

# Healthy & Wise

A Quarterly Newsletter for Quartz Medicare Advantage (HMO) Members

## Quartz®

Spring/Summer  
2021

- ▶ When it Comes to Your Health, 5-Stars Matter.
- ▶ Spring Cleaning? Safety Tips Indoors and Out.
- ▶ Your Mental Health: Know When It's Time to Reach Out.
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# WHEN IT COMES TO YOUR HEALTH, A 5-STAR RATING MATTERS.



5 OUT OF 5 STARS  
MEDICARE'S HIGHEST RATING

Here at Quartz, we think achieving a 5-Star Rating from Medicare is a really big deal! For 2021, **only 21 Medicare Advantage plans in the nation achieved a 5-Star Rating, and Quartz Medicare Advantage (HMO) has two of them!\***

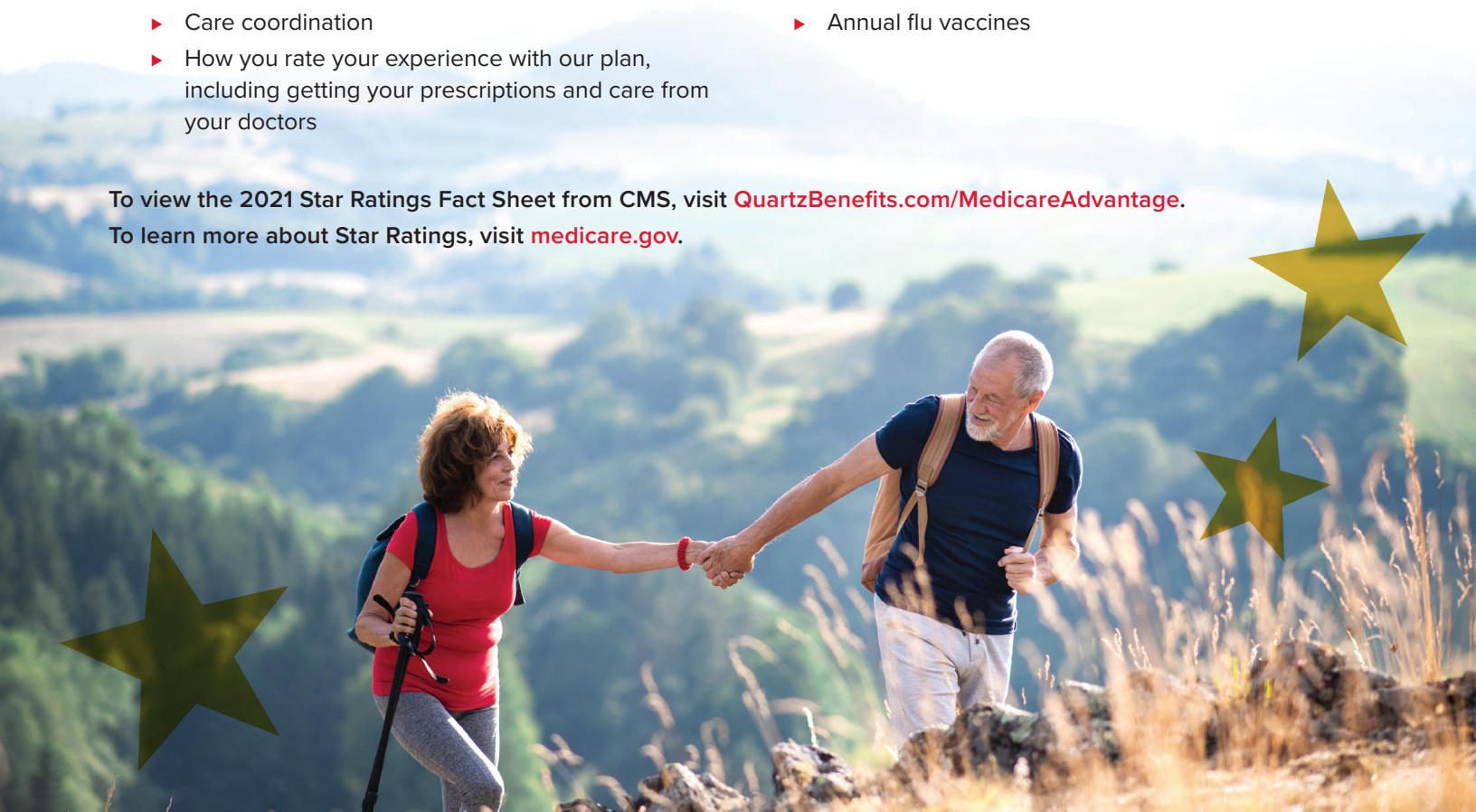
The rigorous measures rates us on how well we perform in different categories. These scores are added together, and the weighted average becomes the overall Star Rating. An overall rating of 5 out of 5 Stars says a lot about our commitment to taking care of you, your health, and well-being. It's at the heart of everything we do.

