For Better Health

Spring 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

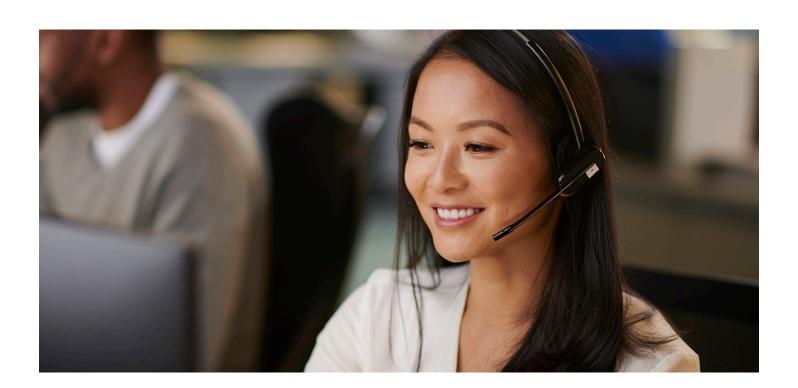
Our website contains useful member information, such as our Privacy Notice; provider directories; Rights and Responsibilities statement; healthy reminders; services covered by McLaren Medicare; what to do when you need a medication; information about our quality programs; our Clinical Practice Guidelines, clinical criteria guidelines, advanced directive information, 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



MHP Becomes the Presenting Sponsor of the Flint Farmers' Market



McLaren Health Plan entered into a partnership with the Flint Farmers' Market to become its presenting sponsor as of Jan. 1.

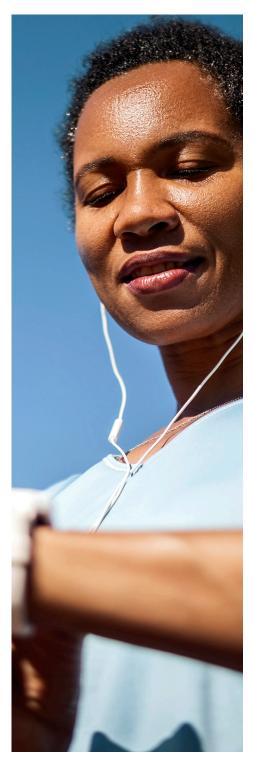
The partnership allows the plan to collaborate with the market to address food insecurity issues in the community and allow programming to serve members of Genesee County and the surrounding area.

"We are thrilled to become the presenting sponsor at the Flint Farmers' Market and connect with the people who visit year around," said Jeff Romback, vice president of Strategic Business Operations at McLaren Health Plan. "We recognize the success the Market has had with providing access to fresh food for those who need it most in our communities. It's important to us as a health plan to collaborate with

organizations where we can help provide needed services and do meaningful work together. We're looking forward to an exciting 2025 at the market!"

The Flint Farmers Market has been owned by Uptown Reinvestment Corporation since 2002. It is open Tuesdays, Thursdays and Saturdays from 9 a.m. to 5 p.m.

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 guit attempts within a 12-month period as a preventive service with no cost to you. Each counseling attempt includes up to four faceto-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.

Get Care. Earn Rewards*

There are many regular tests, immunizations and procedures you should get to maintain good health. And now, as a McLaren Medicare member, you can receive up to \$100 in annual rewards* for completing certain eligible services. It's all part of the McLaren Medicare Member Rewards program!

How Does It Work?

Earning rewards is easy! Complete any eligible health activity before Dec. 31, 2025 to start earning rewards. You can earn up to \$100 in Walgreens or Walmart gift cards - your choice!

Step 1: Complete Eligible Activities

Call and schedule your appointment and complete your eligible activity before Dec. 31. See below for a full list of eligible activities.

Step 2: Self-Report

Self-report after completing eligible activities by calling Member Services or emailing mhpquality@mclaren.org.

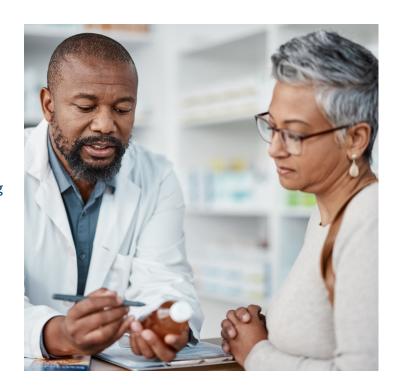
Step 3: Enjoy Your Rewards

Your choice of gift card(s) from Walmart or Walgreens will be mailed to you once we receive a claim from your provider.

2025 Eligible Activities

Mammogram – women up to age 75 should have a breast screening test (mammogram) every one to two years depending on your personal risk factors. If your mammogram is completed by Dec. 31, 2025, contact us to receive a \$20 gift card.

