



Time to Get a Flu Shot

Protect your health

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Connect with us!



PEOPLES HEALTH

Connection

See What's in Store for 2021

New year, new benefits

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And how it's good for your emotional health

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MEDICARE RATING

You've Got a 4.5 Star Plan Four Years Running

See page 4 for some great things about your plan

Greetings, members!

I want to begin by **thanking you** for your resilience. 2020 has been quite a year, the likes of which our community hasn't seen before. Peoples Health and your doctors took significant steps these past months to make sure you were able to continue taking care of your health. During the public health emergency, we've covered COVID-19-related testing and treatment at \$0, and we made sure you had your medications available by allowing you to refill prescriptions sooner.

Now, we're with you
in looking forward to
the year ahead and
the possibilities on
the horizon!

Our goal is to provide you with **excellent health care** coverage at the lowest possible cost and in ways convenient to you. We continue to **keep costs low** for primary care physician (PCP) visits. Most of our plan members are able to see their PCP for visits at \$0 without needing prior authorization from us to do so. This is important to you, and we know that.

We believe in giving you the option to choose which specialist you need to see in the network without requiring a referral—we **give you the power** to choose.

Our hope is to keep you well, and this is why we encourage you to get preventive care. You pay \$0 for preventive tests and screenings that are important to your health. We believe in the power of prevention because it helps you maintain the **best health** possible.

Telehealth has become a convenient option for getting care. We're making sure that in 2021 you can continue getting primary care services and urgent care services for \$0 through telehealth—so you have access to the care you need, when you need it, how you need it.

I'm pleased to say that we're introducing other **new benefits**, too, including a 24-hour NurseLine and a savings program designed to limit your out-of-pocket costs for insulin medication.

Read on to learn more about what's in store for 2021. **As always, check your 2021 plan documents to verify your benefits.** We mailed these to you in late September.

If you're not already using MyPeoplesHealth to get information about your plan or to reach out to us, I encourage you to sign up today. Log on to the website or use the app. See the MyPeoplesHealth graphic at the top of page 4.

Thank you for trusting in us to be your health plan.

We are your Medicare Health Team, today, tomorrow and into the years ahead.



Warren Murrell
CEO



See What's New—

Read Your 2021 Plan Documents

These materials show how your coverage is changing next year. Find your documents in MyPeoplesHealth, or check your mail.

New Benefits for You



NurseLine – *a new way to connect with us*

Health questions can come up at any time. That's why our NurseLine gives you access 24 hours a day, 7 days a week to a registered nurse who can help with sudden health concerns. Get help with:

- The right place to go for care
- Self-care techniques
- Understanding symptoms
- Understanding medication dosage, side effects and generic drug options

Starting Jan. 1, call the NurseLine at **1-877-365-7949**.



Expanded worldwide care services – *for \$0*

Most of our plans will offer worldwide emergency care, including worldwide emergency transportation, for \$0.



Virtual mental health visits – *through Optum Behavioral Health for \$0*

Our plans will offer telehealth visits for mental health services and substance abuse services through our virtual mental health visit provider. Starting Jan. 1, go to <http://virtualvisitsmentalhealth.uhc.com> to search for a provider and schedule a visit. **Quick Tip: Get ready for a telehealth visit. See page 5.**



Limit on insulin costs – *pay no more than \$35 for a 30-day supply*

To make insulin costs more affordable, we're introducing a new insulin savings program for 2021. The program ensures that members pay no more than a \$35 copay for a one-month supply of insulin on our 2021 drug list. The copay limit only applies to insulin in tier 3, and the limit applies no matter what you normally pay for tier 3 drugs.



What's a Vendor Information Sheet?

It's a select list of benefits and the contacts you need to use the benefit. Find your plan's Vendor Information sheet at <http://www.peopleshealth.com> under the **Members** tab.



Want to know sooner about changes and updates?

Share your email address with us! See page 10 for ways to contact us.



