

For Better Health

Fall 2024



“For Better Health” is the member newsletter for McLaren Medicare members, collectively referred to as “members.” It is published twice per year by McLaren Health Plan, Inc. who shall be referred to as “MHP” throughout this newsletter.

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Member Services

833-358-2404 (TTY: 711)

Monday through Friday
8 a.m. to 8 p.m. April 1-Sept.30

Seven days a week
8 a.m. to 8 p.m. Oct. 1-March 31, except for
Thanksgiving Day and Christmas Day

We want to answer your questions and help you get the care you deserve. Please call Member Services if you have questions about the content of this newsletter, need a printed copy of anything on our website or need verbal help with the provider directory. We have free interpretation and translation services available. Call 711 to access the TTY line if you are deaf, hard of hearing or have speech problems. Michigan Relay will assist you. This service is available 24 hours a day.

Pharmacy Help Desk

844-336-2678

24 hours a day, seven days a week

Call if you have questions about your pharmacy benefits.

Online

[McLarenHealthPlan.org/McLarenMedicare](https://www.McLarenHealthPlan.org/McLarenMedicare)

Our website has useful member information, such as our Privacy Notice; provider directories; Rights and Responsibilities statement; healthy reminders; services covered by McLaren Medicare; what to do when you need medication; information about our quality programs and much more. Call Member Services if you want printed copies of anything on our website.

Mail

McLaren Medicare

P.O. Box 710

Flint, MI 48501-9900

E-Mail

Contact us at:

medicarememberservices@mclaren.org



From Nancy Jenkins

President and CEO of McLaren Health Plan

Autumn is here again and what a wonderful time of year! The colors of leaves change and the weather shifts. As the crisp air of fall settles in, we find ourselves transitioning into the new season—and for many, that means it's time to check off those last items on your to-do list before winter arrives. Maybe that means decluttering and winterizing your home, getting a jumpstart on your holiday shopping, or scheduling your annual wellness visit and updating your immunizations.

Fall also offers a perfect opportunity to reflect on your health and well-being and set new goals for the upcoming year. Now is a great time to review your McLaren Medicare plan benefit changes and see what's new. Whether you've switched plans or chosen to stay on the same plan for 2025, you'll want to stay informed about important updates. This newsletter is here to guide you.

In this edition, we'll highlight some of the benefits of being a McLaren Medicare member and important things you should know. We'll also cover some useful tips on how to stay safe and healthy in the colder months ahead.

At McLaren Medicare, we aim to provide you with the tools and knowledge you need to make confident decisions that keep you healthy and align with your wellness goals. Whether you're managing a chronic condition, planning for upcoming treatments, or simply looking to maximize your preventive care, we're here for you.

Have questions about your plan, looking for a new provider or need help finding resources in your area? Give us a call!



Our friendly and knowledgeable Member Services representatives are happy to assist you. Call 833-358-2404 (TTY: 711) April 1-Sept. 30: Monday-Friday, 8 a.m. to 8 p.m. Oct. 1-March 31: Seven days a week, 8 a.m. to 8 p.m. (except Thanksgiving and Christmas days).

Thank you for trusting us to be a part of your health care journey. We hope this newsletter serves as a helpful resource as you move through the fall season and into the year ahead.

In good health,
Nancy

New Medicare Prescription Payment Plan Announced for 2025

Do you find yourself dreading the bill when you go to the pharmacy? Wouldn't it be nice if you could spread out your prescription medication costs instead of paying for them all at once? If you answered 'Yes!', then we have good news for you.

Eligible McLaren Medicare members can opt-in to a new **Medicare Prescription Payment Plan** where you can spread your out-of-pocket prescription costs over the course of the entire year.

The new plan – in effect under the Inflation Reduction Act – provides eligible Medicare Advantage enrollees the opportunity to pay out-of-pocket prescription drug costs in monthly payments instead of all at once at the pharmacy. The Medicare Prescription Payment Plan doesn't save money or lower drug costs. It's a monthly installment plan and it's optional.