Diabetic Vision & Kidney Screening – 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. You can also receive up to \$30 in gift cards for completing recommended screening services (Diabetic eye exam - \$10 reward,* Diabetic HbA1c Testing - \$10 reward,* Diabetic Kidney Disease monitoring - \$10 reward.*)

Annual wellness visit (AWV) – You should see your doctor every year, even if you are not sick. If you've had Medicare Part B (medical insurance) for longer than 12 months, you get a yearly wellness visit to develop or update your personalized plan to help prevent disease, based on your current health and risk factors. This yearly visit isn't a physical; it's your opportunity to ask any questions you might have. If your annual well visit is completed by Dec. 31, 2025, contact us to receive a \$20 gift card.

Flu shot – September and October are the best months for older adults to get the flu vaccine. 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. If you receive a flu shot by Dec. 31, 2025, contact us to get a \$10 gift card.

Colon cancer screening – people age 50 to 75 should be screened for colorectal cancer using fecal occult blood testing, sigmoidoscopy or colonoscopy. If a qualifying colon cancer screening service is completed by Dec. 31, 2025, contact us to receive a \$20 gift card.

*Rewards are in the form of Walgreens or Walmart gift cards. You may redeem your rewards for each eligible activity separately. You do not have to complete all activities to claim your rewards. **Terms and conditions:** Members can earn rewards by completing some or all program activities if they qualify. Rewards can be earned from Jan. 1 to Dec. 31, 2025. Participation in the rewards program is voluntary and does not affect your McLaren Medicare plan benefits.

We Stay in Touch

How

Frequently Asked Questions

How long does it take to get my reward?

After you complete your eligible services, gift cards will be mailed to the address on file. They will take between two to six weeks to arrive. Choose gift cards from Walmart or Walgreens.

How can I report and confirm the completion of eligible activities?

Email mhpquality@mclaren.org after you complete an eligible activity or contact Member Services. You will need to provide your contact information along with your Member ID, the service completed, the provider or facility name, and the date of service.

Have questions about an outstanding/non-delivered gift card?

Call Member Services at 833-358-2404 (TTY: 711) April 1-Sept. 30: Monday-Friday, 8 a.m. to 8 p.m. Oct. 1-Mar. 31: Seven days a week, 8 a.m. to 8 p.m. (except Thanksgiving and Christmas days)

Taking care of your health has its rewards. Don't wait. Schedule your appointments now. Remember services must be completed by Dec. 31.



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. Your nurse may contact you to complete an assessment, after a hospital visit, or to talk about your health. 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 communication from us.

McLaren Medicare Wants To Help You Maintain Good Health



In addition to an annual physical exam, McLaren Medicare covers a Medicare Annual Wellness Visit at no cost to you. This visit is designed to help you connect with your doctor (primary care physician or PCP) and stay proactive about your health.

During this visit you will discuss and set goals for the next year regarding your overall health.

You and your doctor will:

- Review your medical history and current health conditions
- Discuss preventive screenings and necessary tests
- Discuss immunizations to keep you protected
- Discuss diet, exercise, and smoking cessation, if applicable

You are encouraged to ask your doctor any questions or discuss any concerns you have regarding your health. Come prepared with a list of questions, medications you are currently taking, and any medical records or information related to your health status.

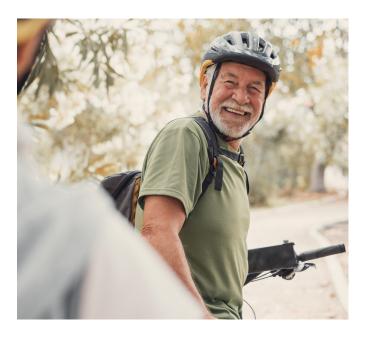
Please keep in mind that any additional services you receive such as lab tests or screening may have additional costs that you will be responsible for depending on the plan you are enrolled in. Call Member Services if you have questions about your plan benefits.

Start the year off on a path to good health. Contact your doctor's office to schedule your Medicare Annual Wellness Visit appointment today!

5 Ways To Refresh Your Mental Health This Spring

As winter gradually melts away, you can start to feel your senses come alive with the promise of spring! – the sound of birds chirping, the smell of the earth and fresh grass beginning to grow, and the warmth of the sun on your cheeks. We rejoice when spring returns not only because of warmer weather and longer days but also because it is a time of renewal, light and new life.

Winter can be hard on your mental and physical well-being. The cold, harsh weather and long periods of darkness may leave you feeling sad, anxious or depressed. Spring is a great time to shake off those winter blues and reset, set new goals, and refocus on your mental health. Here are five ways to get started.



Get Active and Go Outside

Spring is full of opportunities for outdoor exercise and socialization. There are many activities you can enjoy a spring day, such as taking a walk in the park with your pet or a friend, riding a bike, tending to your garden, or taking a local yoga class. These types of activities get you outdoors, help you burn calories, and create ways to share quality time with family and friends. Being active and spending time is nature are great ways to help boost your mood.

