

Living Well

For MVP Medicare Advantage Members

spring 2011



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Calcium and vitamin D supplements

Can you get enough calcium and vitamin D from the foods you eat to protect your bones or should you take supplements?

In a recent *The New York Times* article (*Long and Short of Calcium and Vitamin D*, January 25, 2011), Jane Brody, the newspaper's Personal Health columnist and a well known nutritionist, efficiently sums up the situation and provides a direction to follow.

She looks to the Institute of Medicine (IOM), as well as other bone specialists, for guidance. (The IOM is an independent, nonprofit organization that works outside of government to provide unbiased advice to decision makers and the public.)

Brody starts by pointing out that getting too little or too much calcium and vitamin D can harm your health. Too little can lead to osteoporosis and fractures; too much can lead to serious health problems, such as kidney stones and heart disease. So, what should you do?

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take on life & live well



At MVP Health Care, we strive to have a positive impact on the health and wellness of our members.

In this issue of *Living Well*, you'll find lots of important information about ways we help support, guide, encourage and empower you to take on life and live well.

You'll also find information and tips on how to get the most out of your Medicare Advantage membership.

We think health care should be all about you. That's why we work toward simplifying access to care, making the health care process more human, and building and strengthening our relationship with you.

Thank you for being part of the MVP Health Care community.

A handwritten signature in black ink that reads "David W. Olikier". The signature is fluid and cursive.

David W. Olikier
CEO, MVP Health Care



Contact:

Call the Customer Care Center at:
1-800-209-3945

TTY: 1-800-662-1220

Representatives are available:

Monday through Friday

From 8 am to 8 pm Eastern Time

Saturday

From 8 am to 4 pm Eastern Time

From November 15 - March 1, representatives are available seven days a week from 8 am to 8 pm Eastern Time.

Email us at:

or visit www.mvphealthcare.com
on the Web.

Comments:

Write to us at:

**MVP Health Care
Communications Dept.
220 Alexander Street
Rochester, NY 14607**

You can also email us at:

livingwell@mvphealthcare.com

Material presented in this newsletter 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 Evidence of Coverage (your contract), the provisions of your contract take precedence over *Living Well*.

Balance exercises

Balance exercises, along with certain strength exercises, can help prevent falls by improving your ability to control and maintain your body's position, whether you are moving or still.

Include the following exercise to strengthen your buttocks and lower back and to improve your balance.

As with any exercise, check with your doctor to make sure it is appropriate for you to do.



1. Stand behind a sturdy chair, holding on for balance. Breathe in slowly.
2. Breathe out and slowly lift one leg straight back without bending your knee or pointing your toes. Try not to lean forward. The leg you are standing on should be slightly bent.
3. Hold position for 1 second.
4. Breathe in as you slowly lower your leg.
5. Repeat 10 to 15 times.
6. Repeat 10 to 15 times with other leg.
7. Repeat 10 to 15 more times with each leg.

You can modify this exercise to help your balance. Start by holding on to a sturdy chair with both hands for support. To challenge yourself further, try holding on to the chair with only one hand. As you feel steady, try using just one finger for balance. Then, try balancing without holding on. When you are steady on your feet, try doing the exercises with your eyes closed.

Source: *National Library of Medicine (NLM)*

Come to a SOCK SWAP!



In recognition of National Fall Prevention Awareness Day on Friday, September 23, 2011, *Living Well* Programs from MVP Health Care will sponsor:

Sock Swap week from September 19 - September 23

- Bring a pair of "unsafe" socks to one of the Capital Region *Living Well* programs in which you participate.
- Receive a pair of beautiful non-slip socks.
- Learn simple actions you can take to keep yourself safe from falls every day.

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 participate in the development, implementation, or evaluation of the quality improvement system, and/or you may comment on MVP's Quality Improvement process. If you are interested in participating or commenting, please call our Quality Improvement department.

To receive a summary of the program description document and the Executive Summary of the Annual Evaluation, please call our Quality Improvement department at 1-800-777-4793, ext. 2602 or visit www.mvphealthcare.com on the Web.

Free *Living Well* Programs from MVP Health Care Summer 2011

For information on *Living Well* summer programs, call the Customer Care Center at the numbers shown on page 2.

Classes are free, compliments of MVP Health Care

Due to the popularity of classes, please call the phone numbers provided to register for class.

