damage your eyes and kidneys.

Manage your cholesterol. At least once a year, get a blood test to check your cholesterol and triglyceride levels. High levels may increase your risk of heart problems.

Stop smoking. Smoking raises your risk for many health problems, including heart attack and stroke. If you smoke, take steps to quit. McLaren Medicare has a **free** tobacco cessation program for members, call 800-784-8669 for more information.

Have a yearly dilated eye exam. Finding and treating eye problems early can help keep your eyes healthy. Have a retinal eye exam annually to help detect any problems early. This is a covered benefit for members with diabetes.

Check your kidneys yearly. Because diabetes can affect your kidneys, getting recommended urine and blood tests will show if your kidneys are healthy.

If you have diabetes, you are eligible to participate in a voluntary free program and receive personal contacts from your McLaren Medicare nurse care manager, educational materials and newsletters, and assistance from health care professionals to help you manage your diabetes. Please call Member Services at 833-358-2404 (TTY:711) to join the diabetes outreach program.



Understanding High Blood Pressure (Hypertension)

According to the Centers for Disease Control and Prevention (CDC), blood pressure is the force of blood pushing against the walls of your arteries. Your arteries carry blood from your heart to other parts of your body. Blood pressure is read in millimeters of mercury and is read as 130 over 80. Hypertension or high blood pressure is a systolic blood pressure (top number) greater than 130 or a diastolic blood pressure greater than 80 (bottom number).

About half of adults have high blood pressure, and about half of those adults have their blood pressure under control. High blood pressure increases your risk of heart disease and stroke. The only way to know if you have high blood pressure is to have your blood pressure measured.

What can you do to control your blood pressure?

The CDC recommends having your blood pressure checked regularly. Many people need to take medication in addition to making lifestyle changes to help control their blood pressure. Talk to your doctor about your medications, make sure you know what medication to take, how much, and how often to take them. Lifestyle changes may include getting enough regular physical activity, quitting smoking, eating healthy foods, and keeping a healthy weight. Make sure to check with your doctor before starting an exercise routine.

5 Tips to Keep Your Bladder Healthy

While people rarely talk about bladder health, everyone is affected by it, especially as we age. The once very elastic bladder tissue may change and toughen, becoming less stretchy or flexible with age, causing it to lose the ability to hold as much urine as it once did. This typically results in using the bathroom more often.

While we can't control getting older and everything that affects your bladder, there are steps that you can take to keep your bladder as healthy as possible.

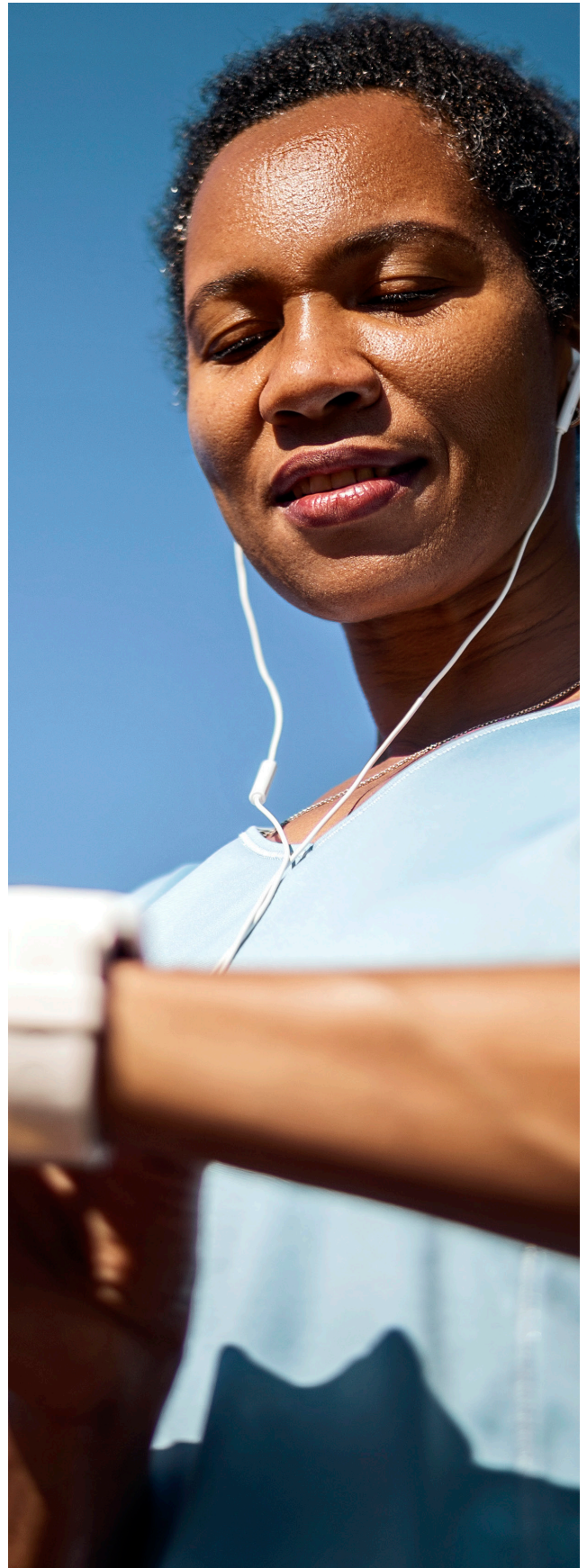
Getting regular physical exercise and making healthy food choices can also help prevent bladder problems as well as constipation. It can also help you to maintain a healthy weight. Being overweight can put people at higher risk for urine leakage.