There are a total of nine different categories between the medical and Part D plans that are measured. For this article, we've combined a couple of the top categories to provide a brief overview of what's measured, and the rating we received for those categories. In the next newsletter, we'll look more in-depth at a few more categories that offer even more reasons why a 5-Star matters to your health.

1. **Member Experience with the health plan.** We received an overall excellent rating of 5 for this category, which includes:
  - ▶ Customer Service
  - ▶ Health care quality
  - ▶ Getting appointments and care quickly
  - ▶ Care coordination
  - ▶ How you rate your experience with our plan, including getting your prescriptions and care from your doctors
2. **Staying Healthy.** Our plan received an overall excellent rating of 5 for how well we keep you healthy with reminders about preventive screenings, checkups, and vaccines, including:
  - ▶ Breast cancer screenings
  - ▶ Colorectal Cancer screenings
  - ▶ Annual flu vaccines

To view the 2021 Star Ratings Fact Sheet from CMS, visit [QuartzBenefits.com/MedicareAdvantage](https://www.QuartzBenefits.com/MedicareAdvantage).

To learn more about Star Ratings, visit [medicare.gov](https://www.medicare.gov).



\*Every year, Medicare evaluates plans based on a 5-Star Rating system. Star ratings are calculated each year and may change from one year to the next.

Sources: medicare.gov; CMS 2021 5-Star Ratings Sheet for Quartz Medicare Advantage (HMO).

## COVID-19 VACCINES:

# LETTING THE LIGHT IN

More than  
**277 million**  
doses have  
already been  
administered in  
the U.S.

(As of 5/19/21)

It's great news that we can finally see the light shining through this dark COVID-19 cloud. Now that we have vaccines rolling out in a phased approach, it's understandable that you may have questions.

Here are a few facts from the Centers for Disease Control and Prevention (CDC) to set your mind at ease.

### The COVID-19 Vaccines are Highly Effective

The CDC recommends you **get whatever vaccine is available as soon as possible**. The vaccines are all highly effective at preventing COVID-19.

- ▶ They can also help prevent you from getting seriously ill even if you do get COVID-19.
- ▶ Getting vaccinated may also help protect people around you, especially those at increased risk for severe illness.
- ▶ COVID-19 vaccines have high safety standards.
- ▶ Clinical trials must show they are safe and effective before any vaccine is approved for use.
- ▶ COVID-19 vaccines were evaluated in tens of thousands of participants in clinical trials.
- ▶ The vaccines met FDA's standards for safety, effectiveness, and quality needed to support emergency use authorization.

### Side Effects Are Relatively Mild

You'll be reassured to know the vaccines are undergoing the **most intensive safety monitoring in U.S. history**.

- ▶ Mild or moderate side effects may include pain or swelling at the injection site, fever, chills, tiredness, and headache. These side effects are a sign that your immune system is doing what it's supposed to do – building up protection from COVID-19.

- ▶ If you've had an immediate allergic reaction to any vaccine or injectable medications for another disease — even if it was not severe — ask your doctor if you should get a COVID-19 vaccine. Because severe allergic reactions have been reported, all people are being monitored after receiving the vaccine.

### Millions of People Have Already Been Vaccinated

Are you in the “wait and see” category? **More than 277 million doses** have already been administered in the U.S.

- ▶ As more people are vaccinated, confidence in the COVID-19 vaccines continues to rise.
- ▶ This is great news because for us to get back to normal, 70 to 80% of people need to be vaccinated.

### COVID-19 Vaccines Are 100% Covered

The vaccines are available at **no cost**. Quartz pays 100% of any COVID-19 vaccine administration fees, so members have a \$0 cost-share.

### What's your next step?

Check your provider's or clinic's website for information on availability. You can also check with the local public health department.





# SPRING CLEANING?

## SAFETY TIPS INDOORS AND OUT

A warm breeze. Sunshine is peeking through an open window. Does this time of year make you want to tidy up both indoors and out? That urge to turn your house and yard inside out for spring cleaning is rooted in tradition that dates back centuries.