Your Member Website and App

- ✓ Get plan documents
- ✓ View claims
- ✓ Request an ID card
- ✓ Find medications and providers
- ✓ Change your PCP
- ✓ Send us messages
- ✓ Update personal Information

<http://www.mypeopleshealth.com>

Get the app: App Store or Google Play

We're Sending You a New ID Card

You'll get it in December to begin using Jan. 1, 2021

To help you when you're at your doctor's office, we added some cost-sharing details to the front of your ID card, so you and your doctors know how much certain visits and services will be. Carry your card with you at all times, and show it every time you get health care services and fill prescriptions. A digital copy of your 2021 card will also be in your MyPeoplesHealth account, under Quick Links, in mid-December.

Five Great Things About Your Plan

- 1. Member rewards program** – We reward you for taking care of your health! Complete a health care activity, like a comprehensive wellness assessment, and earn a \$25 gift card. We'll let you know early next year when the 2021 program starts.
- 2. Peoples Health service centers** – Get personalized attention to help you take care of your health. Get your comprehensive wellness assessment here, too.
- 3. Plan navigators** – We help you get from point A to point B on your health care journey.
- 4. Exceptional customer service** – You tell us in your survey responses that our representatives answer your questions and help you find the information you need.
- 5. Quality network providers** – Health care professionals throughout Louisiana are available to you.



Happy With Your Peoples Health Plan?

There's nothing you need to do during AEP—or at any time throughout the year. Medicare's annual enrollment period, or AEP, started Oct. 15 and ends Dec. 7. But you don't need to sign any papers or forms or research any plans. If someone contacts you about signing enrollment forms, don't! You could be disenrolled from your Peoples Health plan if you do. Call us or another trusted advisor first.

Have suggestions for us? Send us an email or call us! (See page 10). We want to hear from you, because your opinion makes a difference.

Tips for a Good Telehealth Visit

While it's best to have in-person visits with your doctor when possible, a telehealth visit can be a convenient option. Telehealth allows you to chat with a doctor by video (using an app like FaceTime, Skype or Zoom) or by phone from the comfort of your home.

To prepare for a telehealth visit and have the best experience, follow these tips:

- Be sure your scheduled appointment is with a network virtual visit doctor for the service you're receiving.
- Check with your doctor beforehand to confirm the app to be used for your appointment.
- Fill out any forms from the doctor's office in advance.
- Make sure to have the equipment you need for the visit—such as audio and video on your smartphone, tablet or computer, a fully charged device, and a stable internet connection.
- Choose a comfortable, quiet and private area for your visit.
- Set up your device so your face is clearly visible.
- Remove pets from the area, and turn off the TV.
- Be ready 15 minutes before your appointment start time.
- Have these items handy in case you need them:
 - Your member ID card
 - Your medications or a list of them
 - Your pharmacy name and address
 - A list of questions to ask the doctor

In-Person Office Visits—A Must for Some Services

When scheduling a visit, think about the type of care or services you might need. Your doctor can only provide certain care during an in-person office visit. Regular office visits also help you build a solid relationship with your doctor.

Choose in-person visits for any of these:

- Testing and treating COVID-19
- Hands-on exams
- Lab tests or X-rays
- Cancer or other complicated conditions
- Sprains, broken bones or other injuries requiring bandaging

See **What to Expect When Scheduling Doctor Appointments** on page 6 for things to keep in mind.

When do I use telehealth?

Telehealth visits are good for things like:

Allergies
Bladder or urinary tract infections
Bronchitis
Coughing
Diarrhea
Fever
Migraines or headaches
Pinkeye
Rashes
Seasonal flu
Sinus problems
Sore throat
Stomachache



What to Expect When Scheduling Doctor Appointments

In the past six months, if you thought you needed care right away, did you get it right away? Or did you get an appointment for a check-up or routine care as soon as you thought you needed it?

It's valuable to know the difference between **wanting** to be seen by your doctor right away and actually **needing** care quickly. Many times, when we're scheduling appointments, we want to see our doctor the same day or week, even for preventive or routine care—which are important but not immediate needs.

Your doctor takes care of many patients, and emergencies come first. Keep this in mind next time you call for an appointment. Allow for a later date if it's routine or preventive care that you're scheduling. Be sure to state if you were discharged from a hospital within the last three days or have a chronic condition—like heart failure, COPD or diabetes—and your condition is worsening (for example, if you have unexplained weight gain or shortness of breath). This helps the staff know if you need to be seen sooner.