When to seek help: Bladder problems can be disruptive to day-to-day life. Experiencing bladder problems may lead to avoiding social settings or difficulty getting tasks done at home or at work. Common bladder problems include urinary tract infections (UTI), urinary incontinence, and urinary retention. Talk to your health care provider if you experience any of the following:

- Inability to hold urine or leaking urine
- Needing to urinate more often or urgently
- Cloudy urine
- Blood in the urine
- Pain or burning before, during or after urinating
- Trouble starting or having a weak stream while urinating
- Trouble emptying the bladder

If you experience any of these symptoms, talk to your health care provider.

Reference: [15 Tips To Keep Your Bladder Healthy | National Institute on Aging](#)



10 Tips to Manage Stress

Stress, like it or not, is a part of being human and a natural part of life. There are all kinds of stressors and many reactions to them. Stress can either be positive or negative, depending on the situation. It can work to help motivate you to get things done, or at times, can make you feel down or anxious. That is normal, too. However, too much stress is not good for your health.

Learning how to manage our responses to stress is key to living a healthy life. Learning how to manage your stress can take practice. Here are some ways to make it easier:

- 1. Exercise.** Exercising regularly is one of the best ways to relax your body and your mind and improve your mood. Focus on setting fitness or movement goals that you can meet and remember that any exercise is better than none at all.
- 2. Relax your muscles.** Muscles tense up when you're stressed. Gentle stretching, enjoying a massage, taking a hot shower or bath and getting a good night's sleep all help ease muscle tension.
- 3. Deep breathing.** Stopping and taking a moment for some deep breaths can take the pressure off you right away.
- 4. Eat well.** While it's not surprising that eating a regular well-balanced diet can help you feel better in general, it may also help control your moods. A diet full of vegetables, fruit, whole grains and lean protein can improve your mood and decrease your stress.
- 5. Slow down.** Take a review of your life and find ways that you can do just that. For example, leave early for appointments so you don't feel rushed and the stress from being late.
- 6. Take a break.** Our minds need some downtime to decompress from stress. Try listening to your favorite music, spending time in nature, or prayer and meditation.
- 7. Make time for hobbies.** Having time set aside for things you enjoy is important to our mental health. Try to do something daily that makes you feel good, even 15-20 minutes can recharge your mind and attitude. Examples can be reading, knitting, playing golf, doing puzzles, watching a movie, or playing board games.
- 8. Talk about your problems.** If something is bothering you, talking about them can help lower stress.
- 9. Go easy on yourself.** Accept that you can't do things perfectly, no matter how hard you try. We can't control everything in life. And don't forget to keep up your sense of humor. Laughter, especially a good belly laugh, goes a long way to helping you feel relaxed.
- 10. Eliminate your triggers.** Try to understand what the biggest cause of stressors in your life are and eliminate or reduce them if possible.