How to Opt-In to (or Opt-Out of) the Medicare Prescription Payment Plan

It's easy! To opt in, call 844-336-2678, 24 hours a day, 7 days a week. TTY users can call 711.

You can opt-out in the same way, at any time. Once you opt-out, you will:

- Still need to pay any remaining balance on your account.
- Continue to receive bills until your balance is paid in full.
- Stop adding future costs to your balance.
- Pay the out-of-pocket costs for covered medications at retail, mail order and specialty pharmacies from that point forward.

Your participation in the Medicare Prescription Payment Plan is voluntary and ends each year on Dec. 31. You must opt-in again every year you want to participate.

How to Make Payments

You can make payments online or by check or credit card. Once you are enrolled, it's important to make your payments timely each month. Failure to make your Medicare Prescription Payment Plan payment to McLaren Medicare each month could result in removal from the Medicare Prescription Payment Plan program, but not your coverage with McLaren Medicare.

Is the Medicare Prescription Payment Plan Right for You?

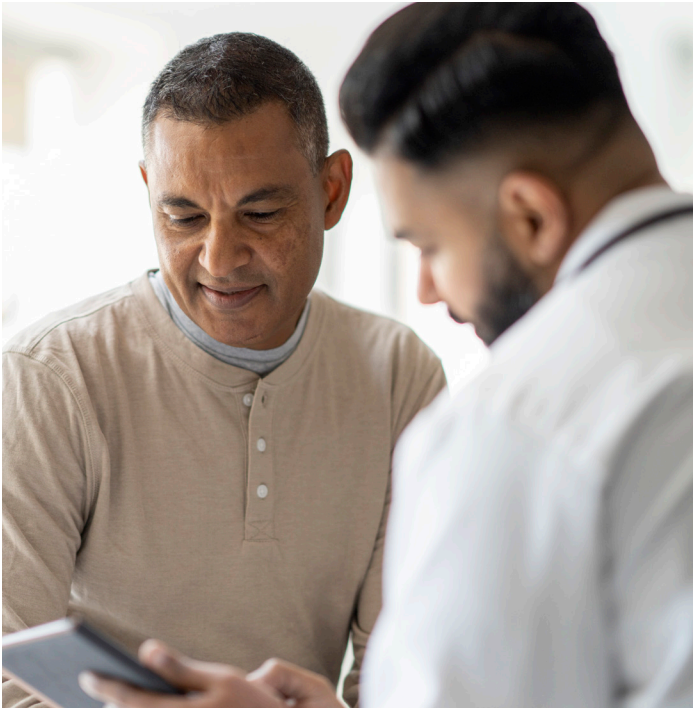
Bear in mind that, in some cases, it may not make sense to use the Medicare Prescription Payment Plan. For instance, if you only get occasional prescriptions, it may be easier or more convenient to pay your copay at the pharmacy at the time you get your prescription. Or if it is late in the year and you incur a large out-of-pocket cost, you'll only have a few months in which to spread the payment.

Questions?

Contact Member Services or visit us online for additional details about the program: www.mclarenhealthplan.org/medicare/medicare-prescription-payment-plan.



Important Health Service Reminders



Time flies! 2024 is coming to a close but there is still time to fit in some of your routine services and start scheduling your appointments for 2025. Here are some reminders of important tests, immunizations and health care services to keep you at your healthiest!

Annual wellness visit - Don't wait. Schedule your annual exam for 2025 now! You should see your doctor every year, even if you are not sick. If you've had Medicare Part B (medical insurance) for longer than 12 months, you get a yearly wellness visit to develop or update your personalized plan to help prevent disease or disability, based on your current health and risk factors. This yearly visit isn't a physical; it's your opportunity to ask any questions you might have.

Flu shot - Get your flu shot now if you haven't already. Fall is the prime season for the flu. The flu is easily passed from person to person when someone coughs, talks or sneezes. Older adults with underlying conditions, including heart disease, diabetes and lung disease, are at highest risk for developing life-threatening complications from the flu.