Chair Moves from MVP Health Care

Stay as mobile and strong as possible! This is a chair-based class that emphasizes strengthening, limbering, and stretching exercises for upper and lower limbs.

Dance Moves from MVP Health Care

Come dance with us! This class promotes the health of older adults by offering dance/exercise inspired moves and emphasizes the importance of stretching, balance, and coordination. Dance Moves now includes strength training.

Zumba® Gold from MVP Health Care

Put on your Latin dancing shoes! Especially designed for the active older adult, this class is a hybrid of traditional Latin rhythms, such as Cha-Cha, Merengue, Salsa, Mambo, and Calypso. The music, easy-to-follow dance moves, and health benefits make it a whole package of fun!

Chair Yoga from MVP Health Care

A great way to keep you strong, limber, balanced and healthy! This is the practice of classical yoga poses, breathing and meditation adapted for the chair. Chair Yoga is for anyone interested in the benefits of Yoga without having to be on the floor.

National Museum of Dance

1-800-209-3945
(TTY) 1-800-662-1220
June 6- 14

Dance Moves and Zumba Gold from MVP
Mondays, 1 - 2 pm

Village of Colonie Senior Center

518-869-7172
8 week session, June 23- August 11

Chair Moves from MVP
Thursdays, 12:30 - 1:30 pm

Niskayuna Senior Center

518-372-4969
8 week session, June 21- August 9

Chair Yoga from MVP
Tuesday, 1 - 2 pm

Shenendehowa Senior Center

518-383-1343
8 week session, June 21 - August 9

Dance Moves from MVP
Tuesdays, 1 - 2 pm

Global Fitness, Glens Falls

518-792-6264
8 week session, June 21 - August 9

Zumba Gold from MVP
Tuesdays, 11 -11:45 am

Eagle Club

Main Street, Moreau
518-792-6007
8 week session, June 22 - August 10

Zumba Gold from MVP
Wednesdays, 1 - 2 pm

JCC of Albany

518-438-6651
8 week session, June 22 - August 10

Zumba Gold from MVP
Wednesdays, 10 - 11 am

Village of Colonie Senior Center

518-869-7172
8 week session, June 22 - August 10

Zumba Gold from MVP
Wednesdays, 1 - 1:45 pm

JCC of Schenectady

1-800-209-3945
(TTY) 1-800-662-1220
8 week session, June 23 - August 11

Zumba Gold from MVP
Thursdays, 11:15 am - 12 pm

Rotterdam Senior Center

518-356-1561
6 week session, June 23 - July 28

Zumba Gold from MVP
Thursdays, 1 - 1:45 pm

Glens Falls Senior Center

518-793-2189
Ongoing session

Chair Yoga from MVP
Thursdays, 10:30 - 11:30 am

Rensselaer Senior Center

518-463-2166
8 week session, June 24 - August 12

Zumba Gold from MVP Health Care
Fridays, 11:15 am - 12 pm

Schenectady YMCA

1-800-209-3945
(TTY) 1-800-662-1220

8 week session, June 24 - August 12
Zumba Gold from MVP
Fridays, 11:15 am - 12 pm

Guilderland YMCA

518-456-3634
8 week session, June 24 - August 12

Zumba Gold from MVP Health Care
Fridays, 1:45 - 2:30 pm

Striders Clubs from MVP Health Care

Rotterdam Square:

8 - 9 am, Food Court
Mondays, 8 - 9 am
June 13, July 11, August 15

Warm up with MVP Community Health Educators, walk at your own pace, then cool down with strength and balance exercises.

MVP Sponsored *Living Well* Presentations

Shenendehowa Adult Community Center

518-383-1343
Know Your Numbers for Good Health
Thursday, May 5
1 - 2 pm

Glens Falls Senior Center

518-792-6264
Wheel of Knowledge: Brain Fitness
Wednesday, May 18
1 - 2 pm

Saratoga Senior Center

Contact Lois Celeste at 518-584-1621
Zumba Gold® demonstration
Monday, May 23
11 - 11:30 am

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About calcium

According to Brody, dairy products (especially milk, yogurt and cheese) are the best sources of calcium in our diet. There are other foods that provide calcium, such as sardines and calcium-fortified foods, but none provide the level of absorbable calcium that dairy foods do. A glass of milk provides 300 mg of calcium and a serving (eight ounces) of yogurt provides 400 mg. If you don't get your daily requirement from dairy foods, you'll have a difficult time getting it from the rest of your diet.

