

Healthy & Wise

A Quarterly Newsletter for Quartz Medicare Advantage (HMO) Members

Quartz®

.....
Fall 2020
.....

- ▶ 5 Stars from Medicare, Again!
- ▶ Keep a Sunny Outlook on Shorter Days
- ▶ Need Help Paying for Prescription Drugs?

GUNDERSEN
HEALTH SYSTEM.®

 PROHEALTH CARE

SWEDISHAMERICAN
A DIVISION OF UW HEALTH

UWHealth

YOUR TOP-RATED PLAN FOR THE 9TH TIME!



**5 OUT OF 5 STARS –
MEDICARE'S HIGHEST RATING**

Quartz Medicare Advantage plans (HMO) received an overall 5 out of 5 Stars for 2021 — this is the highest rating from Medicare*. We started offering Medicare Advantage plans more than 20 years ago with a commitment to providing access to high-quality care and excellent customer service.

How Quartz stacks up:

- ▶ Quartz has the **region's only available 5-Star Medicare Advantage Plans** for 2021.
- ▶ Quartz has **two of only 21** Medicare Advantage plans nationwide that received a 5-Star Rating for 2021.
- ▶ This is the **ninth time** Quartz Medicare Advantage plans have achieved a 5-Star Rating.

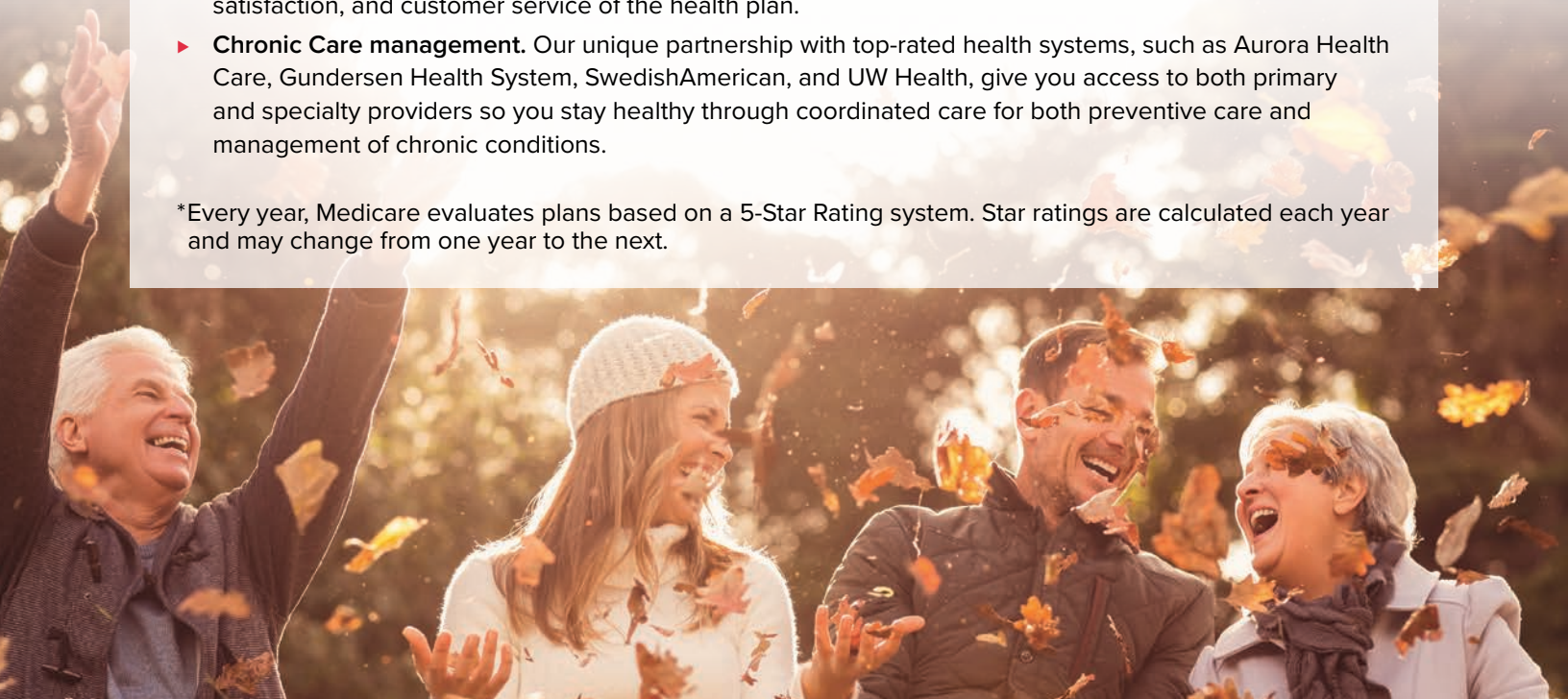
Why a 5-Star Rating Matters

Ratings can help you compare plans based on quality and performance. Every year, Medicare evaluates plans based on a 5-Star Rating system and factors such as member satisfaction, customer service, chronic care management, and prescription drug services. A 5-Star Rating from Medicare means the plan is considered excellent.

What 5 Stars Means to You

- ▶ **Quality.** A 5-Star rating from Medicare means the plan is considered excellent by the Centers for Medicare and Medicaid Services standards for quality and service.
- ▶ **Excellent customer service.** Our Medicare Advantage plan had a perfect 5-Star Rating for Member Experience with the plan, which includes things like: get appointments and care quickly, member satisfaction, and customer service of the health plan.
- ▶ **Chronic Care management.** Our unique partnership with top-rated health systems, such as Aurora Health Care, Gundersen Health System, SwedishAmerican, and UW Health, give you access to both primary and specialty providers so you stay healthy through coordinated care for both preventive care and management of chronic conditions.

*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.



A FEW WORDS FROM OUR NEW PRESIDENT AND CHIEF EXECUTIVE OFFICER



Dear Members,

I am honored to join the Quartz family. I'm Dr. Mark Selna, the new president and chief executive officer at Quartz. Throughout my career, my passion has been improving the health and well-being of my patients and communities.