Pneumonia shot - All adults 65 and older need two pneumococcal shots: PCV13 (Pevnar®13) and PPSV23 (Pneumovax®23). If you were younger than 65 when you had the pneumonia vaccine, you may need another one. Ask your doctor or pharmacist.

Shingles vaccine - Everyone age 50 and over should get the shingles vaccine and it's now free for those who have prescription drug coverage as part of a Medicare Part D plan or Medicare Advantage plan with prescription drug benefits, like McLaren Medicare.

Mammogram - Women up to age 75 should have a breast screening test (mammogram) every one to two years depending on your personal risk factors.

Colon cancer screening - Everyone age 50 to 75 should be screened for colorectal cancer using fecal occult blood testing, sigmoidoscopy or colonoscopy.

Diabetic care checkup - If you have diabetes, it's important to see your doctor annually to get your eyes and kidneys checked. Talk to your doctor about creating or reviewing your diabetes management plan. Your plan will be based on your lifestyle, preferences, health goals and other health conditions you may have. Your doctor may prescribe medications. You may have a diabetes educator help you understand your diabetes and provide support as you make lifestyle changes to manage your diabetes.

Fall Risk Prevention: Simple Safety Tips



Colder months are approaching and, in Michigan, that means there will be snow and ice before you know it. Slippery conditions can lead to falls which can be dangerous for older adults. Even simple accidents such as tripping on a rug or slipping on a wet floor can change your life. If you fall, you could break a bone, which can lead to more serious health problems and even long-term disability or worse. According to the CDC, there were over 38,000 deaths among adults aged 65 and older in 2021, making falls the leading cause of injury death for this age group.

What Causes Falls in Older Adults? Are You at Risk?

Many things can cause a fall as you age. The National Institute on Aging lists some contributing factors of falls as:

- Your eyesight, hearing, and reflexes might not be as sharp as they once were
- Certain conditions, such as diabetes, heart disease, or problems with your thyroid, nerves, feet, or blood vessels can affect your balance
- Conditions that cause rushed movement to the bathroom, such as incontinence
- Mild cognitive impairment or certain types of dementia
- Age-related loss of muscle mass (known as sarcopenia), problems with balance and gait, and blood pressure that drops too much when you get up from lying down or sitting (called postural hypotension)
- Foot problems that cause pain, and unsafe footwear such as backless shoes or high heels
- Some medications because they cause side effects such as dizziness or confusion
- Safety hazards in the home or community environment

You can check your risk for falls by taking the National Council on Aging free, online checkup tool here: <https://www.ncoa.org/tools/falls-free-checkup>

What To Do if You Fall

If you experience a fall, remain calm and breathe. Decide if you are hurt and be careful not to try and get up too quickly to avoid further injury. Crawl to a sturdy chair if you can and get up slowly. Get help if you are hurt. Call someone close by or dial 911 if it's an emergency. Be sure to keep a well charged cell phone or PERS device with you at all times, especially if you are alone. (Learn more about the PERS benefit available to eligible McLaren Medicare members in the next article.) Lastly, always let your doctor know if you have fallen recently - even if you didn't experience any pain - so they can monitor your health and check for unseen injuries.

Eight Steps You Can Take to Prevent Falls

Here are some helpful tips to help you prevent and avoid falls:

1. Stay strong and active. Try strength and balance exercises such as yoga, Pilates or tai chi.
2. Have your eyes and hearing checked regularly.
3. Learn the side effects of your medications. Be cautious of drugs that make you dizzy or sleepy, and talk to your pharmacist about any negative side effects you've experienced.
4. Fall-proof your home, inside and out. Keep walkways clear and use non-slip mats. Mount handlebars in your bathrooms and near steps or doorways. Make sure your house is well lit, too.
5. Stand up slowly and monitor your blood pressure.
6. Get enough sleep and eat healthy foods to regulate your blood sugar. Avoid or limit alcohol.
7. Take extra caution when walking on wet or icy surfaces. Use salt or ice melt products as needed. Avoid going outside in bad weather when possible. Many grocers and pharmacies offer delivery services if you need something urgently.
8. Use an assistive device - such as a cane or walker - if you need help feeling steady when you walk.