Talk to your doctor if you feel down and anxious for more than several weeks, or if it starts to interfere with your home or other aspects of your life. Therapy, medication and other strategies can help.

We want to help you improve your overall quality of life, which can be greatly impacted by mental health conditions. McLaren Medicare offers the MyStrength application for smart devices. The MyStrength app provides access to a program with tools and dedicated support for stress, depression, better sleep, and mindfulness. There is no cost to download or use the app. For more information or to get your access code to enroll, call Member Services at 833-358-2404. (TTY: 711). Visit <https://mystrength.com> to download the app.

Health Literacy 101: What It Is and Why It's Important

According to the CDC, health literacy is how well individuals can find, understand, and use information and services to make informed health decisions for themselves and others.

Examples of health literacy include:

- Understanding prescription drug instructions
- Understanding doctor's directions and consent forms
- The ability to navigate the complex health care system

What is Digital Health Literacy?

Digital health literacy (sometimes called eHealth literacy) is defined by the World Health Organization as the ability to seek, find, understand, and assess health information from electronic sources and apply that knowledge to addressing or solving a health problem.

Examples of digital health literacy include:

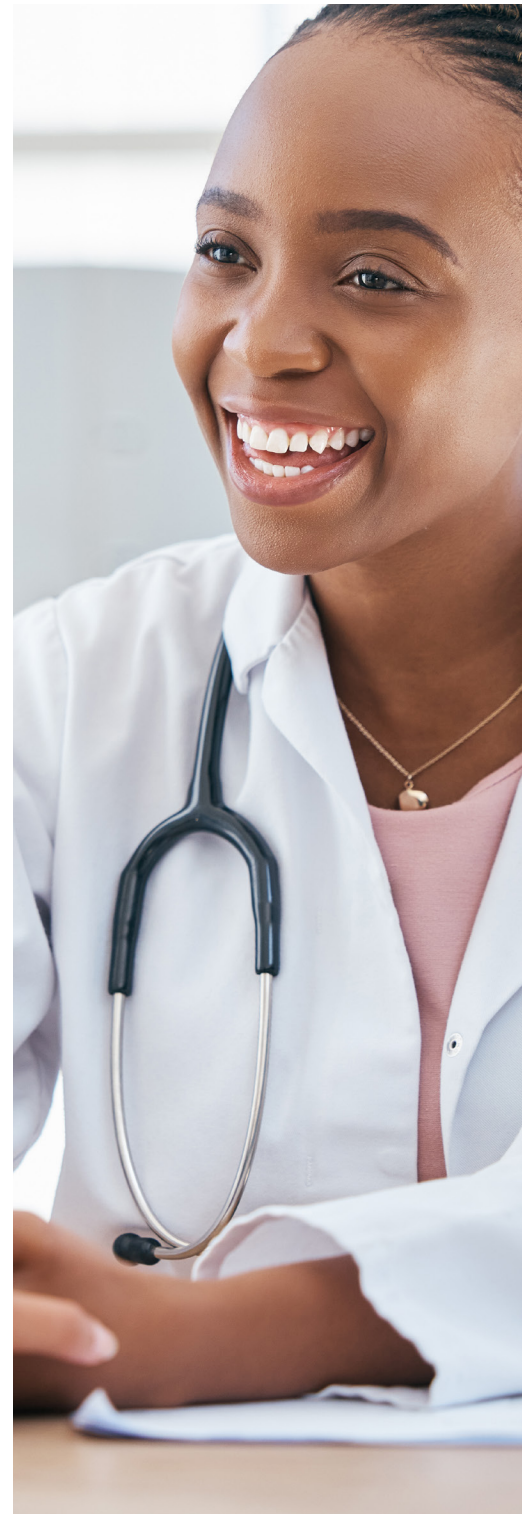
- Accessing your electronic health record
- Communicating electronically with your health care team
- The ability to identify reliable health information online
- Using health and wellness apps

Why are Health Literacy and Digital Health Literacy Important?