Quartz's employees and provider partners share that passion and vision.

I'd like to share a little about me and where I believe we can go in the future—together. First, I'm a physician. And that gives me a deep appreciation for the value of the relationships you have with your providers and caregivers, and, in these COVID times, all your support systems.

I have more than 30 years of health care experience. This includes several years in leadership positions at provider-owned health plans. I joined Quartz for many reasons,

primarily because of our relationship with some of the best health care delivery systems in the nation. The level of care is truly remarkable.

I believe our health plans play an important role in improving your well-being. We're a leader in finding innovative ways to support your busy life, like our portfolio of digital apps. I'm passionate about using data to foster purposeful change. I will work closely with employees and community partners. Together, we'll find new ways to improve health outcomes and eliminate disparities for people of all colors and backgrounds.

Thank you for taking the time to learn a little about me. I also want to learn about you. My plan is to find new ways to connect with and listen to you, our members. It will take all of us, working together, to develop the best solutions to continue to improve our health plans, the health of our members, and our communities.

Sincerely,
Mark Selna, M.D.

NEW PROVIDERS IN 2021



You'll have even more providers to choose from in the Quartz Medicare Advantage (HMO) provider network. Quartz Medicare Advantage, in collaboration with Aurora Health Care, will offer care and services to our Medicare Advantage members in eastern Wisconsin for the 2021 plan year.

To find Aurora Health Care providers near you, see the online provider directory at [QuartzBenefits.com/MAfindadoctor](https://www.QuartzBenefits.com/MAfindadoctor).

More choices for ProHealth members, too!

For ProHealth members who live in Waukesha County, it means:

- ▶ You can keep your ProHealth doctors, plus have access to the doctors and clinics of Aurora Health Care – all in your Quartz Medicare Advantage network!
- ▶ Your plan's name will change to "**Aurora Health Quartz Medicare Advantage**" and you will start to see the new name on your plan's materials for the 2021 plan year.
- ▶ You'll receive a Quartz Medicare Advantage ID card to keep on hand when you seek care and services from **both ProHealth and Aurora Health Care**.