Get Help at the Click of a Button

Are you concerned about the possibility of falling? Do you take more than four medications daily or spend time alone during the day or night? Have you recently been hospitalized, been to the ER, or have you been diagnosed with heart disease, pulmonary disorders, osteoporosis, diabetes, or arthritis? These are just a few reasons you may want to consider a personal emergency response system (PERS).

Personal emergency response systems, also known as medical alert systems, provide remote patient monitoring to save lives and preserve independence for people in need and the caregivers who support them. If you are a member of McLaren Medicare Inspire Plus or Inspire Flex, McLaren Medicare offers a PERS to give you 24/7/365 support at no cost to you.

With a PERS, you have a support team available at the push of a button to help you stay safe, independent, and connected. Eligible members receive a device with access to a support center that provides:



Support.

Reminders, healthy tips, and education to support your well-being.



Plan Connection.

Connection to your plan resources to support care coordination.



Engagement.

A friendly voice when you just want to chat.



Rapid Response.

Support in seconds when you need it - from locking yourself out of your home to emergency needs.

How PERS works

1. Press the button if you think you need help.
2. A representative will speak to you over the unit to confirm you need help.
3. The representative will send appropriate assistance - based on your preference - from a friend, family member or emergency responders.

For more information or to enroll in this benefit:

- Visit [McLarenPERS.com](https://www.mclarenpers.com) or
- Call **1-800-860-4230 option 1** 8 a.m. to 6 p.m. Monday-Friday to speak with a representative.

Don't Brush Off Your Dental Care

According to the American Dental Association (ADA), more than 1 in 4 Americans ages 65 and older report the overall condition of their mouth and teeth as being fair or poor. Oral health problems can worsen as you age because of difficulty brushing and flossing. This could be due to chronic conditions, poor vision, forgetfulness or cognitive problems, and physical limitations. That is why it's extra important to maintain good dental hygiene, build healthy habits and seek routine dental care as you get older.

Some daily care tips include:

Practicing good oral hygiene: Brush your teeth twice daily and floss to remove plaque buildup.

Avoiding food and drinks with added sugar: They contribute to oral problems and other chronic diseases.

Using fluoride: Brush your teeth with fluoride toothpaste and drink fluoridated tap water to prevent tooth decay.

Here are some extra tips to keep a healthy mouth and strong teeth as recommended by the Centers for Disease Control and Prevention (CDC):

- **Don't use tobacco products.** If you smoke, quit. The more you smoke or come into contact with smoke, the higher your risk of developing cancer.
- **Drink less alcohol.** The more alcohol you drink, the higher your risk of head and neck cancer. If you drink, do so in moderation to lower your risk.
- **Manage your diabetes.** If you have diabetes, you may need to get your teeth cleaned multiple times a year, which may help lower your blood sugar level. Managing your diabetes will also lower your risk of other oral health complications, including gum disease.
- **Prevent dry mouth.** If your medication makes your mouth feel dry, ask your doctor for a different medication that may not cause this condition. If this doesn't help, drink plenty of water, chew sugarless gum, don't smoke or use tobacco products, and don't drink alcohol.

See your dentist each year.

Be sure to visit your dentist at least once a year, even if you wear dentures or have lost your teeth. Your dentist will check your mouth for oral health problems and cancers.