NIH data shows that 9 out of 10 adults struggle with health literacy. Even people with high literacy skills may have low health literacy skills in certain situations. For example, someone who is stressed and sick when they are accessing health information may have trouble remembering, understanding, and using that information.

People with low health literacy skills are more likely to:

- Have poor health outcomes, including hospital stays and emergency room visits
- Make medication errors
- Have trouble managing chronic diseases
- Skip preventive services, like flu shots
- People with higher health literacy skills are more likely to make informed health decisions. That means they're more likely to be healthy — and even to live longer.

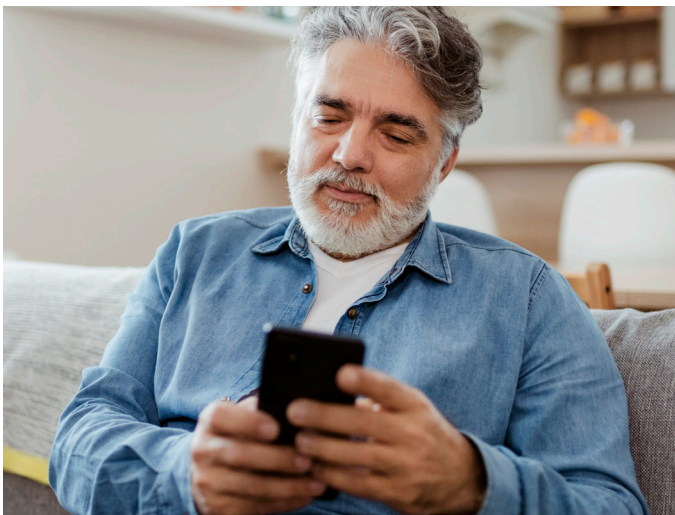


Health Literacy 101: What It Is and Why It's Important

How Can You Improve Your Health Literacy?

Seven ways you can improve your health literacy include:

1. Asking for clarification if something is not clear when you are at your doctor's office
2. Repeating any instructions back to your doctor to confirm your understanding and to ensure that information does not get missed
3. Asking for health education materials and written instructions before leaving the doctor's office
4. Bringing a friend or a family member to appointments to help you
5. Scheduling a follow up appointment and following all post care instructions
6. Bringing a notebook to your appointments. Keep a list of questions and answers from your doctor
7. Understanding your health benefits and knowing how to connect with your doctors, as well as your health plan



Digital Health Care: What You Need to Know

Digital health care includes:

Virtual care appointments – This is where you meet with a health care provider virtually from your phone or computer. These are often available to you as part of your insurance benefits.

Electronic patient portal – This is an electronic medical record file that contains important information about your health care. It is also where you'll find messages from your doctor, pharmacist, or insurance company. You can access your patient portal(s) on the internet through a secure, password protected login.

Education texts, calls and emails – Your doctor or insurance company might send you notifications about your health or services you may be due for using these methods. Usually, they will only send you information this way after you have given your consent.

Other examples of digital health care include remote monitoring devices, such as a Personal Emergency Response System (PERS), or apps used for storing and tracking health-related information – such as tracking prenatal progress, blood sugar recordings, or nutrition and calorie tracking.

Want to learn more about health literacy and digital health care? Ask your doctor or health plan to share information about their patient portal and virtual care options. You may also want to look for free training opportunities in your area.

Helpful Programs and Services from McLaren Medicare



Helping you stay healthy is something McLaren Medicare takes seriously. As the old saying goes, “There’s nothing better than your good health.” We want to make sure you have the help you need and the information necessary to make healthy lifestyle changes, if needed.

