



# Plan on us.

With helpful information for our members.

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# Smart living for EVERYBODY

As a member of the Tennessee Farm Bureau family, you know you can plan on us to make Medicare easy. This newsletter has important information for all our members with Medicare Advantage and Medicare Part D plans. So, whether you need help with costs not covered by Medicare, including prescription drugs, or a comprehensive plan that covers medical, hospital and prescription drugs, we're here to help guide you in making smart Medicare choices.



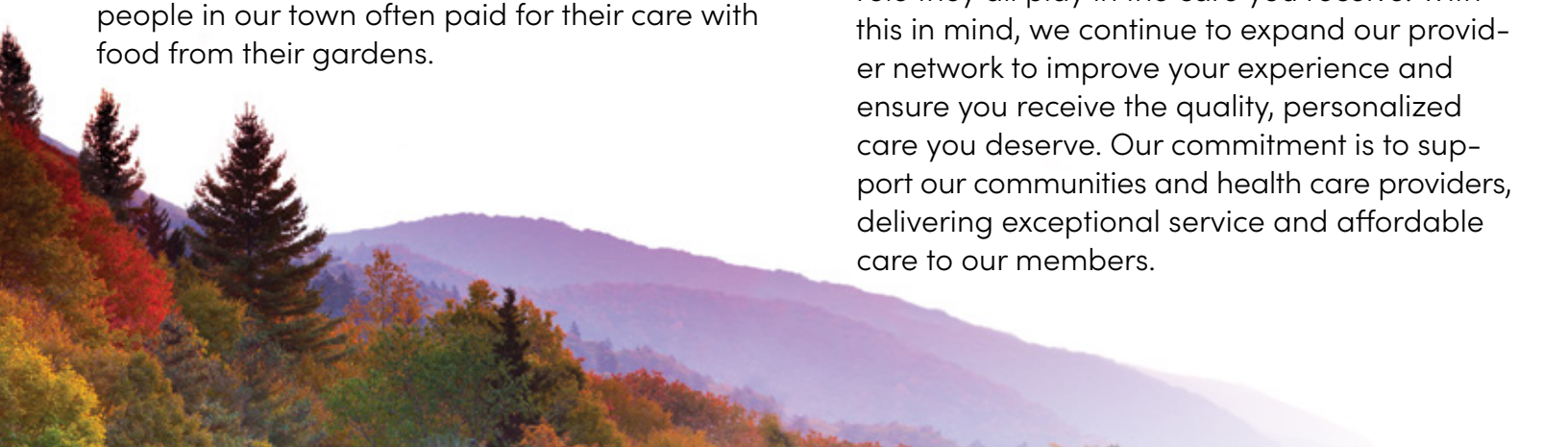
## Welcome, DR. CATHY STALLWORTH, NEW CHIEF MEDICAL OFFICER

As a third-generation physician from Tennessee, I'm excited to join Farm Bureau Health Plans as chief medical officer. The first thing I've learned here at Farm Bureau is that family, community and trusted relationships are top priorities.

Growing up, I spent a lot of time with my grandfather, a small-town family doctor in South Louisiana who cared for his patients just as much as he cared for his own family. When money was tight, people in our town often paid for their care with food from their gardens.

Times have changed; life expectancy increased from 62 years in 1940 to 79 years in 2020, thanks to medical advancements. However, health care costs have surged, now constituting 20% of GDP in the U.S. Today, it would be virtually impossible to pay for our health care with vegetables from our gardens.

Health care delivery has evolved, too. Primary care is no longer provided solely by physicians; nurse practitioners and physician assistants also contribute, along with teams of specialists, including therapists, social workers and more. At Farm Bureau, we recognize the important role they all play in the care you receive. With this in mind, we continue to expand our provider network to improve your experience and ensure you receive the quality, personalized care you deserve. Our commitment is to support our communities and health care providers, delivering exceptional service and affordable care to our members.



This newsletter provides you with information to help you get healthier, save time and money, and make your life easier. We encourage you to see your provider, get your preventive screenings, adopt healthy behaviors, and prioritize your health. We look forward to serving you.