Questions? Please contact Customer Service at (800) 394-5566 or TTY 711 or through your MyChart account at [QuartzMyChart.com](https://www.QuartzMyChart.com).

KEEP A SUNNY OUTLOOK ON SHORTER DAYS

It's that time of year. The days turn shorter. The sun turns shy, sometimes peeking out for only moments a day. It's only natural to feel a little blue. This year may look and feel a bit different. The COVID-19 pandemic has led to a rise in depression and anxiety. People are juggling and struggling. Many are worried about loved ones and what the future will bring. As winter approaches, people will stay inside, feeling more isolated. This could turn seasonal blues into serious depression.



Seasonal blues or SAD?

Seasonal affective disorder (SAD) is a form of clinical depression that can cause symptoms such as low energy, difficulty concentrating, loss of interest, and feelings of hopelessness. Daylight walks, healthy eating, and a regular sleep schedule can help. Here are a few added tips.



Get motivated and stay moving.

Brisk walking, jogging, riding a stationary bike, or any activities that raise your heart rate can also boost your mood. Moderate exercise is safe for most people. But it's always a good idea to talk with your doctor before you start an exercise program.



Consider light therapy.

Although nothing can replace sunshine, some people like to sit 20 to 60 minutes every morning in front of a white fluorescent lightbox. Do not use ultraviolet light, full-spectrum light, heat lamps, or tanning lamps for light therapy.



Discuss your medication options.

Antidepressants may offer relief for people who have SAD. If your doctor prescribes an antidepressant, take it as directed. Stopping suddenly could make your depression worse. Your doctor can slowly reduce the dose.

HOW TO SHAKE OFF FEELINGS OF ISOLATION



Phone a friend. Sometimes a phone is just a phone. You don't always need a virtual get together to connect. Reach out to friends, even those you may not have talked with recently. You'll cheer them up, too!



Do what you love. Boredom, especially now, can cause your mind to race with negative thoughts. Keeping busy with activities you enjoy can shift your feelings from helpless to hopeful. Try something new.



Have a grateful heart. Think about all that is good in your life. Focus on the people and things you are grateful for at least once a day. Some people like to keep a "grateful journal," that keeps growing.



Seek out online support groups.

Many local community organizations now offer a virtual place to connect. You can make new friends, receive and offer encouragement, and feel more connected to others.

WHEN TO REACH OUT

If you think you are depressed, reach out to your provider. Ask about in-person or telehealth options. Visit [QuartzBenefits.com/findadoctor](https://www.QuartzBenefits.com/findadoctor) to find a behavioral health provider in your network.

If you have questions about behavioral health services, including alcohol and drug treatment services, call Quartz Behavioral Health Care Management at (800) 683-2300.



The **Quartz MyChart app** allows you to access your health insurance information when and where you need it. What can you do with the app? **You can:**

- ▶ Sign up for MyChart
- ▶ Access ID cards
- ▶ Securely message Customer Service
- ▶ Follow Quick Links to other Quartz tools such as Find a Doctor



Search **Quartz MyChart** in your app store to download the app and access

your Quartz information today!



HOW DIGITAL TOOLS ENHANCE YOUR WELL-BEING

The term “digital health literacy” has taken on new meaning this year. The World Health Organization defines it as “the ability to seek, find, understand, and appraise health information from electronic sources and apply the knowledge gained to addressing or solving a health problem.”

What does all that mean? People are taking more interest in managing their health and wellness, turning to digital tools and apps for resources, support, and timely information.

Quartz is here to support you with digital apps included with Quartz Medicare Advantage plans at **no extra cost for eligible members.**

- ▶ **MyChart:** Simplify your search for information with secure 24/7 access to your ID card, benefits, claims, Customer Service, and more.
- ▶ **MyRxInfo:** Look up drug prices based on your benefits, find a pharmacy, see your prescription history and pharmacy benefit prior authorization status, look up medication side effects, identify pills, and more.