Methods and cleaning products have changed a bit over the years. But the need to stay safe is more important now than ever, especially as people seek to avoid trips to urgent care or the emergency room.

Here are a few safety tips to keep in mind.

### Spring Yardwork

- ▶ **Inspect yard equipment** for loose belts or missing parts before you use it. Never operate lawn or garden machinery under the influence of drugs or alcohol.
- ▶ **Wear safety goggles and sturdy shoes** to help prevent injury when mowing the lawn or using power equipment and tools.
- ▶ **Protect yourself from mosquitoes and ticks.** Wear long-sleeved shirts and tuck your pants into your socks.
- ▶ **Remember sunscreen and wear sunglasses and a wide-brimmed hat** to protect your eyes and face.
- ▶ Allergic to bee stings? Be prepared for a life-threatening allergic reaction. **If you suspect a severe reaction, call 911 without delay.**
- ▶ Using a ladder? Firmly set it on a **level surface** and **never stand on the top rung or step.**



## Indoor Cleaning

- ▶ More people like to limit the use of harsh disinfectants such as bleach and ammonia. If you use these, DO NOT use them together. Mixing the two creates toxic fumes.
- ▶ **Open a window or door for ventilation.** Consider running a fan while using cleaning or disinfectant products.
- ▶ Do you have allergies? **Wear a mask while cleaning indoors** to help prevent irritation and allergic reactions.
- ▶ To prevent sprains and strains, **avoid cleaning on your hands and knees.** When you can, use a mop instead. Yes, even for the tub.
- ▶ Store all your cleaning products in a **safe, cool, dry place** where children and pets can't reach them.
- ▶ Using a stepstool? Make sure it's placed on a **level surface.** Consider a step stool that has a handle or railing.





# YOUR MENTAL HEALTH:

## KNOW WHEN IT'S TIME TO REACH OUT



Quartz cares about your mental health and emotional wellness. We know that many people struggle with depression even during the best of times. We've been in what may feel like the worst of times for more than a year. How are you feeling?

### Clinical depression is more than 'feeling down.'

It's natural to feel some anxiety during uncertain times, even to feel a little down. After all, we've been through many changes and heard too many sad stories. Many of us have increased responsibilities. Perhaps we miss the social interaction and seeing loved ones regularly.

Clinical depression is so much more. It's a treatable disease caused by changes in chemicals in the brain. If you or a loved one has been depressed, know when it's time to seek help. **If you've had the following symptoms for at least two weeks, it's time to reach out to a professional.**

You may have clinical depression if you:

- ✓ Lose interest in your favorite activities
- ✓ Feel trapped or have little energy or motivation
- ✓ Find yourself withdrawing from others

People who are severely depressed may also have thoughts about death or suicide. If you or someone you care about talks about this or about feeling hopeless, please don't wait. Get help right away.



Call the **National Suicide Prevention Lifeline** at **(800) 273-TALK (8255)**.

Someone is on hand to speak with you 24 hours a day, English and Spanish.



Clinical depression is a treatable disease caused by changes in chemicals in the brain.

## How to reach out

If you feel depressed, especially if your symptoms have lasted more than two weeks, please reach out to your provider. You can also visit [QuartzBenefits.com/MAfindadoctor](https://www.QuartzBenefits.com/MAfindadoctor) to find a network behavioral health care provider.

## Prefer a helping hand?

We're here for you. We'll help you find a provider to address your mental health concerns. **Quartz Behavioral Health Services** can connect you with the support you may need, including alcohol and drug treatment services. Call **(800) 683-2300** for your confidential consultation.



Quartz Behavioral  
Health Services  
**(800) 683-2300**

## GET THE MYRXINFO APP!



In the fall issue of *Healthy & Wise*, we introduced you to our new MyRxInfo app. If you haven't had a chance to explore it yet, we invite you to go check it out. It has all the tools you would find in the web version, plus these features:

- ▶ **Filled prescriptions** at a glance, with current pricing and refill details.
- ▶ **A benefit overview section** shows your Total Drug Spend (how close you are to entering the gap phase (aka 'donut hole') and your true Out-of-Pocket amount (if you are in the gap phase, how much you have to spend before you exit the gap phase).
- ▶ **Quick access to your plan's drug formulary**, prior authorization criteria, and other useful links.
- ▶ **Enhanced pharmacy locator functions.** Simply tap the phone number to call the pharmacy or tap on the directions icon for a map and directions.
- ▶ **The Medicine Chest lets you set up reminders**, so you don't forget a dose. You can also set up refill reminders to make sure you don't run out of medication.
- ▶ Integration with the **Apple Watch**.



