



Let's Talk About the State of Health Insurance

From Denise V. Gonick,
MVP President & CEO

Over the last year, health care reform has been front and center in national politics. All of the attention and debate has triggered new uncertainty about health insurance—for state governments, health care providers, insurance companies, and, of course, for all of us as health care consumers. Health care reform is hard, the issues are complex, and the current system has many flaws. Despite the challenges, we're focused and committed. We believe strongly in our mission to serve your health care needs.

MVP has, and will continue to be, part of ongoing discussions that shape health care policy.

As a community-based, not-for-profit health plan, we want to find solutions that can lower the cost of care for all, without reducing the quality of care. We will continue to press for those solutions, and we'll be here to help guide you and answer any questions you have along the way. Thank you for the trust you place in us.

Emergency Care vs. Urgent Care

If you, or a member of your family, have an emergency that requires immediate medical care, you should go to the nearest hospital emergency room, dial **911** or call your local emergency number for medical assistance.

What is an emergency?

An emergency is a sudden and surprising illness or condition with negative symptoms, such as severe pain. By not getting help right away, one could reasonably expect that it will:

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

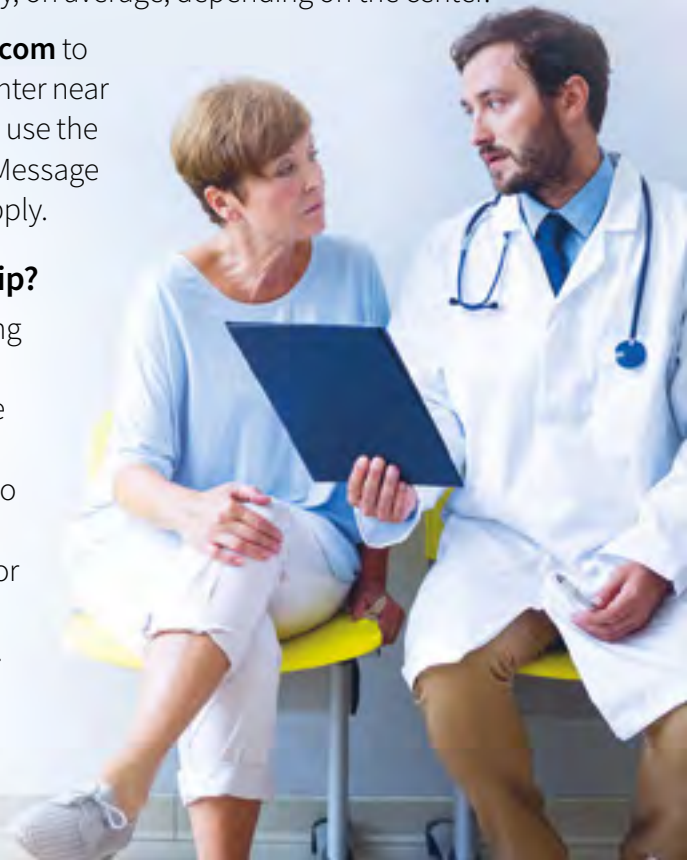
When should you go to an urgent care center?

An urgent care center is a good option when you need immediate medical attention for an unforeseen illness or injury, your health is not in serious danger, and your Primary Care Physician's office is closed. At urgent care centers, patients are typically seen on a walk-in basis, and services are generally provided seven days a week, 12 hours per day, on average, depending on the center.

Visit mvphealthcare.com to find an urgent care center near you, or download and use the **myMVP** mobile app. Message and data rates may apply.

Can you skip the trip?

For non-life threatening health concerns, you have the option to use **myVisitNow**SM—24/7 online doctor visits—to access doctors when it's most convenient for you, from a computer, smartphone or tablet. Learn more or create your account today at myvisitnow.com.





