



# COMPASS CONNECTION

SPRING 2023

## Helping You Have a HEALTHY PREGNANCY

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GET THE  
TOOLS  
YOU NEED FOR A  
HEALTHIER  
YOU

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*Take the first step to*

# IMPROVING YOUR MENTAL HEALTH

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# Take the First Step to Improving Your Mental Health

Have you ever questioned if you need help managing your mental health? If your answer is yes, but you have not started working with a mental health specialist, ask yourself this: would you delay treatment for a serious injury? The truth is that your mental health is just as important as your physical health, and it is important to speak up when you are not feeling well.

It can feel uncomfortable to talk about your feelings and emotional struggles, even with someone you trust. But it is healthy to open up; just know it may take time to feel comfortable.

There are many behavioral health options available that can help you learn to take better care of yourself. Mental health providers, such as a counselor, therapist or psychologist, can guide you to see how your feelings and actions affect each other. You can learn mindfulness, breathing techniques, coping mechanisms and gain confidence through therapy. You also have access to psychiatrists, who can prescribe medications to help treat your mental health condition.

As you take the first step and meet with a mental health provider, it is okay to feel nervous. To help ease some of your anxiety before your appointment, you can:

- Prepare questions for your therapist, such as what treatment techniques they use, what to expect during your sessions, etc.
- Write down your symptoms. For example, if you experience panic attacks or get anxiety in crowds or other public spaces, be sure to note that.
- Think back to when you first started experiencing your symptoms and what triggered them.

## Seeking Help? We're Here for You

If you or a covered family member is living with a mental illness — like anxiety, depression, substance

use disorder or alcohol abuse — we are here to help you get the right care. The Compass Rose Health Plan provides coverage for outpatient counseling and inpatient behavioral health services. In fact, mental health visits are considered primary care. Some services may require prior approval, such as Applied Behavioral Analysis (ABA) and inpatient mental health and substance abuse treatment.

## Access the Care You Need

You can use our online behavioral health directory to search for mental health professionals in your area that are covered by our Plan — including those who offer virtual care. Visit [compassrosebenefits.com/UHC](https://compassrosebenefits.com/UHC) and select **Behavioral health directory** to find care. You may need to call multiple providers to find one who has openings that fit your schedule.

If your primary care provider gives you the name of a specific provider, be sure to check the online directory to confirm that they are in-network.

You can also call us at **(888) 438-9135** and we would be happy to provide a list of providers and their phone numbers based on your needs.

In addition, our telehealth partner, **Doctor On Demand**, provides virtual mental health counseling and medication management services that are free to our members. Find out how to get started at [compassrosebenefits.com/DrNow](https://compassrosebenefits.com/DrNow).

**If you are having a mental health emergency, you can go to the emergency room for immediate help.** If you or someone you know is experiencing suicidal thoughts or tendencies, immediately call the **National Suicide Prevention Lifeline** by dialing **988**.

Reaching out is a big first step toward improving your mental health and you should be proud of yourself.



# Back Aches and Pains? Try Digital Physical Therapy First

We're in the midst of a "pandemic" — chronic pain affects at least 116 million American adults.<sup>1</sup> While many people think they have to treat their pain with surgery or medication, 1 in 2 musculoskeletal surgeries are actually unnecessary and avoidable, and the misuse of potent opioid painkillers can increase the risk of addiction and abuse.<sup>2</sup>

But there's a better way. **"Physical therapy (PT) is the first appropriate treatment for 95% of people in pain."**<sup>3</sup> For many people, physical therapy is the least invasive and most effective way to recover. Studies have shown that physical therapy can work

as well — or better — than surgery, and comes with fewer unwanted complications. In fact, committing to a well-developed PT program can eliminate the need for surgery altogether.

Sword is a free digital physical care solution with all the effectiveness of physical therapy without the hassle of attending in-person. Ready to join Sword?