Learn about the digital tools that may be available to you as a Quartz Medicare Advantage member.

Visit QuartzBenefits.com/digitaltools

Quartz apps and programming within the apps are available at no cost to participating members. Message and data rates may apply.

5 WAYS TO STAY SAFE FROM SCAMMERS

At Quartz, we care about keeping you safe from scammers. If you receive a call from an unknown number, and the caller offers coronavirus items such as a mask or test kit, hang up. It could be a scam.

The technology that keeps us connected is so important right now. Unfortunately, scammers and phishers are doing their best to catch you off guard. In some cases, they use COVID-19-related topics to try to get your personal information.

Most phishing attempts come by email or text messages. They “bait” you with links to spoofed websites that will often contain COVID-19-related wording in the website address. **Here are a few suggestions to help keep you off a cyber scammer’s hook.**



Keep personal information personal. A public health organization will never ask for **login credentials, your Social Security number, or payment details** in exchange for information.



Get updates from valid sources. When looking for updates, refer to websites of organizations such as the **Centers for Disease Control and Prevention**. Visit [cdc.gov](https://www.cdc.gov).



Think before you click. Be watchful for messages with the words “**free**” and “**urgent**.” Unless you verify the source, **do not click on links or reply to the message. Delete it.**



Don’t respond to requests for information. Scammers may **pretend to be from companies** where you have an account. If you’re not sure an email is valid, **contact the company directly.**



Make sure you have strong passwords. Use passwords that are at least **14 characters** with complex characters (**#, \$, %, etc.**), uppercase and lowercase letters, and numbers.

NEW QUARTZ MEDICARE ADVANTAGE ID CARDS

Quartz		
PRODUCT		
Your Network:		
NETWORK NAME		
Subscriber Name: SUBSCRIBER NAME		
Group #: XXXXXXXX	Subscriber ID #: XXXXXXXX00	
Name	ID Code	PCP Location
SUBSCRIBER NAME	XXXXXXXXXX00	SUBSCRIBER PRIMARY CARE CLINIC
DEPENDENT 1 NAME	XXXXXXXXXX01	DEPENDENT 1 PRIMARY CARE CLINIC
RxBin: XXXXXX	RxGroup: XXXXX	RxPCN: XXXXX

Beginning in December, we’ll be sending new member ID cards. When you receive them, you can destroy your existing member ID cards.

Questions? We’re here to help. Send a message through your MyChart account or call the **Customer Service** number on the back of your new Quartz Medicare Advantage ID card.

WHAT'S NEW WITH OUR PHARMACY BENEFITS TOOL

By **Jeremy Fejfar**,
Director of Pharmacy Government Programs

Have you had a chance to explore our Pharmacy Benefits Tool?* Log in to your MyChart account at QuartzMyChart.com and click on the **Pharmacy Benefit Tools** icon to:



Look up drug information, side effects, etc.

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Shop for the best drug prices.

.....



Find a pharmacy, see hours, phone number, directions, and more.

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Print a prescription report or tax report.

.....



Check the status of prescription benefit prior authorization requests.

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Refill your medications if you use the Mail-Order pharmacy (MedImpact Direct).



As of October 1, this valuable resource has new functions and an updated look. Plus, it now has a companion mobile app! **MyRxInfo** has all the tools available in the web version, **as well as these new 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.

*This service available only to members whose Quartz plan includes pharmacy benefits.

NEED HELP PAYING FOR PRESCRIPTION DRUGS?

Have you heard of the donut hole? This is the term for a not-so-sweet gap in prescription drug coverage. Most Medicare drug plans have a coverage gap. This is when drug costs reach an annual limit. Not everyone reaches this limit.

What can you do to lower what you spend on prescription drugs, and possibly avoid the donut hole? The Quartz Pharmacy Program focuses on improving your health and reducing costs. There may be a medication proven to treat your condition at a lower cost. Show your formulary to your provider. Ask about what's right for you.

Whether you have a Part D prescription drug plan or need help paying for prescriptions, here are a few programs that may be available for you. See if you're eligible.