## Get the App

Scan this QR code to download the app or search for **MyRxInfo** in your app store. Have your member ID card handy to set up your app account.

Message and data rates may apply.



## LIFESAVING CANCER SCREENING: YES! EVEN DURING A PANDEMIC

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Are you delaying or skipping a lifesaving cancer screening? There's no way to sugarcoat the seriousness of the problem. People are putting off the cancer screenings that could save their lives.

Yes, COVID-19 has caused dangerous delays in cancer screenings. Providers are urging patients to get these potentially lifesaving procedures.

Screenings look for  
cancer in people  
who **don't have  
symptoms.**





## Cancer does not stop during a pandemic

According to the National Cancer Institute, the **U.S. may see as many as 10,000 excess deaths from breast and colorectal cancer alone over the next decade.** This is due to delays in screening and treatment during the pandemic.

Screening tests are not the same as what a doctor might order if you have symptoms that could be from cancer. **Screenings look for cancer in people who don't have symptoms.**

Screening tests may find breast, cervical, colorectal, and lung cancers early when treatments are likely to work best. Screening guidelines for these and other cancers vary by age and risk factors. Talk with your provider about the cancer screening you may need right now.

## Providers are putting patient safety first

- ✓ **Contact your provider** for advice about specific cancer screenings.
- ✓ **Check your health care provider's website** to see the steps they've taken to help ensure your safety.
- ✓ If you seek care at a clinic or hospital, it's best to bring your **mask** and **hand sanitizer**. Remember to **stay 6 feet apart from others**.



# YOUR HEALTH PLAN. OUR QUALITY STANDARDS.



We believe an informed member is a healthier one. That's why we've made it easy for you to find timely, health plan-related information all in one place.

You'll find topics such as:

- ▶ Advance Care Planning
- ▶ Member Rights and Responsibilities Statement
- ▶ Exercise Works Best for Low Back Pain
- ▶ Prostate Cancer Screening – Shared Decision-Making

Please visit our **blog** at [QuartzBenefits.com/MABlog/quality-matters](https://QuartzBenefits.com/MABlog/quality-matters) to read more.

You can also sign up for our blog and get a monthly email highlighting the latest posts.

If you're looking for more member-related information, you can view your plan's 2021 Quartz Medicare Advantage Member Guide through your MyChart account at [QuartzMyChart.com](https://QuartzMyChart.com).



# HEALTHY DRINKS TO KEEP YOU COOL ON THE WARMEST OF DAYS

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## Cucumber Mint Water

It might sound like a strange combination, but cold water with a couple of slices of cucumber and a sprig of mint is a delicious, cooling summer drink. You can serve this up one glass at a time or put together a whole pitcher to keep in the fridge.

**Here's how to make an eight-serving batch of cucumber mint water:**

1. Combine half of a sliced cucumber and ½ cup of coarsely chopped mint in a 4-quart pitcher.
2. Top the pitcher with 16 cups of water and chill until you're ready to serve.



## Melon Puree

This drink is incredibly refreshing and simple to make. Melons are a great source of vitamin C, and when you puree instead of juicing, you retain all of that healthy fiber.

**Here's how to make your own melon puree:**

1. Slice up a honeydew melon or cantaloupe into chunks.
2. Blend until smooth, adding a bit of water to thin things out if necessary.
3. Chill your puree before serving for extra cooling benefits.



## Ginger Cooler

A spicy drink might seem counter-intuitive when temperatures heat up, but spicy foods actually help your body regulate its temperature. This ginger cooler will do the trick nicely!

- ▶ ¼ cup chopped ginger
- ▶ ½ cup chopped mint leaves
- ▶ Juice of one lime
- ▶ 6 cups sparkling water
- ▶ Sweetener of your choice, to taste

Combine all of the ingredients in a blender and serve chilled. You can strain this drink, if you don't like the texture of the ginger and mint bits.



## Iced Green Tea with Lemon and Mint

Avoid heating up the house with the stove and brew your tea in the sun instead! It takes a bit of planning, but there's not a lot of actual work involved.