Worried about the cost of an office visit? You are not alone. A majority of Medicare beneficiaries lack dental coverage

¹https://www.ada.org/-/media/project/ada-organization/ada/ada-org/files/resources/research/hpi/hpigraphic_0916_2.pdf | ADA

²<https://www.cdc.gov/oral-health/prevention/oral-health-tips-for-adults.html> | CDC

because Original Medicare and Medigap do not cover routine dental care. But with your McLaren Medicare plan, you have the dental benefits you need, supported by Delta Dental's expansive network, all at no cost to you. Enjoy full coverage for:

- two exams, two cleanings and one set of bitewing X-rays per benefit year
- a fluoride treatment once per benefit year

Plus, your McLaren Medicare plan also provides some coverage for comprehensive dental services, including 50% coverage for fillings and crown repair. Buy up options are also available! Just remember that you only have 30 days after your effective date to upgrade to an optional supplemental dental plan. Call McLaren Medicare at 833-358-2404 (TTY:711) to learn more about your options.

How We Stay in Touch

You may get a welcome phone call from us when you join McLaren Medicare. It's our way of making sure you know how to get the care and services you need. Our Outreach team may send you emails throughout the year reminding you about preventive services you need or sharing health and wellness tips with you. You can opt out of any of these reminders at any time, just let us know when we call or email that you prefer not to receive any more communications from us.

Health Literacy 101: What It Is and Why It's Important

According to the CDC, health literacy is how well individuals can find, understand, and use information and services to make informed health decisions for themselves and others.

Examples of health literacy include:

- Understanding prescription drug instructions
- Understanding doctor's directions and consent forms
- The ability to navigate the complex health care system

What is Digital Health Literacy?

Digital health literacy (sometimes called eHealth literacy) is defined by the World Health Organization as the ability to seek, find, understand, and assess health information from electronic sources and apply that knowledge to addressing or solving a health problem.

Examples of digital health literacy include:

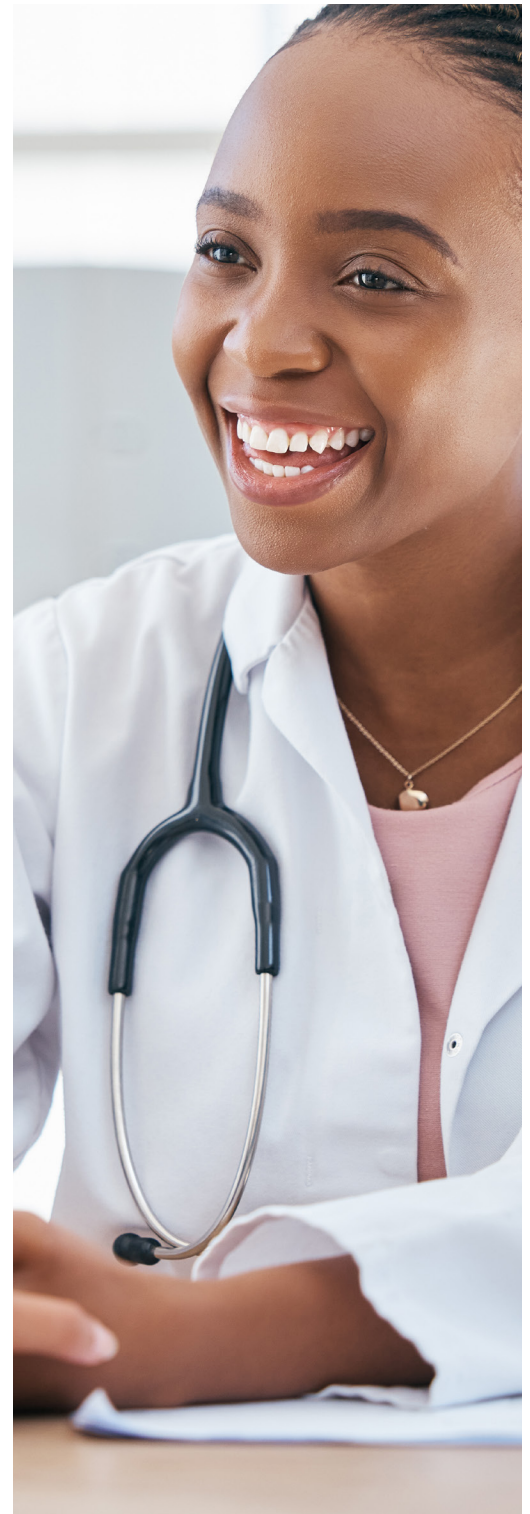
- Accessing your electronic health record
- Communicating electronically with your health care team
- The ability to identify reliable health information online
- Using health and wellness apps

Why are Health Literacy and Digital Health Literacy Important?