In the Waiting Room at Your Doctor's Office

Your time is valuable, and your doctor knows this! You might usually see your doctor at your appointment time, but maybe not for every visit. Doctors and their staff work to make sure patient visits run smoothly, but emergencies arise. There could be an instance when you might have to wait a bit longer than usual before it's your turn. So allow a little extra time for your visit, and be flexible on when your visit starts.



Wait times include time spent in the waiting room and in the exam room.

Here are some tips to put waiting-room time to good use:

- You should have brought all your medications with you to your appointment or written them down in a list with the frequency and dosage. Use the time to check your medications or list to make sure you remembered everything. Jot down a note for any medications missing.
- You should also have a list of questions to ask your doctor. Review your list—or create one if you didn't do it in advance—to make sure you don't forget important topics to discuss. Since your appointment time is limited, put the highest priority questions at the top of the list.
- Use the extra time to enjoy a book, magazine or puzzle. Be sure to bring your own, since many offices have removed these items as part of safety steps to protect against COVID-19.

Remember this, too: Some offices have more than one doctor seeing patients, and each doctor works on a different schedule. That means sometimes a patient who came in after you might get called first because he or she is seeing a different doctor.



Don't Wait—Get a Flu Shot Now

This year, it's as important as ever to protect your health by getting a flu shot.

While COVID-19, the highly contagious illness caused by coronavirus, has us on alert, the risk of getting the flu is rising as we move into flu season.

The flu is caused by a different virus, the influenza virus, and is also a contagious respiratory illness. It sends millions of Americans to the hospital each year and causes thousands of deaths. Older adults, especially those with chronic health conditions, are at high risk.

While getting a flu shot won't keep you from getting COVID-19, it reduces your chances of getting the flu, and preventing the flu helps you to stay healthy.

The flu and COVID-19 share some of the same symptoms, so it may not always be easy to tell them apart. The steps you're taking to protect yourself from COVID-19 can also help protect you from the flu. See **Be Smart and Stay Safe** for things to do.

Learn more at <https://www.cdc.gov/flu/season/faq-flu-season-2020-2021.htm>.

Protect yourself and your loved ones by getting a flu shot. Flu season begins in October and can last through May, with peaks in December through February.



Be Smart and Stay Safe

Cooler temperatures and more time indoors mean the risk for getting sick goes up. Prevention is key. Try these simple ways to protect yourself:

- **Avoid people who are sick.** Viruses, like influenza and coronavirus, are spread through personal contact. When infected people talk, sneeze or cough, they unknowingly spray tiny droplets into the air. You can get sick for days or weeks if you inhale those droplets.
- **Wear your Peoples Health mask**
We sent two masks to you in October to help keep you safe! It's important to cover your mouth and nose when out in public or when you can't avoid close contact with others. Close contact is less than 6 feet between you and another person.
- **Clean often-used surfaces in your home.**
Regularly sanitize countertops, faucets and door handles with disinfectant.
- **Keep your hands away from your face.** If you touch a contaminated surface, such as a doorknob or an infected person's hand, and then touch your mouth, nose or eyes, you could get sick.
- **Wash your hands often with soap and water.**
Good handwashing techniques include lathering your hands with soap and washing them for at least 20 seconds. Clean hands can stop germs from spreading.
- **Stay home and take care of yourself if you feel sick.** If you're diagnosed with the flu or with COVID-19, or even think you have either one, don't spread the virus by going to work or school. This puts others, including your family and friends, in danger.

Call your doctor if you're sick. Both the flu and COVID-19 can cause complications, so it's vital to follow your doctor's guidance.



Connect With Others and Be Happier

To protect your health these past months, you may have practiced social distancing, which means you might be spending more time alone and less time with family and friends.

When you don't have contact with others for long periods, you can become socially isolated. This may lead to loneliness and even depression.