- ▶ 15 bags of organic green tea
- ▶ 1 gallon of water
- ▶ ½ cup whole fresh mint leaves
- ▶ Juice of two lemons
- ▶ Sweetener of your choice, to taste

Combine the tea bags, water and mint in a clean, gallon-sized container and set it out in the sun for three to four hours, depending on how dark you like your tea.

Remove the tea bags and add the lemon juice and sweetener, if you like.

Chill and serve over ice.





## “ ASK JANEY

Janey Watters, Account Executive: Individual Sales.

We want to make understanding health insurance easier, so we're including a section in each Quartz Medicare Advantage newsletter that addresses Medicare-related questions. And, who better to answer them than our very own Janey Watters, Account Executive – Individual Sales. Janey brings more than 20 years of expertise to draw from for her answers.

### This month's topic: How Your Travel Benefit Works

**Janey:** I will break down your travel benefit with some of the most commonly asked questions we get from our members. You'll find complete details about your extra benefits in your plan's Evidence of Coverage or your plan's 2021 Member Guide, which are available in your MyChart account at [QuartzMyChart.com](https://www.QuartzMyChart.com). You may also call Customer Service for more information.

#### ***How long can I be away from home and still be covered?***

**Janey:** This plan travels with you for **up to six months of the year (up to three months at a time)**. You may receive all plan-covered services at in-network costs when you travel nationwide outside of Wisconsin, Illinois, Minnesota, or Iowa.

#### ***What about my prescriptions?***

**Janey:** Talk to your pharmacy about mailing or transferring your prescriptions. Plus, you have access to most retail pharmacies nationwide.

#### ***How does Quartz know when I want to use this benefit?***

**Janey:** You'll need to **call Customer Service at (800) 394-5566 or TTY 711** to activate this benefit before you travel. Your first three months start on the first date of travel.

#### ***How does this benefit work while I'm away from home?***

**Janey:** While using the travel benefit, following these steps for these certain services will ensure you receive the care you need at the lowest possible in-network cost:

- ▶ **Call Delta Dental** for any dental services at **(866) 548-0292**.
- ▶ **Use Virtual Visit** for any on-demand urgent care questions.

#### ***Does the provider I see file a claim with Quartz, or do I pay at the time of service and file the claim myself?***

**Janey:** Your travel benefit covers you at the **same network costs** as if you were in town seeing your doctor. The provider you see during your travel will need to send claims to us for medical services – as long as we've been notified that you've activated your travel benefit.

#### ***What if my travel plans change and I return home sooner than the three months?***

**Janey:** We understand plans change! Please **call Customer Service** and let us know the date you expect to return home so we know how to process any claims we may receive for covered services you received during your travels.



840 Carolina Street  
Sauk City, WI 53583-1374

## CONTACT US

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### **Customer Service:** **(800) 394-5566.**

If you are deaf, hard of hearing or speech-impaired, please call **TTY 711.**

Or you may also call through a video relay service company of your choice. Interpreter services are provided free of charge to you.

**Hours:** Monday through Friday from 8 a.m. to 8 p.m. From Oct. 1 through March 31, we are also available on Saturdays and Sundays from 8 a.m. to 8 p.m.

**Visit our website**  
**[QuartzBenefits.com/](https://www.QuartzBenefits.com/MedicareAdvantage)**  
**[MedicareAdvantage](https://www.QuartzBenefits.com/MedicareAdvantage)**

**Email us**  
**[CustomerService@QuartzBenefits.com](mailto:CustomerService@QuartzBenefits.com)**

### **Our network of providers**

To learn if a health care provider is in the Quartz Medicare Advantage (HMO) network:

- ▶ Check our **Provider Directory** online at **[QuartzBenefits.com/MAfindadoctor](https://www.QuartzBenefits.com/MAfindadoctor)**.
- ▶ Call **Customer Service** at **(800) 394-5566.**



5 OUT OF 5 STARS –  
MEDICARE'S HIGHEST RATING

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This newsletter is published four times a year as a community service to Quartz Medicare Advantage (HMO) members of Quartz Health Plan Corporation and Quartz Health Plan MN Corporation, 840 Carolina Street, Sauk City, WI 53583.

Quartz Medicare Advantage (HMO) is an HMO plan with a Medicare contract. Enrollment in this plan depends on contract renewal. Information in this newsletter comes from a wide range of medical experts. If you have any concerns or questions about specific content that may affect your health, please contact your health care provider. Models may be used in photos and illustrations. ©2021 Quartz Health Solutions, Inc. All rights reserved.

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