NIH data shows that 9 out of 10 adults struggle with health literacy. Even people with high literacy skills may have low health literacy skills in certain situations. For example, someone who is stressed and sick when they are accessing health information may have trouble remembering, understanding, and using that information.

People with low health literacy skills are more likely to:

- Have poor health outcomes, including hospital stays and emergency room visits
- Make medication errors
- Have trouble managing chronic diseases
- Skip preventive services, like flu shots
- People with higher health literacy skills are more likely to make informed health decisions. That means they're more likely to be healthy — and even to live longer.



Health Literacy 101: What It Is and Why It's Important

How Can You Improve Your Health Literacy?

Seven ways you can improve your health literacy include:

1. Asking for clarification if something is not clear when you are at your doctor's office
2. Repeating any instructions back to your doctor to confirm your understanding and to ensure that information does not get missed
3. Asking for health education materials and written instructions before leaving the doctor's office
4. Bringing a friend or a family member to appointments to help you
5. Scheduling a follow up appointment and following all post care instructions
6. Bringing a notebook to your appointments. Keep a list of questions and answers from your doctor
7. Understanding your health benefits and knowing how to connect with your doctors, as well as your health plan



Digital Health Care: What You Need to Know

Digital health care includes:

Virtual care appointments – This is where you meet with a health care provider virtually from your phone or computer. These are often available to you as part of your insurance benefits.

Electronic patient portal – This is an electronic medical record file that contains important information about your health care. It is also where you'll find messages from your doctor, pharmacist, or insurance company. You can access your patient portal(s) on the internet through a secure, password protected login.

Education texts, calls and emails – Your doctor or insurance company might send you notifications about your health or services you may be due for using these methods. Usually, they will only send you information this way after you have given your consent.

Other examples of digital health care include remote monitoring devices, such as a Personal Emergency Response System (PERS), or apps used for storing and tracking health-related information – such as tracking prenatal progress, blood sugar recordings, or nutrition and calorie tracking.

Want to learn more about health literacy and digital health care? Ask your doctor or health plan to share information about their patient portal and virtual care options. You may also want to look for free training opportunities in your area.

Helpful Programs and Services from McLaren Medicare



Helping you stay healthy is something McLaren Medicare takes seriously. As the old saying goes, “There’s nothing better than your good health.” We want to make sure you have the help you need and the information necessary to make healthy lifestyle changes, if needed.

McLaren Medicare offers enhanced disease management programs, a fitness allowance and nutritional/dietary education, along with the following:

Smoking and Tobacco Use

Cessation - If you use tobacco, but do not have signs or symptoms of tobacco-related disease: McLaren Medicare covers two counseling quit attempts within a 12-month period as a preventive service with no cost to you. Each counseling attempt includes up to four face-to-face visits. If you use tobacco and have been diagnosed with a tobacco-related disease or are taking medicine that may be affected by tobacco: McLaren Medicare covers cessation counseling services. We cover two counseling quit attempts within a 12-month period; however, you will pay the applicable cost sharing.

Each counseling attempt includes up to four face-to-face visits.

Medicare Diabetes Prevention Program (MDPP)

— MDPP services are covered for eligible Medicare beneficiaries under all Medicare health plans. MDPP is a structured health behavior change intervention that provides practical training in long-term dietary change, increased physical activity and problem-solving strategies for overcoming challenges to sustaining weight loss and a healthy lifestyle.