Recommendation:

- Determine how many servings of dairy products you have each day.
- If you're not eating enough dairy foods to get your daily calcium requirement, consider taking a calcium supplement.
- Choose a supplement of calcium carbonate or calcium citrate. Make sure you take the recommended serving (usually two tablets). Take calcium carbonate with meals to assure absorption. You can take calcium citrate at any time and it may cause fewer digestive problems.

About vitamin D

Brody explains that the body gets most of its vitamin D from skin exposed to sunlight. The skin on your arms and legs may need about 15 minutes of sun exposure a day in spring, summer and fall to make enough of the vitamin. If you use sunscreen or are dark skinned or housebound, you may have a difficult time getting enough vitamin D naturally. Also, as you age, your body is less able to use the vitamin D it gets.

Naturally rich dietary sources of vitamin D are oily fish like salmon and mackerel, egg yolks, liver, and fish liver oil. Other foods are fortified with vitamin D, such as milk, some yogurts, and some cereals.

Recommendation:

- Go outside and into the sun, without sunscreen and with skin exposed, for a few minutes every sunny day.
- Check your diet to determine how close to the recommended dose of vitamin D (600 to 800 units) you might typically get.
- If your diet may be low in vitamin D, eat more fish or vitamin D fortified foods.



Beyond getting sufficient nutrients

Getting your daily requirement of calcium and vitamin D is only one step in taking care of your bones. Brody also recommends the following steps:

- Do sufficient weight-bearing exercises
- Avoid bone-robbing habits: smoking, eating a lot of salty foods, drinking more than two alcoholic drinks a day, consuming too much caffeine, and eating too little protein.
- Limit soft drinks to an occasional treat.

Daily requirement for calcium:

Women

Age 19 to 50: **1,000 mg**

Age 51 and older: **1,200 mg**

Men

Age 19 to 70: **1,000 mg**

Age 71 and older: **1,200 mg**

Daily requirement for vitamin D:

Everyone to age 70: **600 units**

Everyone 71 and older: **800 units**

Upper safe limit: 4,000 units

Breathe Well, Live Well Asthma Self-Management program



- Do you use your asthma quick-relief inhaler more than twice a week?
- Do you wake up at night with asthma symptoms more than twice a month?
- Do you refill your quick-relief inhaler more than twice a year?

If you answered "yes" to even one of these questions, you may benefit from participating in MVP Health Care's FREE Breathe Well, Live Well two-hour program. The presentation is being facilitated by an MVP Certified Asthma Educator and Wellness Coach and a Community Health Educator. Each participant will receive a free asthma self-management booklet.

Date: Tuesday, September 13, 2011

Time: 3 - 5 pm

Place: Guilderland YMCA

Registration is required

To register, contact Suzanne Feather at 1-800-933-3920, extension 45743.

Participating SilverSneakers® Fitness Centers



Enjoy the SilverSneakers Fitness Program as a Preferred Gold HMO, GoldValue HMO or GoldAnywhere PPO member. With the SilverSneakers program, you have access to amenities such as treadmills, weights, and fitness classes that are included with a basic fitness center membership. You can also take SilverSneakers classes.

Check the list for a location near you and enjoy your program benefits today!

Remember to enroll by showing your MVP member ID card when you first visit one of these locations. You can use participating Curves® locations, too.