What the 24/7 Nurse Advice Line Can Do For You

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

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

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



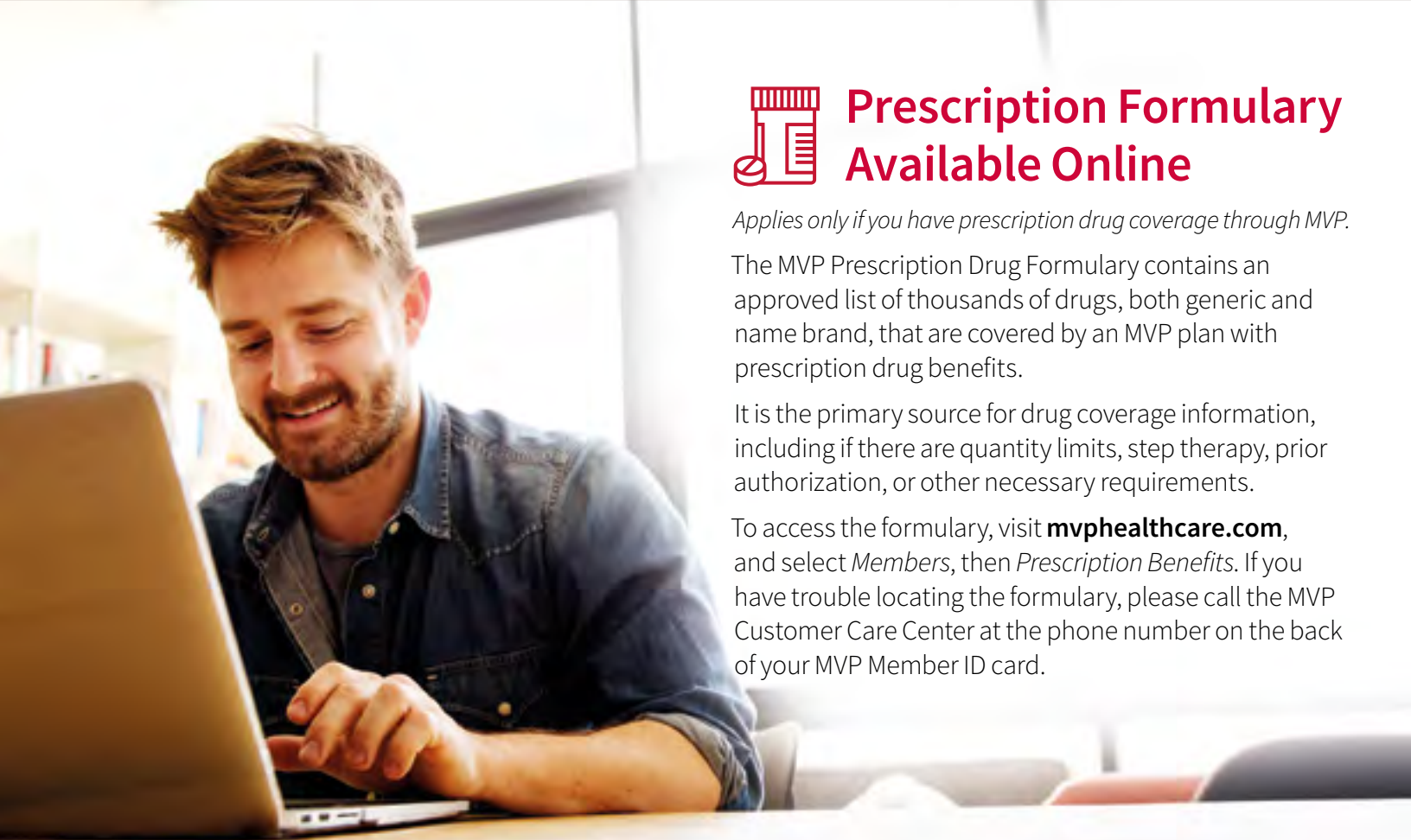
Prescription Formulary Available Online

Applies only if you have prescription drug coverage through MVP.

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

It is the primary source for drug coverage information, including if there are quantity limits, step therapy, prior authorization, or other necessary requirements.

To access the formulary, visit mvphealthcare.com, and select *Members*, then *Prescription Benefits*. If you have trouble locating the formulary, please call the MVP Customer Care Center at the phone number on the back of your MVP Member ID card.



Disposing of Unused Medications

While health care providers try to prescribe exactly enough of the medication you need, you may sometimes find yourself with some leftover pills. Keeping unused medication in your home is dangerous and not all drugs should be disposed of in the same way. Talk with your health care provider or pharmacist about your specific situation. Here are some options to consider:

Drug Take-Back Programs: You can safely dispose of your unused medications at a U.S. Drug Enforcement Agency (DEA) authorized collector or during a planned take-back event. Your local pharmacy, hospital or law enforcement agency may even be an authorized collection site. Visit dea.gov or call the DEA Office of Diversion Control's Registration Call Center at **1-800-882-9539** for more information.