Be Well,  
Dr. Cathy Stallworth



**Dr. Cathy Stallworth,**  
chief medical officer.

## Medication Therapy MANAGEMENT PROGRAM

If you're a member of our Advantage HMO or Part D Prescription Drug Plan, you might qualify for Medication Therapy Management (MTM), a Medicare program that helps you understand your medications and improve your health. If you meet CMS criteria, our partner OptumRx will contact you via an 800 number to discuss the program and get you started. If you miss the call, they'll leave a message with

an ID code. This call is not a scam but part of your premium-funded health insurance benefit. Please return the call for program details. After discussing with the representative, you can choose to enroll. We'll review your medications quarterly and have a yearly detailed chat. Try to schedule your medication review before your annual wellness visit. And remember to bring your medication list when you visit your doctor or pharmacist, and during hospital visits. This is part of our commitment to helping you understand your medications and stay well.

## Meds on Track PROGRAM

As a member of our Advantage HMO or Part D Prescription Drug Plan, you may qualify for our Meds on Track medication adherence program.

Proper medication adherence is vital for managing chronic conditions like high blood pressure, diabetes, heart disease and depression. Missing doses or discontinuing medications without consulting your provider can lead to complications. Unfortunately, approximately 62% of people sometimes forget to take their medications, and over a third stop them without discussing it with their health care providers. Given the busy schedules of health care providers, addressing these issues during office visits can be challenging.

To support you and your health care provider, we've partnered with OptumRx, our pharmacy benefit manager. Our medication adherence program is different from previous approaches—no robocalls. A pharmacy technician will call to discuss your medication refill history and answer your questions. They can offer strategies like automatic refill home delivery and connect you with an OptumRx licensed pharmacist. This call is a legitimate part of your health insurance benefit, and you may receive a postcard from OptumRx Rx before the call.



Please consider speaking with OptumRx. If you prefer not to be called, you can request to be marked as “do not call,” which won’t affect your medication access or Part D insurance benefits.

## Here are 8 tips to help you STAY ON TRACK WITH YOUR MEDS:

1. Take your medication at the same time daily.
2. Incorporate medication into a daily routine, like brushing your teeth or bedtime.
3. Use a “medicine calendar” alongside your pills.
4. Consider a pill container with sections for different doses.
5. Refill your pill container weekly at the same time.
6. Use timer caps for pill bottles, or pill boxes with timer functions.
7. When traveling, carry enough medication plus extra.
8. When flying, keep medication in your carry-on to prevent damage in cargo holds.

## Medicare Advantage HMOs – PRIMARY CARE PHYSICIANS AND THE PROVIDER NETWORK

Medicare Advantage HMOs rely on primary care physicians to coordinate member care. Choosing the right primary care doctor is crucial for a trusting doctor-patient relationship. Primary care providers specialize in diagnosing, treating and preventing various conditions, thereby helping to ensure consistency and efficiency in your health care.

Finding the correct primary care provider within the network is essential since Medicare Advantage HMOs prioritize “in-network” medical care. This means members must choose from a list of “in-network” providers for medical services, including doctors, health care providers, hospitals and facilities contracted by the health plan.

Understanding the provider network is key to obtaining cost-effective care. You can access Farm Bureau Advantage (HMO) network details at [fbhp.com/advantage](http://fbhp.com/advantage). In general, members should seek care from in-network providers (except for emergencies, out-of-area urgent care, or out-of-area dialysis) to minimize costs.

## Talk to a Trusted MEDICARE ADVISOR TODAY

Thank you for taking the time to review our newsletter. We hope this edition has been informative. Should you require additional information or assistance to get the most out of your Medicare plan, please don’t hesitate to reach out to us.



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FOR MORE INFORMATION,  
**call 833-999-0103 TTY 711.**

Or visit [fbhealthplans.com/plans/medicare-plans](http://fbhealthplans.com/plans/medicare-plans)

### Hours of operation:

Oct. 1–March 31, 8 a.m.–8 p.m., 7 days/week  
April 1–Sept. 30, 8 a.m.–8 p.m., Monday–Friday



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