Albany

North Albany YMCA
518-463-9622

Sidney Albert Albany
Jewish Community Center
518-438-6651

Amsterdam

Horace J. Inman Senior Center
518-842-3815

Auburn

Auburn YMCA-WEIU
315-253-5304

Baldwinsville

Riverside Fitness Center
315-638-3472

Camillus

Pine Grove Health
& Country Club
315-672-8107

Catskill

Summit Hill Athletic Club
518-943-4892

Clifton Park

Healthplex Fitness Center
518-383-0225

Corinth

YMCA of Saratoga -
Corinth Branch
518-583-9697

Cortland

YWCA of Cortland
607-753-9651

new! Coxsackie

Green County YMCA
518-731-7529

Delmar

Bethlehem Area YMCA
518-439-4394

Dewitt

Gold's Gym
315-446-0376

East Greenbush

Greenbush Area YMCA
518-477-2570

Fayetteville

East Area Family YMCA
315-637-2025

Fishkill

Gold's Gym
845-896-3300

Fulton

Fulton YMCA
315-598-9622

Glens Falls

Les Mills Group Fitness
518-793 3400

Glenville

Greater Glenville YMCA
518-399-8118

new! Gloversville

Fit Happens
518-725-5433

Goshen

Bare Fitness
845-341-0480

Green Island

Forever Young Health Club
518-273-2200

new! Greenwich

Saratoga Regional YMCA
Battenkill Branch
518-587-3110

Guilderland

Gold's Gym - Guilderland
518-464-1500

Hagaman

Amsterdam YMCA
518-842-2130

Hudson Falls

Senior Center of Kingsbury
518-642-0629

Johnstown

Fulton County YMCA
518-848-3447

Kingston

MAC Fitness
845-338-2887

Latham

ABC Sports & Fitness
518-783-0705

Little Falls

Little Falls Family YMCA
315-823-1740

Liverpool

Gold's Gym
315-451-5050

North Area Family YMCA
315-451-2562

Did you know?

SilverSneakers partners with more than 10,000 fitness locations, including women-only sites. That means you can continue your SilverSneakers exercise program without taking long breaks while on vacation or away from home. SilverSneakers allows all Preferred Gold, GoldValue and GoldAnywhere members to join in the fun and stay in shape at any participating location across the United States and in Puerto Rico!

Questions?

Call the MVP Medicare Customer Care Center at the phone number shown on your member ID card.



Malta

YMCA of Saratoga - Malta
518-583-9623

Middletown

Gold's Gym
845-344-4653

Mohawk

YMCA of the Mohawk Valley
315-866-6570

Monroe

Straub's Fitness
845-782-6066

New Paltz

Ignite Fitness
845-255-9355

Newburgh

Gold's Gym
845-564-7500

Nichols

Family Fitness Center
607-699-7498

Niskayuna/Schenectady

Robert and Dorothy Ludwig Jewish
Community Center of Schenectady
518-377-8803

new! Norwich

Norwich Family YMCA
607-336-9622

Oneida

Oneida Family YMCA
315-363-7788

Oswego

Oswego YMCA
315-343-1981

Pine Bush

Pure Symmetry Fitness
845-744-6769

Port Jervis

Tristate Fitness
845-856-4394

Poughkeepsie

Gold's Gym LaGrange
845-463-4800

Ravena

Neighborhood Health
& Fitness
518-756-3487

Rensselaer

Rensselaer Area Senior
Services Center
518-463-2166

Rhinebeck

IXL Rhinebeck
845-876-4100

Rome

Rome Family YMCA
315-336-3500

Saratoga Springs

YMCA of Saratoga Springs -
West Avenue Branch
518-583-9622

Saugerties

IXL Saugerties
845-246-6700

Schenectady

Schenectady YMCA
518-374-9136

new! Sportime
518-356-0100

YWCA of Schenectady
518-374-3394

Syracuse

Downtown Syracuse YMCA
315-474-6851

Troy

Troy Family YMCA
518-272-5900

Utica

Parkway Senior Center
315-223-3973

Vestal

JCC of Binghamton
607-724-2417

Emergency or urgent care?

To get the best care when you need immediate medical attention, ask yourself, “What is the danger to my health?”

- Choose **urgently needed care** if you need medical attention right away for an unplanned illness or injury, like a sprain, the flu, or a bad cut, but your health is not in serious danger.
- Choose **emergency care** if you believe that your health is in serious danger and every second counts, with severe pain, a bad injury, a serious illness or medical condition that is quickly getting much worse.

About urgently needed care

Many health care professionals report that a significant number of people in emergency rooms could be better and more quickly cared for in a doctor’s office or an urgent care center. That is why an urgent care center may be a convenient, appropriate, and lower cost option to emergency room care when your doctor is unavailable.

- Urgent care is not designed to treat sudden, serious health problems. Rather, urgent care is designed to treat minor illnesses or injuries such as sprains, strains, minor cuts or burns, or the flu.
- You should follow up with your doctor within 48 hours after receiving urgent care.

What is covered in the service area

To get urgently needed care in the plan’s service area, call your doctor or go to an urgent care center. In most cases, MVP will not pay for urgently needed care that GoldValue HMO and Preferred Gold HMO members get from a non-plan health care professional while in the service area. GoldAnywhere PPO members can get urgently needed care anywhere.