Throw it Away: If you take proper precaution, you can also dispose of some unused or expired medicines in your household trash. Without crushing the tablets or capsules, mix it in an inedible substance like kitty litter or used coffee grounds. Seal the mixture in a container before you throw it in your trash. Don't forget to remove any personal information to protect your privacy.

Mail it Back: Ask if your pharmacy offers special envelopes that allow you to mail back unused medicine for disposal.

Make it Unusable: Some pharmacy chains provide packets containing a substance that, when added to the vial of left over medication, will turn the pills into an unusable gel for safe disposal. Check with your pharmacy to see if this feature is available.

Talk to your pharmacist or health care provider if you have questions or need assistance. You can also visit the Food and Drug Administration (FDA) website at www.fda.gov and search Safe Disposal of Medicines.

Source: U.S. Food and Drug Administration www.fda.gov "Disposal of Unused Medicines: What you Should Know" (2/8/18).





MVP is Committed to Safeguarding Your Information

MVP Nonpublic Personal Financial Information Policy

MVP wants you to understand what information we may gather and how we may share it. MVP's Nonpublic Personal Financial Information Policy explains our collection, use, retention, and security of nonpublic personal information such as your social security number, payment history, date of birth, and status as an MVP member. To obtain a copy of our Nonpublic Personal Financial Information Policy, visit mvphealthcare.com and select *Notice of Privacy Practices & Compliance* at the bottom of the page, and then *Privacy Notices*. You can also call the MVP Customer Care Center using the phone number on the back of your MVP Member ID card (TTY: **1-800-662-1220**).

MVP HIPAA Privacy Notice

"HIPAA" refers to the Health Insurance Portability and Accountability Act of 1996. The HIPAA Privacy Notice describes how MVP uses, discloses, and safeguards your health information. It also explains your rights with regard to your health information. To obtain a copy of our HIPAA Privacy Notice, visit mvphealthcare.com and select *Notice of Privacy Practices & Compliance* at the bottom of the page, then select *Privacy Notices*. You can also call the MVP Customer Care Center at the phone number on the back of your MVP Member ID card (TTY: **1-800-662-1220**) to request a copy of these documents.

Other Important MVP Policies

Visit mvphealthcare.com and select *Notice of Privacy Practices & Compliance* to view or download additional policies. This is also where you'll find Member annual notices. Under *Legal Notices/Reports*, look for *Annual Notices/Reports—Commercial*. Examples of MVP's Annual Notices include Rights and Responsibilities of MVP Members, Transition of Care, MVP Emergency Care Policy, Information on Member Complaints, and Appeals and Grievances. You can also call the MVP Customer Care Center to request a paper copy of these notices.

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

This Is Not A Bill!

Understand your Explanation of Benefits

Your Explanation of Benefits (EOB) gives you important information about how your MVP Health Plan works for you. Each time you visit a provider, you'll receive an EOB in the mail that explains what was billed for the service, what was covered by your plan, and what you still owe.

Need help reading your EOB? Visit mvphealthcare.com and select *Members*, then *Understand Insurance*, then *What is an Explanation of Benefits (EOB)?*

Go paperless! *Sign In* to your MVP online account at mvphealthcare.com and select *Claims Status & History*, then *Update Preferences*.

Seeking Care in Vermont

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

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

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

Confidentiality for Victims of Domestic Violence and Endangered Victims

MVP will not disclose the address, phone number, or health insurance information of a victim of domestic violence. If the victim is a child, the child's parent or guardian must provide MVP with a valid order of protection. If an order of protection is issued against an individual, MVP will not disclose the address, phone number, or health insurance information of the victim and the victim's dependents for the duration of the order.

For more information, visit mvphealthcare.com, select *Notice of Privacy Practices & Compliance*, then *Legal Notices/Reports*, then *Protocols for Domestic Violence and Endangered Victims*.

Put Your Reimbursement Claim on the Fast Track

If you've paid out-of-pocket for medical services and need to submit a claim for reimbursement, having the correct information and documentation will help ensure your claim is processed in a timely manner.