Wellness Classes and Events*

- From Petoskey to Mount Clemens, Caro to Lansing and many places in between, McLaren Medicare offers health and wellness classes to help you de-stress, strength train or find support when you need it. You’ll find circuit training, cancer survivors support groups, healthy meal planning, and much more. Go to www.McLarenHealthPlan.org, click on Wellness Classes and check out the list of hundreds of classes and events available.

*Most classes and events are free; some have a nominal fee to cover costs.

Get the Most out of Your McLaren Medicare Benefits Mastercard® Prepaid Card

Did you know that, as a McLaren Medicare member, you have a quarterly allowance to help you pay for your everyday expenses such as groceries*, over-the-counter items and even your fitness membership? Now you do!

McLaren Medicare has partnered with NationsBenefits® to give you a Benefits Mastercard® Prepaid Card to pay for eligible items and approved services. Purchases can be made online through NationsBenefits or at any participating retailer. You can see what's eligible for purchase at McLarenMedicare.NationsBenefits.com.

Once you receive your card in the mail, you can use it just like a debit card at some of your favorite retailers such as:

- Walmart
- Giant Eagle
- CVS
- Walgreens
- Kroger and more

You'll enjoy premium service and dedicated support from our Member Services team, plus **two-day delivery** on all items ordered through NationsBenefits!



You will also have access to your own, personalized **Benefits Pro Portal**. It's user friendly and makes it easy to get the most out of your flex card. Through the portal, you can see your benefit information and so much more!:

- Access online ordering
- Activate and manage your card
- Check products and services eligibility
- View available balance and transaction history
- Update personal account information
- Search for participating retail locations

Visit McLarenMedicare.NationsBenefits.com or call us at 833-358-2404 (TTY: 711) to learn more. Member Services representatives are available April 1-Sept. 30: Monday through Friday, 8 a.m. to 8 p.m. Oct. 1-March 31: Seven days a week, 8 a.m. to 8 p.m. (except Thanksgiving and Christmas days).

* The benefits mentioned are a part of a special supplemental program for the chronically ill. Eligibility for this benefit cannot be guaranteed based solely on your condition. All applicable eligibility requirements must be met before the benefit is provided. Qualifying conditions may include but are not limited to the following: heart failure, diabetes, cancer, chronic lung disorders like COPD, and stroke. Contact us to confirm your eligibility for these benefits.

Help Prevent Fraud, Waste And Abuse

McLaren Medicare works hard to prevent fraud, waste and abuse. We follow state and federal laws about fraud, waste and abuse. Examples of fraud, waste and abuse by a member include:

- Changing a prescription form
- Changing medical records
- Changing referral forms
- Letting someone else use his or her MHP ID card to get health care benefits
- Resale of prescriptions

Examples of fraud, waste and abuse by a doctor include:

- Falsifying his or her credentials
- Billing for care not given
- Billing more than once for the same service
- Performing services that are not needed
- Not ordering services that are medically necessary
- Prescribing medicine that is not needed

Call our Fraud and Abuse line at 866-866-2135 if you think a doctor, other health care provider or member might be committing fraud, waste or abuse. You can email MHP's Compliance department at MHPcompliance@McLaren.org.

You also can write to MHP at:

McLaren Medicare

Attn: Compliance

P.O. Box 1511

Flint, MI 48501-1511

Contact the State of Michigan if you think a member has committed fraud, waste or abuse. Here's how:

- Fill out a fraud referral form at mdhhs.michigan.gov/Fraud OR
- Call the MDHHS office in the country where you think the fraud, waste or abuse took place OR
- Call the MDHHS office in the country where the member lives

Contact the Michigan Department of Health and Human Services Office of Inspector General if you think a doctor or other health care provider has committed fraud, waste or abuse. Here's how:

- Call them at 855-MI-FRAUD (855-643-7283) OR
- Write to them at Office of Inspector General, P.O. Box 30062, Lansing, MI 48909

Help Protect Yourself From Fraud

You might be the target of a fraud scheme if you receive medical supplies that you or your doctor did not order.