What is covered outside the service area

If you are a GoldValue HMO or Preferred Gold HMO member, the plan will cover urgently needed care from non-plan health care professionals when you are outside the plan’s service area. It is best to call your doctor first, whenever possible. If you are treated for an urgent care condition while out of the service area, you should return to the service area to get follow-up care through your doctor. However, MVP will cover follow-up care that you get from non-plan health care professionals outside the plan’s service area as long as the care you are getting still meets the definition of “urgently needed care” or if the care qualifies under your travel benefit. Some services may have pre-authorization rules that apply either in- or out-of-network.

If you are a GoldAnywhere PPO member and need urgent care outside the plan’s service area, you should call your doctor first, whenever possible. MVP covers urgent and follow-up care that you get from non-plan providers outside the plan’s service area as long as the care you are getting still meets the definition of “urgently needed care.” Some services may have pre-authorization rules that apply either in- or out-of-network.

For a medical emergency

- Get medical help as quickly as possible. Call 911 for help or go to the nearest emergency room. You do not need to get permission first from your physician or other doctor.
- Make sure that your doctor knows about your emergency, because he or she will need to be involved in following up on your emergency care. You or someone else should call to tell your doctor about your emergency care as soon as possible, preferably within 48 hours.
- When the doctors who are giving you emergency care say that your condition is stable and the medical emergency is over, you receive post-stabilization care.

What is covered?

- You can get covered emergency medical care whenever you need it, anywhere in the world.
- Ambulance services are covered in situations where other means of transportation would endanger your health.
- Your post-stabilization care will be covered according to Medicare guidelines. In general, your doctor will try to arrange for plan health care professionals to take over your care as soon as your medical condition and the circumstances allow.
- GoldAnywhere PPO members pay more for post-stabilization care if they get their care from non-plan doctors.

What if it wasn’t really a medical emergency?

Sometimes it can be hard to know if you have a real medical emergency. For example, you might go in for emergency care—thinking that your health is in serious danger—and the doctor may say that it was not a medical emergency after all. If this happens to you, you are still covered for the care you got to determine what was wrong, as long as you thought your health was in serious danger.

- If you get any additional care after the doctor says it is not a medical emergency, we will pay our portion of the covered additional care if you get it from a health care professional in our network.
- Preferred Gold HMO and GoldValue HMO members who get any additional care from a non-plan health care professional after the doctor says it was not a medical emergency will usually not be covered for the additional care. There is an exception: we will pay our portion of the covered additional care from a non-plan health care professional if you are out of our service area, as long as the additional care you get meets the definition of “urgently needed care” that follows; or if the care qualifies under your travel benefit.
- GoldAnywhere PPO members may pay more for additional care if they get their care from non-plan doctors.

Urgent care centers in the area

NEW HAMPSHIRE

Rockingham County

Elliot Urgent Care at Londonderry

40 Buttrick Road
Londonderry 03053
603-552-1599

NEW YORK

Albany County

Community Care Physicians

Capital Region Health Park,
711 Troy-Schenectady Rd Ste 102
Latham 12110
518-783-3110