Make it a point to talk with family and friends regularly through phone calls and video calls, join an online club, or use social media sites to share messages and keep up with family and friends. These things help you stay connected and are good for your emotional well-being.

Your local library is a great resource for books, magazines and videos, and many libraries offer digital options online. **Don't have a computer or internet?** Libraries have these available for use, too. Call before you go to find out about open hours and any social distancing guidelines in place.

Boost Your Emotional Health

Being emotionally healthy helps you take control of your thoughts, feelings and behaviors and is an important part of your overall health. Every day is an opportunity to enhance emotional well-being.

- **Look** for ways to find purpose and live your life with meaning. Explore your hobbies, interests and passions.
- **Read** articles on gratitude, forgiveness, resilience, courage and generosity.
- **Exercise.** Aerobic activities—like walking and gardening—reduce anxiety and depression, relieve tension, and boost energy and mood. Try online classes and activities.
- **Connect** with people who have a positive way of thinking.

PEOPLES HEALTH

Got a Minute? Explore Our Wellness Videos and Virtual Events!

Visit <http://www.peopleshealth.com/wellness> or “like” Peoples Health on Facebook to check out videos on exercise, relaxation and home safety or to sign up for one of our wellness events.

Haven't Had Your Peoples Health Comprehensive Wellness Assessment?



Call us! You may be eligible to earn a \$25 reward for completing your comprehensive wellness assessment. We'll let you know when you're due for your assessment and schedule a time that works for you. Telehealth assessments are available, too, offering a safe, secure way to get your assessment at home.

1-866-780-5788

TTY: 711

Need a refresher on how the assessment helps you? See our article "Annual Activities to Keep Your Health on Track" in the winter 2020 *Connection* at <http://www.peopleshealth.com/member-resources/newsletters>.

Try Forgiveness

It can be good for your health

Reprinted by permission from Renew by UnitedHealthcare magazine, winter 2020

Forgiveness comes more naturally to some people. Luckily, you can train yourself to be more forgiving. Doing so requires a conscious effort to unlock your empathy.

Holding grudges can be as bad for your health as it is for your relationships. Forgiveness is linked to improved mental and physical well-being.

- **Reflect, remember and choose to forgive.** Engage with your memory of the event, including how feelings of anger may have affected you. Then truly forgive the other person. Speak to the person about your feelings or, if that's difficult, write them down in a journal.
- **Empathize and let go of expectations.** Try to understand why the other person feels the way they do, and don't set requirements for their response. Allow both sides to have their feelings.
- **Forgive yourself.** It's equally as important to forgive your own mistakes as it is to forgive others.



The health benefits of forgiveness

Forgiveness is about more than offering a few words and moving on. The American Psychological Association says that to forgive—and gain the health benefits from doing so—you need to allow compassion, empathy and understanding for the person who wronged you.

People who are able to forgive have better mental health, including lower rates of anxiety, depression and psychiatric disorders. Those who forgive also have lower levels of stress and better overall physical health.

Reminder: Cost-Sharing for COVID-19 Testing and Treatment Waived

The Secretary of Health and Human Services extended the National Public Health Emergency for COVID-19. Because of this, we've updated our policies to waive cost-sharing for COVID-19-related services. You pay \$0 for:

- COVID-19 testing when a COVID-19 diagnosis is suspected through the end of the public health emergency
- COVID-19 treatment through **Dec. 31, 2020**

Call your doctor right away if you think you've been exposed to COVID-19 or have symptoms such as fever, cough or difficulty breathing. Only your doctor can order a COVID-19 test for you.

Attn: Member Services
Peoples Health
Three Lakeway Center
3838 N. Causeway Blvd.
Suite 2200
Metairie, LA 70002

Notice of Privacy Practices

We're updating our Notice of Privacy Practices for 2021. The Notice of Privacy Practices provides information about how we may use and disclose your medical information. The updated notice will be posted on our website later this year, and it also appears in your plan's 2021 *Evidence of Coverage*.

Answers to puzzle on page 13.