McLaren Medicare offers enhanced disease management programs, a fitness allowance and nutritional/dietary education, along with the following:

Smoking and Tobacco Use

Cessation – If you use tobacco, but do not have signs or symptoms of tobacco-related disease: McLaren Medicare covers two counseling quit attempts within a 12-month period as a preventive service with no cost to you. Each counseling attempt includes up to four face-to-face visits. If you use tobacco and have been diagnosed with a tobacco-related disease or are taking medicine that may be affected by tobacco: McLaren Medicare covers cessation counseling services. We cover two counseling quit attempts within a 12-month period; however, you will pay the applicable cost sharing.

Each counseling attempt includes up to four face-to-face visits.

Medicare Diabetes Prevention Program (MDPP)

— MDPP services are covered for eligible Medicare beneficiaries under all Medicare health plans. MDPP is a structured health behavior change intervention that provides practical training in long-term dietary change, increased physical activity and problem-solving strategies for overcoming challenges to sustaining weight loss and a healthy lifestyle.

Wellness Classes and Events*

– From Petoskey to Mount Clemens, Caro to Lansing and many places in between, McLaren Medicare offers health and wellness classes to help you de-stress, strength train or find support when you need it. You’ll find circuit training, cancer survivors support groups, healthy meal planning, and much more. Go to www.McLarenHealthPlan.org, click on Wellness Classes and check out the list of hundreds of classes and events available.

*Most classes and events are free; some have a nominal fee to cover costs.

Don't Forget About Your McLaren Medicare Benefits Mastercard® Prepaid Card

Did you know – as a McLaren Medicare member – you have a quarterly allowance to help you pay for your everyday expenses, such as groceries* and over-the-counter items. You also get an annual fitness membership allowance.

McLaren Medicare has partnered with NationsBenefits® to give you a Benefits Mastercard® Prepaid Card to pay for eligible items and approved services. Purchases can be made online through NationsBenefits or at any participating retailer. You can see what's eligible for purchase at McLarenMedicare.NationsBenefits.com.

Once you receive your card in the mail, you can use it just like a debit card at some of your favorite retailers such as:

- Walmart
- CVS
- Walgreens
- Kroger and more

You'll enjoy premium service and dedicated support from our Member Services team, plus **two-day delivery** on all items ordered through NationsBenefits!



You will also have access to your own, personalized **Benefits Pro Portal**. It's user friendly and makes it easy to get the most out of your flex card. Through the portal, you can see your benefit information and so much more:

- Access online ordering
- Activate and manage your card
- Check products and services eligibility
- View available balance and transaction history
- Update personal account information
- Search for participating retail locations

Visit McLarenMedicare.NationsBenefits.com or call us at 833-358-2404 (TTY: 711) to learn more.

* The benefits mentioned are a part of a special supplemental program for the chronically ill. Eligibility for this benefit cannot be guaranteed based solely on your condition. All applicable eligibility requirements must be met before the benefit is provided. Qualifying conditions may include but are not limited to the following: heart failure, diabetes, cancer, chronic lung disorders like COPD, and stroke. Contact us to confirm your eligibility for these benefits.

Help Prevent Fraud, Waste And Abuse

McLaren Medicare works hard to prevent fraud, waste and abuse. We follow state and federal laws about fraud, waste and abuse. Examples of fraud, waste and abuse by a member include:

- Changing a prescription form
- Changing medical records
- Changing referral forms
- Letting someone else use his or her MHP ID card to get health care benefits
- Resale of prescriptions

Examples of fraud, waste and abuse by a doctor include:

- Falsifying his or her credentials
- Billing for care not given
- Billing more than once for the same service
- Performing services that are not needed
- Not ordering services that are medically necessary
- Prescribing medicine that is not needed

Call our Fraud and Abuse line at 866-866-2135 if you think a doctor, other health care provider or member might be committing fraud, waste or abuse. You can email MHP's Compliance department at MHPcompliance@McLaren.org.

You also can write to MHP at:

McLaren Medicare

Attn: Compliance

P.O. Box 1511

Flint, MI 48501-1511

Contact the Department of Health and Human Services, Office of Inspector General if you think a member, doctor or other health care provider has committed fraud, waste or abuse. Here's how:

- Call them at 1-800-447-8477 OR
- File a complaint online at <https://oig.hhs.gov/fraud/report-fraud/>.