CTP Newton Medical

1662 Central Ave
Albany 12205
518-869-9692

First Stop Medical Care

1971 Western Ave
Albany 12203
518-452-2597

Newton Medical

588 New Loudon Rd
Latham 12110
518-785-2662

Prime Care Urgent Care

400 Patroon Creek Blvd, Ste 100
Albany 12206
518-445-4444

Surya Immediate Medical Care

1182 Troy Schenectady Road Ste LL01
Latham 12110
518-867-8080

Broome County

United Medical Associates Urgent Care/Walk-In Center

91 Chenango Bridge Rd
Binghamton 13901
607-648-4151

Cortland County

Cayuga Emergency Physicians Cortland Convenient Care Center

1129 Commons Ave
Cortland 13045
607-274-3100

Dutchess County

Express Pediatrics Walk-In Urgent Care For Children

1989 Route 52, Suite 3
Hopewell Junction 12533
845-897-4500

Health Quest Immediate Care Center

1530 Rt 9
Wappingers Falls 12590
845-297-2515

Oneida County

Faxton - St. Luke's Healthcare

1676 Sunset Ave
Utica 13502
315-624-5226

Independent Physicians Urgent Care

1904 Genesee Street
Utica 13502
315-793-8856

Onondaga County

Immediate Medical Care Associates

5700 W Genesee St, Suite 100 South
Camillus 13031
315-488-6393

North Medical Urgent Care

5100 West Taft Road Ste 1C
Liverpool 13088
315-452-2333

Northeast Medical Urgent Care

4103 Medical Center Dr Ste 1C
Fayetteville 13066
315-637-7800

Orange County

Crystal Run Healthcare

155 Crystal Run Road
Middletown 10941
845-703-6112

Health Quest Immediate Care Center

1418 Rt 300
Newburgh 12550
845-566-1120

Horizon Medical Group

30 Hatfield Lane, Suite 101
Goshen 10924
845-294-2733

Rensselaer County

East Greenbush Urgent Care

2 Empire Drive
Rensselaer 12144
518-286-4960

Rockland County

HealthCare Medical Associates

2 Perlman Dr
Spring Valley 10977
845-426-5500

Mid Rockland Medical Group

104 E Rt 59
Nanuet 10954
845-623-4000

Saratoga County

MediCall Urgent Care Center Clifton Park Family Health Center

1 Tallow Wood Dr
Clifton Park 12065
518-373-4444

Saratoga Care, Inc., Wilton Medical Arts

3040 Rte 50 N
Saratoga Springs 12866
518-580-2273

Urgent Care of Southern Saratoga

1770 Route 9
Clifton Park 12065
518-668-1380

Schenectady County

Newton Medical III

2727 Hamburg St
Rotterdam 12303
518-356-7818

Ulster County

Emergency One Urgent Care and Diagnostic Center

40 Hurley Ave Ste 4
Kingston 12401
845-338-5600

Westchester County

The Westchester Medical Group

210 Westchester Ave
White Plains 10604
914-681-3100

VERMONT

Chittenden County

Champlain Valley Urgent Care

7 Fayette Rd
South Burlington 05403
802-865-3655

FAHC Walk-In Center

790 College Parkway
Colchester 05446
802-847-1170

Prescription Drug Coverage

There's an abbreviation next to my drug in the Formulary:

What does it mean?

The *MVP Health Care Medicare Part D Formulary* is a list of drugs that MVP covers for members enrolled in our Medicare Part D benefit. The list has been reviewed by a team of doctors and pharmacists, and has been approved by Medicare.

In general, MVP will cover these drugs as long as:

- the drugs are medically necessary (meaning reasonable and necessary to treat your illness or injury and is an accepted treatment for your condition),
- the prescriptions are filled at an MVP Health Care network pharmacy, and
- all other plan rules are followed. Check your Evidence of Coverage (your contract) to read these rules.

As you look through the formulary, you will see that MVP has additional requirements for certain drugs. These restrictions ensure that our members use these drugs in the safest and most effective way, which keeps your drug coverage more affordable. If you notice that a drug that you are taking has a restriction or limit, you should talk with your doctor to determine if an alternative drug might work just as well for you. If your doctor says you have a medical reason to remain on your current therapy, you or your doctor may request an exception for coverage.

Request	Why you would request it	How we determine our response
<p>PA: Prior authorization</p> <p>B/D: B vs. D review</p>	<p>MVP requires a review of certain drugs. The review helps to ensure that the most appropriate medication was selected. Reviews also are done to determine if a drug is covered by Medicare rules, or to determine which benefit a drug falls under.</p> <p>For example, some drugs such as albuterol nebulizer solution, could be covered under Part B (medical services) or Part D (pharmacy benefit) depending on your medical condition. MVP must review your specific request to determine which benefit (Part B or Part D) your drug would be covered under. Your cost sharing will be based on this determination.</p> <p>If you fill your prescription before you get approval — the drug may not be covered.</p>	<p>Approval will be granted if your request meets certain criteria which can be found in our Medicare Part D policies (posted on the Web site or available by calling our Medicare Customer Care Center). Our Medicare Part D policies are reviewed by a team of doctors and pharmacists, and approved by Medicare.</p>
<p>QL: Quantity Limit</p>	<p>In some cases, MVP limits the amount of the drug that you can get per prescription or for a defined period of time. For example, MVP will provide up to 30 capsules per month for Nexium®.</p> <p>If you and your doctor believe you need more of a drug than what's typically covered, you can ask for an exception.</p>	<p>Approval will be granted for a quantity limit exception request if the allowed quantity has not been effective in treating your condition and other formulary drugs are not appropriate.</p>

Request

Why you would request it

How we determine our response

ST: Step Therapy

MVP requires you to first try one drug to treat your medical condition before we will cover another drug. For example, MVP may require the use of a generic medication before using a brand name medication in the same medication class.