A 10x10 grid of letters with several words highlighted in different colors. The words are: SECURE (purple, top-left to bottom-right), EXTREME (yellow, bottom-left to top-right), EXTRACT (yellow, bottom-left to top-right), and several others including BLEN, GYLT, ENLV, IDXM, INTM, ATNZ, RIKJ, RLNS, AASW, TUPQ, SOSEC, and EXTRACT. The grid is rotated 90 degrees clockwise.

How do I...



Order over-the-counter items?

If your plan has a health and wellness products benefit, order approved items:

- **Online**—through the Healthy Benefits Plus website. It's the quickest and easiest way to order.
- **By phone**—call **1-833-845-8798**, from 8 a.m. to 8 p.m. TTY users may call 711. Be sure to say you're a Peoples Health plan member. Representatives are available seven days a week from October through March and Monday through Saturday from April through September.
- **With a mail-in form**—complete and send in one of the forms (in one of the envelopes) included in your health and wellness products welcome packet.

When you order items for the first time online or by phone, you'll need your health and wellness products benefit card. The number on the card is used to set up your account.

QUICK TIPS

Easy Ordering
Healthy Benefits Plus website: <http://www.healthybenefitsplus.com/hwp>

Call Hold Times
Shortest in the morning between 8 a.m. and 10 a.m.

Mail-In Forms
Download extra from your Healthy Benefits Plus account



Get an item that's in the catalog but that I'm told is no longer available?

Approved items can change at any time. There are more than 400 items in your catalog and 5,000 items online through the Healthy Benefits Plus website. If a certain item is out of stock or no longer available, you may be able to find other similar items that you can order. If you call the Healthy Benefits Plus phone number, a representative will help you find an item close to the one you want. Otherwise, items typically come back in stock within a few days. If you do choose an alternative item, note that there may be differences with the item, including the cost of it. It may not be exactly like the one in your catalog.



Your OTC benefit's fourth quarter ends Dec. 31.

Order up to your quarterly credit amount before then. If you order using a mail-in form, the form must be received before Dec. 31. Orders are placed with Solutran, then filled through Walmart and generally shipped to you within two business days. Because of COVID-19, shipping may be delayed, and your items may take longer to get to you, so place your order sooner rather than later.

Not sure if your plan has this benefit? Check your plan documents at <http://www.peopleshealth.com> under Member Resources.



Nominate Your Peoples Health Champion Today!

Peoples Health Champions do exceptional things after the age of 65—not in spite of their age—but because of it. In partnership with the New Orleans Saints, we celebrate Peoples Health Champions every year, and we look to you to tell us who your Champion is. Find out more and nominate your Champion at <http://champions.peopleshealth.com/nominate-a-champion>.

Health in Motion

Exploring what folks do to stay fit, exercise their minds, be social or give back to the community

Earlier this year, we honored Champion Beverly Wellmeyer at the first New Orleans Saints home game of the 2020-2021 NFL season. Beverly is driven by creativity, and making magic is second nature to her.

What did she do?

On June 3, 2011, at age 79, Beverly directed the first in a series of monthly plays at a senior center. The center's members were the actors, and the play was Beverly's original creation. She wrote it, directed it and designed the set. Ninety monthly shows later, she's still brimming with ideas.

Why did she do it?

Beverly's career was in teaching graphic arts at the community college level, but she says she has a tendency to do things she's never done before.

She wasn't trained as a playwright, but she did spend 35 years teaching her students how to connect with audiences through their art. Over her career, Beverly influenced—and was influenced by—the perspectives of hundreds of students. All that experience tangled together with her



innate creativity gave her a unique ability to connect with her audiences through performance. And in that connection with the audience is where the magic is.

Legend has it that early on the acting group wanted to name themselves "The Over the Hill Players," but Beverly fought for "Top of the Hill Players," because in their 70s, 80s and 90s, they were in the prime of their lives—at the top of the hill, where the view is best.

Mark Your Calendar

Take note of these important dates!