**Sword participants have seen:**

- 62% reduction in pain
- 60% reduction in surgery intent
- 49% reduction in medication consumption

## REAL MEMBERS, REAL RELIEF

**I really do think that movement is medicine. Sword was instrumental for my knee pain. Had it not been for them, I might not have made it.**

—Trent, Sword Member

**10 weeks into the program my back pain completely dissolved. It's like complete freedom of something that's been terrorizing you 24 hours a day.**

—Marcelo, Sword Member

## Do I need an MRI?

**Scans, such as an x-ray, MRI or CT, are not standard test for finding the cause of low back pain. Evidence shows that unnecessary or routine imaging for low back pain is not associated with improved outcomes. It can also expose you to unnecessary harms such as radiation.<sup>1</sup> For most people, a physical exam is enough to diagnose and treat acute low back pain, since it typically resolves on its own within a few days.<sup>2</sup> Consult your provider for treatment recommendations, or if your pain lasts 12 weeks or longer.**

### SOURCES:

<sup>1</sup> The National Committee for Quality Assurance (NCQA). <https://www.ncqa.org/hedis/measure/use-of-imaging-studies-for-low-back-pain/>

<sup>2</sup> National Institute of Neurological Disorders and Stroke. <https://www.ninds.nih.gov/low-back-pain-fact-sheet>



**SWORD HEALTH**

### SOURCES:

<sup>1</sup> Institute of Medicine, Board on Health Sciences Policy, & Research, C.C.O.A.P. (2011). *Relieving Pain in America: A Blueprint for Transforming Prevention, Care, Education, and Research* (1st ed.). National Academies Press.

<sup>2</sup> Yanamadala, V. "Solving the Epidemic of Unnecessary Surgery with Technology." 2022.

<sup>3</sup> Dr. Vijay Yanamadala, MD. *Avoiding Surgery in a Pandemic*, Sword Health Webinar. September 2022.





# When do You Need Antibiotics for an Infection?

As the weather starts to warm up, one thing many are dreading is seasonal allergies. Allergies can cause nasal and sinus passages to become swollen and inflamed, sometimes leading to a sinus infection.<sup>1</sup> To help kill the bad bacteria, you may be prescribed an antibiotic.

Antibiotics are a standard treatment option for sinus infections. But did you know that overuse and abuse of antibiotics has been causing a major increase in antibiotic resistance?<sup>2</sup>

Antibiotic resistance happens when bacteria develop the ability to defeat the drugs meant to kill them. The bacteria then multiply and make you sicker, and the antibiotics become less effective in treating your infection. In fact, more than 2.8 million antibiotic-resistant infections occur in the United States each year.<sup>2</sup>

About 70% of sinus infections go away within two weeks without antibiotics.<sup>3</sup> When your symptoms last 10 days or more without symptoms improving, it may be a good idea to see a doctor to discuss treatment options.

Many respiratory illnesses can come with the same unpleasant symptoms as a sinus infection, like a runny or stuffy nose, sore throat, cough and fever. This may give you the idea that you need antibiotics to get better. **It is important to note that antibiotics have no effect**

**on viruses.** Antibiotics can only treat bacterial infections, such as a sinus infection, strep throat or skin infection.

One common respiratory illness is bronchitis. Acute bronchitis usually gets better on its own, without antibiotics. Antibiotics will not help you get better if you have acute bronchitis.

**For more information, visit [cdc.gov/antibiotic-use/bronchitis.html](https://www.cdc.gov/antibiotic-use/bronchitis.html).**

So, what should you do when you are sick and antibiotics are not the answer? Stay hydrated, rest and wait for your body to fight it naturally. Within a week or two, you should be feeling better.

If you are prescribed an antibiotic for a bacterial infection, it is important to take antibiotics as prescribed. Always finish the entire prescription, even if you are feeling better. In addition to treating your infection, taking antibiotics properly can help prevent antibiotic resistance, and hopefully the development of superbugs.