Visit mvphealthcare.com and select *Members*, then *Forms* to find the form you need. Forms for medical and dental reimbursement can be found under *Claims & Reimbursement Forms*. You can find other reimbursement forms under *Behavioral Health*, and *Pharmacy*. Before you do, however, make sure your bill is on office letterhead and includes the:

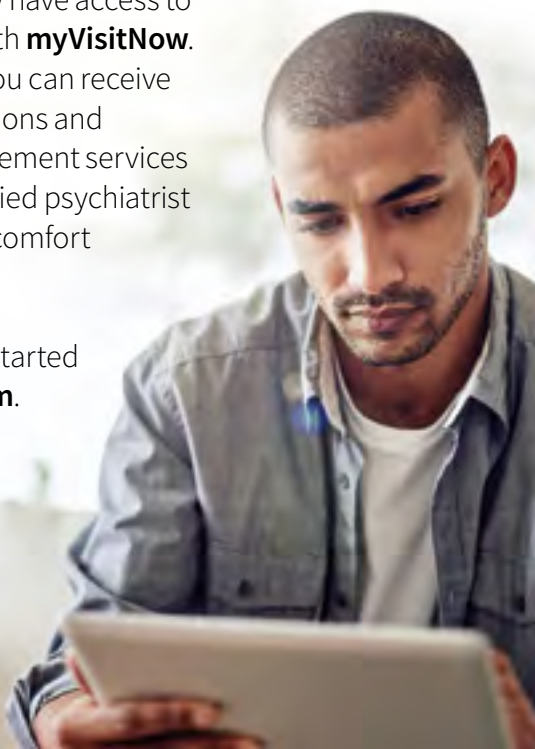
- Patient's full name and MVP Member ID number
- Provider's name, Tax ID, NPI number, and address
- Codes for the type of service provided and the medical condition treated
- Date and charge for each service

Include a copy of the Explanation of Benefits (EOB) if another insurance carrier made a payment on the claim. To submit your claim electronically, *Sign In* to your MVP online account at mvphealthcare.com and select *Medical Claim Reimbursement*. You must be 18 years old to submit an electronic claim.

New for 2018! Psychiatry Available with Your myVisitNowSM Benefit

MVP members now have access to psychiatry visits with **myVisitNow**. With this service, you can receive psychiatric evaluations and medication management services from a board-certified psychiatrist in the privacy and comfort of your own home.

Learn more or get started at myvisitnow.com.



MVP's Quality Improvement Program

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

If you are interested in taking part, commenting, or receiving a summary of the program description document and the Executive Summary of the Annual Evaluation, call the MVP Quality Improvement Department at **1-800-777-4793, ext. 42588**.

Member Care Support

MVP's Care Management program helps members who have high-risk medical conditions or complicated, life-threatening illnesses, including cancer, end-stage renal disease, high-risk pregnancy, transplants, HIV, and AIDS. Your case manager will work closely with you, your family, doctors, and other members of your health care team to help answer questions and create a plan for your ongoing care. Most importantly, your case manager is there to give you and your family support when it's needed the most.

Additionally, help is available if you have Asthma, Chronic Obstructive Pulmonary Disorder (COPD), Depression, Diabetes, Cardiac Issues, Heart Failure, or Back Pain. If you need help to work through a health concern or mental health issue, a case manager can answer your questions and help you find resources and health care solutions. These programs are designed to supplement your doctor's care—we will work with you, your family, doctors, and other members of your health care team to help you set and reach goals that are important to the treatment plan from your doctor.

Free for MVP Members

Our programs are available at no cost and you are under no obligation to participate. MVP may call you if you qualify, or your doctor may refer you to us. For more information about these programs, you can call MVP at **1-866-942-7966**.



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MVP Health Care



Treatment Cost Calculator

Health care prices for the same service can vary significantly, even in your immediate area. At MVP, it's our goal to make sure you get quality health care that is affordable and convenient, and our Treatment Cost Calculator can help you do just that. This online tool is intended to help you:

- Access cost estimates for hundreds of medical treatments and services.
- Calculate out-of-pocket expenses and see how much of your deductible remains.
- Compare costs from different providers in your area.
- Identify cost savings based on the kind of facility you choose to visit.

To help you make a more informed decision about where to go next time you need medical care, *Sign In* to your MVP online account at mvphealthcare.com and select *Treatment Cost & Provider Quality*, then *Treatment Cost Calculator*. You can also access the calculator using the **myMVP** mobile app.



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

Comments: Send an email to livingwell@mvphealthcare.com or write to us at:

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