Extra Help Medicare Program: This program may help lower your costs if you meet certain criteria, including having limited resources and income. Call **(800) 772-1213**, TTY **(800) 325-0778**, or visit [socialsecurity.gov/prescriptionhelp](https://www.socialsecurity.gov/prescriptionhelp).

Manufacturer's Pharmaceutical Assistance Program: This program lets you request medications for free from the drug company, sent to you or your doctors' office. Visit [medicare.gov/pharmaceutical-assistance-program](https://www.medicare.gov/pharmaceutical-assistance-program).

State Pharmaceutical Assistance Program: Your state may have a program to help. Visit [Medicare.gov/pharmaceutical-assistance-program/#state-programs](https://www.medicare.gov/pharmaceutical-assistance-program/#state-programs).

ADVANCE CARE PLANNING



Do your family members and doctors know your wishes about your health care? **Advance care planning is important at any stage of life.** It enables you to state your wishes if you become unable to communicate your decisions.

Advance Care Planning can help you:

- ▶ Understand care and treatment options
- ▶ Choose a health care agent you trust
- ▶ Complete an advance directive

Your health care agent is the person you select to speak for you if you **are not able to communicate**. An advance directive lets loved ones or a doctor know your wishes regarding medical treatment. It often includes a living will. To learn more, visit [Medicare.gov](https://www.Medicare.gov).

A BETTER WEBSITE EXPERIENCE FOR ALL

The next time you visit our website, you'll see a new look. Although it may seem different at first, you'll soon discover how much easier it is to find what you're looking for.

The new site simplifies your experience by:

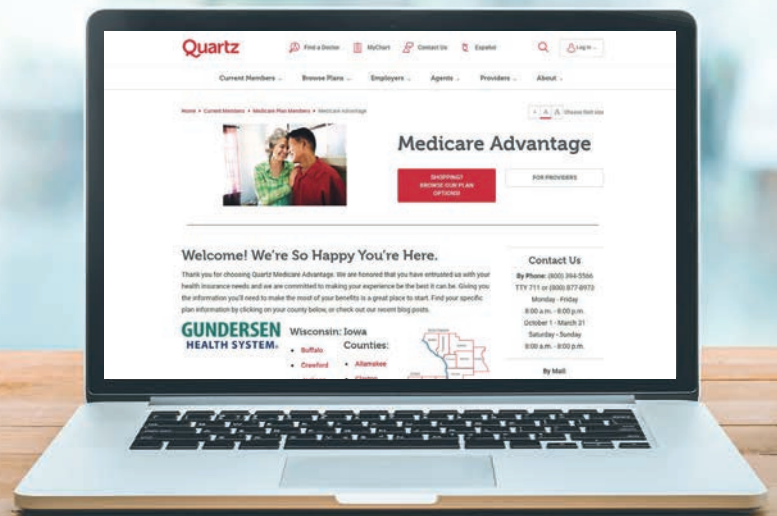
- ▶ Making it quicker and easier to find what you need
- ▶ Reducing steps needed to get to key resources
- ▶ Bringing all Quartz health plan options together

As you know, our Senior Preferred plan name has transitioned to Quartz Medicare Advantage (HMO). The website now brings all Quartz plan offerings together, including our Quartz Medicare Advantage plan.

Do you have your most-used sites bookmarked? Don't worry. The Senior Preferred site you've been using will automatically redirect you to the same resources. See for yourself at QuartzBenefits.com/MedicareAdvantage.



As always, we're here for you. Questions? Give us a call at **(800) 394-5566** or **TTY 711**, Monday – Friday, 8 a.m. – 8 p.m. Oct. 1 – March 31, daily, 8 a.m. – 8 p.m.