**DO TAKE ANTIBIOTICS WHEN NEEDED FOR CERTAIN INFECTIONS CAUSED BY BACTERIA.**



**DON'T TAKE ANTIBIOTICS FOR VIRUSES, SUCH AS THE COLD OR FLU.**

#### SOURCES:

<sup>1</sup> American College of Allergy, Asthma, & Immunology. <https://acaai.org/allergies/allergic-conditions/sinus-infection/>

<sup>2</sup> Centers for Disease Control and Prevention. <https://www.cdc.gov/antibiotic-use/pdfs/Improving-Antibiotic-Use-508.pdf>

<sup>3</sup> Mayo Clinic. <https://www.mayoclinichealthsystem.org/hometown-health/speaking-of-health/will-my-sinus-infection-clear-up-on-its-own>

# The Best Way to Find Reliable Health Information Online

Understanding your doctor is not always easy. After all, they went to medical school and learned all the technical jargon, whereas most of us did not. If you have ever left your provider's office in a daze, you are not alone. Nearly two-thirds of Americans are not confident that they understood their doctor's recommendations and the health information they discussed with their doctor after a visit, according to an AHIMA Foundation consumer study.<sup>1</sup>

We want to help ensure you understand everything there is to know about your health and empower you with information so you can make more informed decisions about your care. That is why we give you access to a health library through **myCompass**. Our health library is a searchable database full of reliable health information on common topics from a to z.

You can search for things like:

- Trustworthy articles on an illness or condition, like high blood pressure
- Resources to help you have a healthy pregnancy
- Information about an upcoming procedure and what to expect in recovery

To access the **Searchable Health Library**, sign in to your myCompass account, select **Resources** in the main menu and click on **Searchable Health Library**.

Beyond the health library, our Living Well team is here to help with your health and wellness concerns, like managing a chronic condition or navigating the health care system. Our nurses can direct you to the resources you need and help manage your care — for free!

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**Connect with Compass Rose Living Well**  
**wellness@compassrosebenefits.com**  
**(866) 368-7227 (option 7)**  
 8:30 am to 5:00 pm EST  
 Monday - Friday

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SOURCE:

<sup>1</sup> AHIMA Foundation. [https://ahimafoundation.org/media/ngfbggsk/oct2021\\_understanding\\_access\\_use\\_health\\_information\\_america\\_ahima\\_foundation.pdf](https://ahimafoundation.org/media/ngfbggsk/oct2021_understanding_access_use_health_information_america_ahima_foundation.pdf)

# Get the Tools You Need for a Healthier You

Slipping into unhealthy habits happens gradually. You stop working out regularly and let convenience food overrule the more nutritional options. Don't be too hard on yourself — this cycle can happen to anyone as life gets busy.

Sometimes, it is the little things — like being unable to go up the stairs without feeling out of breath — that motivate you to make a healthy change. Other times it can be a health scare, like being diagnosed with high blood pressure or diabetes.

Whatever your “a-ha” moment is, you should be proud of yourself for deciding to live a healthier lifestyle. Taking the first steps towards eating healthy and being physically active can be overwhelming. There is no quick fix to help you miraculously shed extra pounds, and a quick online search will bring an abundance of weight loss programs and advertisements. But what actually works and will not cost a fortune?

**Real Appeal® is a free online weight loss program available to eligible Compass Rose Health Plan members as part of your benefits.\*** Real Appeal does not promise instant results. Their

experts know everyone's journey is different. Still, the goal remains the same: make lasting changes to your health.

With Real Appeal, you have an online support group to help motivate you and a Transformation Coach to provide guidance. Your coach will help you create a plan to stay healthy, customized to fit your life, not the other way around.

You can get virtual help with things like:

- Understanding portion control
- Making healthy food decisions
- Preparing meals
- Finding time for exercise

Real Appeal helps motivate you and hold you accountable to make lasting changes in your life.