Help Protect Yourself From Fraud

You might be the target of a fraud scheme if you receive medical supplies that you or your doctor did not order.

Take action to protect your benefits:

- Refuse medical supplies you did not order
- Return unordered medical supplies that are shipped to your home
- Report companies that send you these items

Identity theft can lead to higher health care costs and personal financial loss. Don't let anybody steal your identity.

Current fraud schemes to be on the lookout for include:

- People using your health plan number for reimbursement of services you never received
- People calling you to ask for your health plan numbers
- People trying to bribe you to use a doctor you don't know to get services you may not need

You are one of the first lines of defense against fraud. Do your part and report services or items that you have been billed for but did not receive.

- Review your plan explanations of benefits (EOBs) and bills from physicians.
- Make sure you received the services or items billed.
- Check the number of services billed.
- Ensure the same service has not been billed more than once.

Do your part!

- Never give your Social Security number, health plan numbers or banking information to someone you do not know.
- Carefully review your MHP explanations of benefits (EOBs) to ensure the information is correct.
- Know that free services DO NOT require you to give your MHP Medicare ID number to anyone.

Share this information with your friends. Please call Member Services at 833-358-2404 (TTY: 711) to discuss benefit, coverage or claims payment concerns.

Make Your Wishes Known: Advance Directives

McLaren Medicare supports your right to file an advance directive according to Michigan law. This document is a written statement of your wishes for medical care. It explains, in advance, what treatments you want or don't want if you have a serious medical condition that prevents you from telling your provider how you want to be treated. Your health care representative also may make medical decisions on your behalf to carry out your wishes if you become incapacitated. Our plan cannot refuse care or otherwise discriminate against you based on your decision to have or not have an advance directive.

The State of Michigan only recognizes an advance directive called a durable power of attorney for health care. To create one, you will need to choose a patient advocate. This person carries out your wishes and makes decisions for you when you cannot. It is important to choose a person you know and trust to be your advocate. Make sure you talk with the person to let them know what you want.

Talk to your family and primary care physician about your choices. File a copy of your advance directive with your other important papers. Give a copy to the person you designate as your patient advocate. Ask to have a copy placed in your medical record.

Where to get Durable Power of Attorney for Health Care forms:

State Bar of Michigan – A Guide to Medical and Legal Decisions: Planning and Your Peace of Mind

<https://www.legislature.mi.gov/Publications/PeaceofMind.pdf>

Caring Info: Free templates for Michigan

<https://www.caringinfo.org/planning/advance-directives/by-state/michigan/>

Michigan Power of Attorney Forms (free & downloadable)

<https://powerofattorney.com/michigan/>

For complaints about how your provider follows your wishes, write or call:

Bureau of Health Professions (BHP), Complaint & Allegation Division

P.O. Box 30670, Lansing, MI 48909-8170
517-241-2389 or bhpinfo@michigan.gov

The BHP Complaint & Allegation website is www.michigan.gov/healthlicense (Click “file a complaint”)

For complaints about how your health plan follows your wishes, write or call:

Michigan Department of Insurance and Financial Services
Toll free at 877-999-6442 or michigan.gov/difs

Your Private Data and How We Protect It

McLaren Medicare has policies that cover who can see and use private data about you. This includes your race or ethnicity and what language you speak.

1. This is how we protect your data:

- We keep your paper documents in locked file cabinets.
- We keep electronic data on physically secure media.
- We keep electronic data in files with passwords.
- Only our staff who need to know this information will have it.

2. This is how we use your data:

- To help with health care disparities.
- To create programs to improve your health.
- To create outreach materials.
- To tell your provider about your language, cultural, or other needs that have to do with your care.
- To tell your provider to help improve health outcomes.

3. We will not use your data:

- For underwriting, setting rates or benefit decisions.
- To give to those who shouldn't have it.





MEDICARE

McLaren Medicare
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