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
- ▶ Utilization Management (UM) Criteria and Processes
- ▶ Formulary Updates Now Available Online
- ▶ Looking for Benefit Information? Find it Quickly Online
- ▶ Member Rights and Responsibilities Statement
- ▶ Important Information About Your Appeal Rights
- ▶ Exercise Works Best for Low Back Pain
- ▶ New Member Drug Supply
- ▶ Preventive vs Non-Preventive Exams
- ▶ Health Coaching Available to Quartz Members
- ▶ Women's Health and Cancer Rights Act
- ▶ Preventive Care Outreach
- ▶ Health Management Programs
- ▶ What is HEDIS and Why Is It Important?
- ▶ Releasing Health Information
- ▶ Notice of Privacy Practices
- ▶ Evaluating the Use of Technology. Is it Covered?

Please visit our blog at QuartzBenefits.com/MABlog/quality-matters to read more.

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

If you're looking for more member-related information, you can view the 2021 Quartz Medicare Advantage Member Guides through your MyChart account at QuartzMyChart.com.



“ 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 20 years of expertise to draw from for her answers.

This month's topic: New Extra Benefits for 2021!

Janey: We are pleased to offer you 5-Star-rated plans that include extra benefits for the 2021 plan year. As a Quartz Medicare Advantage (HMO) member, your plan's extra benefits have low copays, \$0 copays, or are at no extra cost to you.

What are my extra benefits for 2021?

Janey: I've listed a few of your plan's extra benefits for 2021 below. You can find complete details about your extra benefits in your plan's Evidence of Coverage or your plan's 2021 Member Guide. You may also call Customer Service for more information.

New! Travel Benefit. For up to six months, get covered services at in-network costs when traveling nationwide outside of Wisconsin, Illinois, Minnesota, or Iowa. Plus, you have access to most retail pharmacies nationwide.

New! Fitness Benefit. Get a \$25/month reimbursement for fitness membership dues at any licensed fitness facility of your choice.

New! Preventive AND Comprehensive Dental benefits. Depending on your plan, you now get an annual limit for dental services from our partners at Delta Dental or a Medicare-certified provider of your choice. Plus, you have the option to buy an extra \$1,000 in coverage for an additional \$48.10 a month.

Call us before December 7 to add this coverage for a January 1 start date. Your Delta Dental ID cards will arrive in the mail beginning mid-December.

FreeStyle Glucose Meter AND Test Strips. Now, you can get the test strips at no extra cost, too! We are pleased to offer our members the FreeStyle Lite/FreeStyle Freedom Lite blood glucose meter AND test strips FREE.

Over-the-Counter Benefit Program. You can use an OTC card to unlock your plan's quarterly allowance to buy certain health items online or in-store at participating retailers nationwide. Be sure to use up the funds! The allowance doesn't carry over when it reloads to your card every three months.

Watch for your new OTC cards in the mail in late December. It has details on how to make the most of this cost-saving benefit. You can start using your new card on January 1, 2021, and discard your old one at the same time.

Virtual Visits. Connect with a doctor 24/7 via a smartphone, tablet, or computer equipped with a web camera – all with \$0 copay. Not available to SwedishAmerican Medicare Advantage members.

Meal Delivery after a Hospital Stay. You'll get 20 nutritious and microwave-ready meals delivered to your home at no extra cost for a covered stay. Not available to Core D members.

Massage Therapy for Chronic Conditions. Receive massages for certain chronic conditions, such as neck pain, lower back pain, fibromyalgia and Type 2 diabetes. Not available to ProHealth Medicare Advantage members.



840 Carolina Street
Sauk City, WI 53583-1374

CONTACT US

Customer Service:

(800) 394-5566.

If you are deaf, hard of hearing or speech-impaired, please call **TTY 711** or **(800) 877-8973.**

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/
MedicareAdvantage](https://www.QuartzBenefits.com/MedicareAdvantage)**

Email us

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/MedicareAdvantage.](https://www.QuartzBenefits.com/MedicareAdvantage)**
- ▶ Call **Customer Service** at **(800) 394-5566.**

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.

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. ©2020 Quartz Health Solutions, Inc. All rights reserved.

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Spanish: ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de ayuda con el idioma. Llame al (800) 362-3310, TTY 711 or toll free (800) 877-8973. **Hmong:** LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau (800) 362-3310, TTY 711 or toll free (800) 877-8973.