Declutter and Deep Clean Your Space

Spring cleaning can be a great way to reduce stress and anxiety. Create a sense of calm by organizing and decluttering your home or workspace. Open your windows for some fresh, clean air, or bring some 'spring' inside with a fresh bouquet. Flowers not only look and smell great, but they can also help bring a sense of relaxation as well as a spark of joy to your home.

Buy Fresh Produce for Healthy Eating

Eating seasonal fruits and vegetables adds color to your meals and can improve your mood. Visit a local farmers' market and see what a wide range of fresh fruits and vegetables are available during the spring season that you can use to make a new or nostalgic dish. Healthy eating is essential for your mental and physical health.

Reset Your Goals

We all make resolutions for the new year but many of us don't stick with them for several reasons. Take some time to reflect on those goals you set. Have you been successful in working towards them? If not, why? Are they still relevant? It may be time to reassess. It may be as simple as tweaking some of your habits or routines. Or maybe you'll find that a new goal will better serve you and your current priorities. Either way, give yourself grace and be proud! Staying focused and motivated will have a positive impact on your mental health.

Health Plan Information Made Easy with McLaren CONNECT

Did you know that McLaren Medicare has a member portal called McLaren CONNECT? The portal helps you stay 'connected' and informed about your health care. You can:

- Review enrollment history
- Access claims history
- Request a PCP change
- View and print ID cards
- View and print EOBs
- Look up Rx claims history
- Check prescription costs, drug interactions, and generic equivalents
- Send Customer Service inquiries via secure email
- Search for network providers
- View plan summaries and more!

McLaren CONNECT has been updated as of April 1. All members will need to create an account. If you previously had an account, please be sure to create a new account on the updated platform. You will need your full name, date of birth, McLaren Medicare Member ID number and email address.

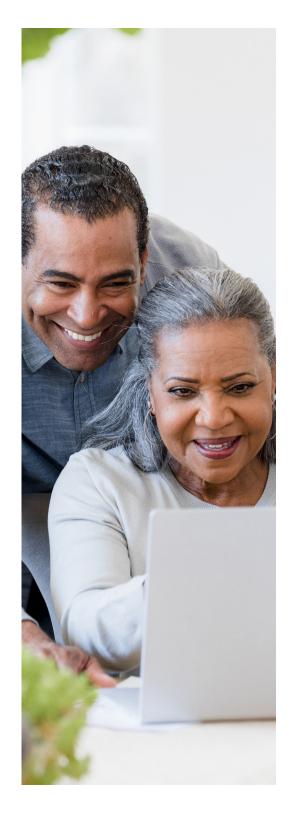
Here's how to create your new account:

- 1. Go to McLarenHealthPlan.org/McLarenCONNECT.
- 2. Click on Member Login, then Create Account and you will be guided through the process.

McLaren CONNECT is available 24/7 for self-service options. There's also an app so you can manage your health care on the go! You can download McLaren CONNECT to your mobile device from the Apple App Store or Google Play.

Security Statement: You must always sign in with your user name and password to access features of the portal and app. Without this information, no one can access your app. It is safe!

Questions? Please call McLaren Medicare Member Services at 833-358-2404 (TTY 711) April 1-Sept. 30, Monday through Friday, 8 a.m. to 8 p.m.; Oct. 1-March 31, seven days a week, 8 a.m. to 8 p.m. (except Thanksgiving and Christmas days).



You May Be Eligible for Special Supplemental Benefits

Do you have a chronic condition? If so, you may be eligible to receive added benefits. Supplemental Benefits for the Chronically III (SSBCI)* are available to McLaren Medicare members with certain chronic condition(s) who meet qualifying criteria.

Qualifying chronic conditions may include:

- Chronic alcohol and drug dependence
- Autoimmune disorders
- Cancer
- Cardiovascular disorders
- Chronic heart failure
- Dementia
- Diabetes
- End-stage liver disease
- Severe hematologic disorders
- HIV/AIDS
- Chronic lung disorders
- Chronic and disabling mental health conditions
- Neurologic disorders
- Stroke

As a member of McLaren Medicare, you should have already received your Benefits Mastercard® Prepaid Card in the mail. Once your SSBCI benefit has been activated, \$50 will automatically be loaded onto your Benefits Mastercard® Prepaid Card each month for purchasing qualifying healthy foods and produce at participating retail locations. You may also use your card to buy online through NationsBenefits with free home delivery.

Please call Member Services to learn more about this benefit and to see if you qualify. You may also refer to your current Evidence of Coverage online at MclarenHealthPlan.org/McLarenMedicare for specific details about SSBCI benefits.

*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.



Hospital Discharge Planning: A Guide

Hospital discharge planning is an important process that helps ensure a smooth transition from the hospital to your home or a care facility. For older adults, it's especially important to make sure that the right care is in place after being discharged. Understanding what to expect and how to prepare can make the process easier and safer.

