



VITALITY

VITAL news to keep you healthy!

Navigating your healthcare through Open Enrollment

The Fall season always reminds us of Open Enrollment; as the seasons change, **so can your health insurance benefits**. MedPRO is contracted with some of the top health insurers available to residents in the Central Valley. Some employer groups have their Health Benefits Open Enrollment period during the Fall, and some may wait until the Spring; this period allows beneficiaries to make changes to their benefits. However, one of the most important enrollment periods begins in the next month; **Medicare Pre-Enrollment begins October 1-14, and Medicare Annual Enrollment Period begins October 15 through December 6.**

During the 2021/22 Annual Enrollment period, Medicare recipients can enroll in Medicare Part C or D, or even make changes to their existing Plan.

There are many factors to consider when choosing a health plan, or for some, a Medicare Advantage Plan. Before deciding on which plan to choose, it is important to look at all your options and weigh the costs and benefits to decide on which coverage works best for you. Some of the questions you may ask would be "is my doctor part of the network I am choosing"; "is my hospital of choice available should I be hospitalized"; "are my medications covered through the Health Plan formulary". You want to be prepared as much as possible since the window to make changes is very narrow.

MedPRO has a local staff available to help you navigate through this benefit maze, as well as answer some of these questions and help direct you to trained professionals that can assist you with making an optimal decision. MedPRO also offers one of the largest provider networks in the Central Valley with many primary care providers and specialists to choose from. Some of the Health Plans offered through MedPRO can be found on our website.

Once you choose your Health Plan, it is your responsibility, as a patient, to understand what your plan covers and what it doesn't cover. When you enroll into a health insurance plan, whether it is through your employer group or Medicare, knowing your full benefit coverage is necessary and empowers you as the patient. If you don't understand the health plan forms or documents, wait until your concerns or questions are fully addressed by your health plan or broker office. If you are an employee, you can always consult with your Human Resources Department.





The Flu and People 65 Years and Older

People 65 years and older are at higher risk of developing serious flu complications compared with young, healthy adults. This increased risk is due in part to changes in immune defenses with increasing age. While flu seasons vary in severity, during most seasons, people 65 years and older bear the greatest burden of severe flu disease. In recent years, for example, it's estimated that between 70 percent and 85 percent of seasonal flu-related deaths have occurred in people 65 years and older, and between 50 percent and 70 percent of seasonal flu-related hospitalizations have occurred among people in this age group.

The best way to protect against flu and its potentially serious complications is with a flu vaccine. CDC recommends that almost everyone 6 months and older get a seasonal flu vaccine each year, ideally by the end of October. However, as long as flu viruses are circulating, vaccination should continue throughout flu season, even into January or later. You may ask, do I need a flu vaccine if I had the COVID vaccine? The answer is yes, it is important to obtain the flu vaccine even if you received the COVID vaccine. Neither will protect from the other. Both flu and COVID19 are potentially deadly diseases that are preventable with vaccinations.

Flu vaccination is especially important for people 65 years and older because they are at higher risk of developing serious flu complications. Flu vaccines are updated each season to keep up with changing viruses. Also, immunity wanes over a year so annual vaccination is needed to ensure the best possible protection against flu. Because immunity may decrease more quickly in older people, it is especially important that this group is not vaccinated too early (in July or August). September and October are generally good times to be vaccinated for people 65 years and older.

Your health care provider will most likely have flu vaccines available at their office. You can always go to the Saint Agnes Urgent Care Centers or your local pharmacy to receive a flu vaccine.

Don't forget to schedule your **FREE** annual wellness exam with your primary care physician before the end of the year. Contact your health plan or call us at MedPRO if you have any questions.

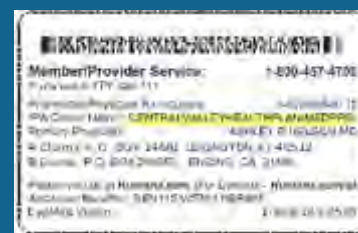
Do not forget

Together for your piece of mind...

If you are a **Humana** member, or are thinking of enrolling in the **Humana** plan, you will start to see a larger and stronger network.

If you are with **MedPRO**, you will keep your primary care provider, your specialist, and your benefits. **Central Valley Health Plan** has partnered with Humana and **MedPRO** and will now be a part of your healthcare delivery system and family. You will see their name on your new Member ID card. **Central Valley Health Plan** is establishing a new model of care in the Central Valley and will be working with your medical care team to improve access to care, communication between providers and to develop a care plan customized to your needs. You will be receiving more information soon in the mail.

A sample of the ID card is below.



Together, Humana, Central Valley Health Plan, and MedPRO work with Saint Agnes Medical Center to consistently help our community live healthier lives.

For more information, please reach out to **MedPRO** directly at 559.450.6334. To see a current list of providers or download our provider directory, please click on the link below.



VISIT US AT WWW.CVMEDPRO.COM OR CALL 559.450.6334 or 877.216.4215