Approval will be granted if you had previously tried the first drug and it was not effective or caused a side effect, or if your doctor does not believe the first drug would be effective in treating your medical condition.

If you and your doctor believe that taking the first drug will not help your medical condition, you can ask for an exception.

What if my drug is not listed on the MVP Formulary?

If your medication is not on the MVP Formulary, you should talk with your doctor to see if you should switch to a medication on the MVP Formulary.

Approval will be granted if you tried drugs on the MVP Formulary and they were not effective or caused side effects, or if your doctor does not believe that the drugs on the formulary would treat your medical condition as well as the non-formulary drug.

If your doctor does not feel that another medication on the formulary is right for you, you or your doctor may submit a request for MVP to cover a non-formulary drug.

If we grant your request, the drug will be covered in Tier 3 (or Tier 4 if it meets certain cost requirements). You can not ask us to cover the drug in a lower tier.

Please note that some medications are not on our formulary because Medicare has determined that they are not Medicare Part D benefits. MVP cannot approve a formulary exception request to cover a drug that the federal Medicare program does not allow us to cover.

Submitting a request for an exception:

You or your doctor must complete the *Request for Medicare Prescription Drug Coverage Determination* form.

The form is available on our Web site at www.mvphealthcare.com. (Click the Medicare Member tab, select your county if prompted, and then click Find a Form under the Forms and Publications column. On the Forms and Publications page, select Coverage Determination Form in the Pharmacy column).

You can also call our Medicare Customer Care Center at the phone number on the back of your member ID card to obtain a form.

Make sure the form includes:

- Physician's or prescriber's signature
- Supporting information [medical documentation (chart notes) and/or supporting statement] from your doctor

Timeframe for a decision

- Generally, we must make our decision within **72 hours** of getting your physician's or prescriber's supporting information.
- You can request an **expedited** (fast) exception if you or your physician or prescriber believe that your health could be seriously harmed by waiting up to **72 hours** for a decision.

If your request to expedite is granted, we must give you a decision no later than 24 hours after we get your prescribing physician's or prescriber's supporting information.

If your physician or prescriber does not provide us with the supporting information, we will wait up to 28 days to make our decision. **If we don't receive the supporting information within 28 days, we will make the decision with the information that we have.**

If you have questions or need more information about your prescription drug coverage, call MVP's Medicare Customer Care Center at the numbers on the back of your member ID card.

Come dance with us!

Become an MVP Showcase Dancers member

If you enjoy dancing, learning new steps and routines and would like the opportunity to perform at a variety of venues, we are looking for you!

Participants in our members only dance troupe will have fun performing at MVP Health Care sponsored events in the Capital Region throughout the year.

All MVP members are welcome including men — and no partner is necessary!

For more information, please contact Vicky Bueno, Community Health Educator at **518-386-7937**.



Eat right and stay fit!

In 2010, MVP and the SilverSneakers Fitness Program partnered in a trial of a challenge targeted to help participants eat well, lose weight, and get fit. As part of the challenge, the participants set goals, participated in educational presentations, and joined in SilverSneakers classes and other fitness activities at the gym.

The trial was a success — participants lost weight and felt fitter. Some even had a drop in their BMI (a measurement of the amount of fat in your body). As a result, the Eat Right, Stay Fit challenge will be offered in 2011.

You, too, can do the challenge! The program will start in September. Watch for details in the next issue of the *Living Well* newsletter!

More information on our Web site

MVP Health Care's Web site, www.mvphealthcare.com, provides a wealth of information for you!

You can find information about our programs, your Part D prescription drug coverage and forms, such as the Vaccine Reimbursement Form and Direct Payment Plan Form.

We're adding a new brochure this year, the 2011 Member Information brochure. This brochure provides information such as:

- Your member rights and responsibilities
- The process for obtaining care and coverage when you are out of MVP's service area

- How to obtain care after your doctor's normal office hours
- How to submit a claim
- MVP's policies and procedures on the collection, use and disclosure of our members' Personal Health Information

To access the Member Information brochure:

- From the home page of MVP's Web site, www.mvphealthcare.com, click *Medicare Members*.
- Select your county, if prompted.
- On the **Medicare Home** page, select *Publications* under **Forms and Publications**.
- On the **Forms and Publications** page, select *Member Information* under **Publications**.

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Health or wellness or prevention information