Take action to protect your benefits:

- Refuse medical supplies you did not order
- Return unordered medical supplies that are shipped to your home
- Report companies that send you these items

Identity theft can lead to higher health care costs and personal financial loss. Don't let anybody steal your identity.

Current fraud schemes to be on the lookout for include:

- People using your health plan number for reimbursement of services you never received
- People calling you to ask for your health plan numbers
- People trying to bribe you to use a doctor you don't know to get services you may not need

You are one of the first lines of defense against fraud. Do your part and report services or items that you have been billed for but did not receive.

- Review your plan explanations of benefits (EOBs) and bills from physicians.
- Make sure you received the services or items billed.
- Check the number of services billed.
- Ensure the same service has not been billed more than once.

Do your part!

- Never give your Social Security number, health plan numbers or banking information to someone you do not know.
- Carefully review your MHP explanations of benefits (EOBs) to ensure the information is correct.
- Know that free services DO NOT require you to give your MHP Medicare ID number to anyone.

Share this information with your friends. Please call Member Services at 833-358-2404 (TTY: 711) to discuss benefit, coverage or claims payment concerns.

Make Your Wishes Known: Advance Directives

McLaren Medicare supports your right to file an advance directive according to Michigan law. This document is a written statement of your wishes for medical care. It explains, in advance, what treatments you want or don't want if you have a serious medical condition that prevents you from telling your provider how you want to be treated. Your health care representative also may make medical decisions on your behalf to carry out your wishes if you become incapacitated. Our plan cannot refuse care or otherwise discriminate against you based on your decision to have or not have an advance directive.

The State of Michigan only recognizes an advance directive called a durable power of attorney for health care. To create one, you will need to choose a patient advocate. This person carries out your wishes and makes decisions for you when you cannot. It is important to choose a person you know and trust to be your advocate. Make sure you talk with the person to let them know what you want.

Talk to your family and primary care physician about your choices. File a copy of your advance directive with your other important papers. Give a copy to the person you designate as your patient advocate. Ask to have a copy placed in your medical record.

Where to get Durable Power of Attorney for Health Care forms:

State Bar of Michigan - A Guide to Medical and Legal Decisions: Planning and Your Peace of Mind

<https://www.legislature.mi.gov/Publications/PeaceofMind.pdf>

Caring Info: Free templates for Michigan

<https://www.caringinfo.org/planning/advance-directives/by-state/michigan/>

Michigan Power of Attorney Forms (free & downloadable)

<https://powerofattorney.com/michigan/>

For complaints about how your provider follows your wishes, write or call:

Bureau of Health Professions (BHP), Complaint & Allegation Division

P.O. Box 30670, Lansing, MI 48909-8170
517-241-2389 or bhpinfo@michigan.gov

The BHP Complaint & Allegation website is www.michigan.gov/healthlicense (Click "file a complaint")

For complaints about how your health plan follows your wishes, write or call:

Michigan Department of Insurance and Financial Services
Toll free at 877-999-6442 or michigan.gov/difs

Your Private Data and How We Protect It

McLaren Medicare has policies that cover who can see and use private data about you. This includes your race or ethnicity and what language you speak.

1. This is how we protect your data:

- We keep your paper documents in locked file cabinets.
- We keep electronic data on physically secure media.
- We keep electronic data in files with passwords.
- Only our staff who need to know this information will have it.

2. This is how we use your data:

- To help with health care disparities.
- To create programs to improve your health.
- To create outreach materials.
- To tell your provider about your language, cultural, or other needs that have to do with your care.
- To tell your provider to help improve health outcomes.

3. We will not use your data:

- For underwriting, setting rates or benefit decisions.
- To give to those who shouldn't have it.





MEDICARE

McLaren Medicare
PO Box 710
Flint, MI 48501-9900

MHP20150202 11/2024