What is Hospital Discharge Planning?

Discharge planning is the process where doctors, nurses, and social workers work with patients and their families to prepare for leaving the hospital. The goal is to ensure that you have the support you need to recover, avoid readmission, and maintain your health after leaving the hospital.

Why is it Important?

Proper discharge planning is crucial. Being hospitalized can take a toll on your health, limiting your strength and energy levels. You may also have chronic conditions or limited mobility, making recovery challenging. Proper planning helps avoid confusion or gaps in care after discharge, which can lead to unnecessary complications or hospital readmission.

Five Key Steps in Discharge Planning

1. Preparation Before Discharge

Before leaving the hospital, make sure you understand your medical condition, treatment plan, and follow-up appointments. Ask your doctor to explain any medications and their side effects. It's important to have clear instructions about how to manage your health at home.

2. Medication Management

Ensure you understand your prescribed medications. Ask about dosage, frequency, and any possible interactions with other drugs you are taking. If you're unsure how to take a medication, don't hesitate to ask your health care provider or pharmacist for clarification.

3. Home Care and Support Services

Depending on your needs, you may require help at home after discharge. This could include physical therapy, home health aides, or nursing visits. Your health care team should assist in arranging these services if needed. It's a good idea to talk to family members or caregivers about how they can support you at home.



Also, don't forget about meal planning. For \$0, McLaren Medicare covers 28 meals (two meals per day for 14 days) delivered directly to your home after each discharge from an inpatient acute or a skilled nursing facility stay. (Annual limit of five discharges for a total of 140 meals per year.) You must use GA Foods. Contact Member Services to request meals after discharge.

4. Follow-Up Appointments

It's important to schedule and attend follow-up appointments with your doctor. These visits ensure that you are healing properly and allow for early detection of any complications. It's a good idea to write down the date, time, and purpose of each appointment.

5. Safety at Home

Check your home for potential hazards that could increase the risk of falls or accidents. If necessary, install grab bars in the bathroom, improve lighting, and remove clutter. It may also help to arrange for a caregiver or family member to check on you regularly during your recovery if you live alone.

Communication is Key.

Make sure you understand all instructions provided by the hospital staff. If anything is unclear, don't hesitate to ask for further explanation. It's helpful to have a family member or caregiver with you during discharge discussions.

Hospital discharge planning is essential to ensure that you recover safely and comfortably. By preparing ahead, understanding your medications, arranging home care, and scheduling follow-up appointments, you can make the transition from hospital to home as smooth as possible. Remember, good communication with your health care team and loved ones is the key to a successful recovery.

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 disfavor a member based on their 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 representative. 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 representative. 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 representative. 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: Michigan Department of Licensing and Regulatory Affairs

Ottawa Building, 611 W. Ottawa, P.O. Box 30004, Lansing, MI 48909

517-241-0205 or bplhelp@michigan.gov

The BHP Complaint & Allegation website is https://www.michigan.gov/lara/bureau-list/bpl/complaint (Click on "File Complaint Now")

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 www.michigan.gov/difs



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 their McLaren Medicare 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 our Compliance department at MHPcompliance@McLaren.org.

You also can write to us at:

McLaren Medicare Attn: Compliance P.O. Box 1511 Flint, MI 48501-1511



Contact the State of Michigan if you think a member has committed fraud, waste or abuse. Here's how:

- Fill out a fraud referral form at mdhhs. michigan.gov/Fraud/ OR
- Call the MDHHS office in the county where you think the fraud, waste or abuse took place OR
- Call the MDHHS office in the county where the member lives

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

- Call them at 855-MI-FRAUD (855-643-7283)
 OR
- Write to them at Office of Inspector General, P.O. Box 30062, Lansing, MI 48909

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 out your Social Security number, health plan numbers or banking information to someone you do not know
- Carefully review your Explanation of Benefits (EOBs) to ensure the information is correct
- Know that free services DO NOT require you to give your McLaren 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.

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.

This is how we protects your data:

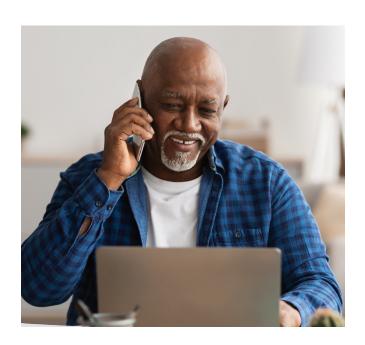
- We keep your paper documents in locked file cabinets.
- We keep electronic data on physically secure media.
- We keep electronic data in files with passwords.
- Only our staff who need to know this information will have it.

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.

We will not use your data:

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





McLaren Medicare PO Box 710 Flint, MI 48501-9900

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