American Diabetes Month

November

National Alzheimer's Disease
Awareness Month

November

Lung Cancer Awareness Month

November

National Glaucoma
Awareness Month

January

World Kindness Day

Nov. 13

American Cancer Society's Great American Smokeout

Nov. 19

Thanksgiving Day

Nov. 26

National Handwashing Awareness Week

Dec. 1-7

National Influenza Vaccination Week

Dec. 6-12

Hanukkah begins

Dec. 10

Christmas Day

Dec. 25

Kwanzaa begins

Dec. 26

New Year's Day

Jan. 1



TRAIN YOUR BRAIN

Test your mind-strength with this puzzle!

Medicare Advantage 101

Extra benefits

Part C

Member services

Quality

Star rating

Often Part D

Network

Extra care

Choices

Fitness

Vision

Dental

Stumped? Answers on page 10.

Word search made at
www.puzzle-maker.com.

S	E	C	I	V	R	E	S	R	E	B	M	E	M
E	X	T	R	A	B	E	N	E	F	I	T	S	D
S	Q	S	E	C	I	O	H	C	E	X	V	R	J
T	U	P	L	Q	Y	G	X	R	T	I	Z	D	Q
A	A	S	W	A	M	K	A	B	S	R	T	Y	K
R	L	N	S	T	T	C	R	I	L	R	A	G	Q
R	I	K	J	E	A	N	O	O	A	M	Z	P	D
A	T	N	Z	R	N	N	E	P	W	X	W	B	W
T	Y	N	T	M	L	T	N	D	D	T	L	T	D
I	D	X	M	B	Y	E	I	P	T	B	E	M	N
N	E	N	L	V	T	T	Y	F	W	B	M	N	L
G	Y	L	T	F	Z	J	L	V	V	Y	Q	T	V
L	B	N	O	T	M	R	X	G	Q	L	X	B	L

Ask your friends to picture themselves with Peoples Health.

For 2021, Peoples Health is offering more plan options than we ever have. If your friends have considered Peoples Health before but not made the switch, this may be the year for them to look again.

Great Benefits for 2021

Tell your friends about benefits like these:



Part B Premium
Give Back



\$0 Over-the-
Counter Items



\$0 Tier 1 and 2
Generic Drugs



\$0 fitness center
membership

Picture More Freedom

Peoples Health now offers even more choices to fit specific needs. We have two new Preferred Provider Organization plans that offer out-of-network coverage. One that offers additional savings for staying in-network and another for people who already have a prescription drug plan from another source.

We've also added another plan for people who have both Medicare and Medicaid. Full Medicaid eligibility is required for this plan and members will get even richer benefits.



“Peoples Health is rated 4.5 out of 5 Stars for 2021.” — Medicare

Medicare developed its star rating system to give people with Medicare an objective measure of a plan’s performance. The rating system gives people a way to consider quality, as well as cost, as they make their enrollment decisions. Every year, Medicare evaluates plans based on a 5-star rating system.

Only Peoples Health has earned Medicare's highest rating in Louisiana—4.5 stars—for four years running.

Medicare gives bonuses to high-rated plans. You can see those bonuses reflected in the rich benefits you’ve enjoyed this year and will enjoy next year.

Picture your friends with Peoples Health.

Give them this number to call.

1-855-301-9663 (TTY: 711)

Toll-free, 8 a.m. to 8 p.m., Seven Days a Week.

Three Lakeway Center
3838 N. Causeway Blvd., Suite 2200
Metairie, LA 70002

IMPORTANT PLAN INFORMATION

This is the newsletter for Peoples Health plan members.

     Connect with us.

Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies. For Medicare Advantage Plans: A Medicare Advantage organization with a Medicare contract. For Dual Special Needs Plans: A Medicare Advantage organization with a Medicare contract and a contract with the State Medicaid Program. Enrollment in the plan depends on the plan's contract renewal. Out-of-network/noncontracted providers are under no obligation to treat Peoples Health members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services. This information is not a complete description of benefits. Call 1-800-222-8600 (TTY: 711) for more information. Every year, Medicare evaluates plans based on a 5-star rating system. Peoples Health is rated 4.5 out of 5 stars for 2018, 2019, 2020 and 2021. Ratings are for Peoples Health contract number Y0066_H1961_OCT2020NEWS_C



The Connection—
a newsletter for you

OPEN NOW

HEALTH

Your Medicare Health Team