You deserve all the resources you need to achieve a healthier you, which is why we also offer **discounted fitness memberships through Active&Fit Direct®**. Regular exercise should be part of your overall wellness routine. Active&Fit Direct® makes it easier for you to find affordable, convenient fitness options in your area.

Starting 4/1, the price of Active&Fit Direct will increase to \$28 per month.

You can take Active&Fit Direct's workout classes virtually or pick from thousands of standard and premium fitness studios, all while saving money. Memberships start at just \$25, and you can cancel at any time, without being trapped in a contract. This flexibility gives you the freedom to try a few gyms or class-based programs and see what you like. Finding a style of exercise you love is the key to maintaining an active lifestyle.

## GETTING STARTED

**Real Appeal**  
[compassrosebenefits.com/RealAppeal](https://compassrosebenefits.com/RealAppeal)  
 (844) 924-REAL (7325)  
[support@realappeal.com](mailto:support@realappeal.com)  
 Monday - Friday 7:00 am to 11:00 pm EST

## Active&Fit Direct

1. Sign into myCompass at [member.compassrosebenefits.com](https://member.compassrosebenefits.com)
2. Click on **My Coverage** in the main menu
3. Then, click **View Details** to see your health benefits
4. Select **Active&Fit Direct** from the links on the right-hand side

\* Real Appeal is available at no additional cost to Compass Rose Health Plan members, their covered spouses and dependents 18 or over, with a BMI of 23 and higher, subject to eligibility. Members with a BMI of 23 to 29.9 without a qualifying comorbidity (such as diabetes, pre-diabetes, dyslipidemia, high blood pressure or tobacco use) can participate but are not eligible to receive one-on-one coaching.

# Helping You Have a Healthy Pregnancy

Is your family growing this year? Congratulations! The next few months are an exciting time as you prepare for the arrival of your new baby. To help support expectant members throughout their pregnancy, we added new maternity benefits for 2023.

## Coverage for Doula Services

Looking for guided support during pregnancy, labor and postpartum from someone outside of your medical team? A doula may be a great option.

A doula is a trained professional who provides continuous physical, emotional, and informational support to their client before, during and shortly after childbirth.<sup>1</sup> DONA International provides helpful facts on the benefits of doulas and can help you find the right match. When doula services are provided by a certified doula through DONA International, you are covered up to \$1,000 per calendar year. Head to [dona.org](https://www.dona.org) to learn what to look for in a doula and how to hire one.

## Blood Pressure Cuff

High blood pressure during pregnancy causes alarm because it can signal larger problems, such as preeclampsia. Keeping an eye on your health at home can help ease your concerns throughout your

pregnancy. We reimburse members up to \$50 for one blood pressure cuff per pregnancy.

## Reimbursement for Childbirth Education Classes

Pregnancy and childbirth can be overwhelming for any parent, even if you already have a child.

Participating in a childbirth education class can help you and your partner feel more confident

and prepared for labor. You may learn breathing and massage techniques to use during birth and gather information that may put you at ease. To help take one less worry off your mind, your Plan covers up to \$100 per calendar year for childbirth education classes. You can ask your physician or hospital about classes near you or visit [americanpregnancy.org](https://americanpregnancy.org) for more options.



For more personalized support, we have a dedicated nurse ready to help. Join our Maternity Program to gain access to educational materials on pregnancy health tips, nutrition advice, breastfeeding, postpartum and how to earn wellness rewards. Our team can help provide you with guidance on what to expect in each trimester and after your baby is born. You can enroll in the program by calling (866) 368-7227 (option 7) or emailing [wellness@compassrosebenefits.com](mailto:wellness@compassrosebenefits.com).

# What HEDIS and CAHPS

As a health plan, one of our biggest goals is to improve health outcomes for our members. To measure our performance, we use two tools:

1. Healthcare Effectiveness Data and Information Set (HEDIS)
2. Consumer Assessment of Healthcare Providers and Systems (CAHPS)

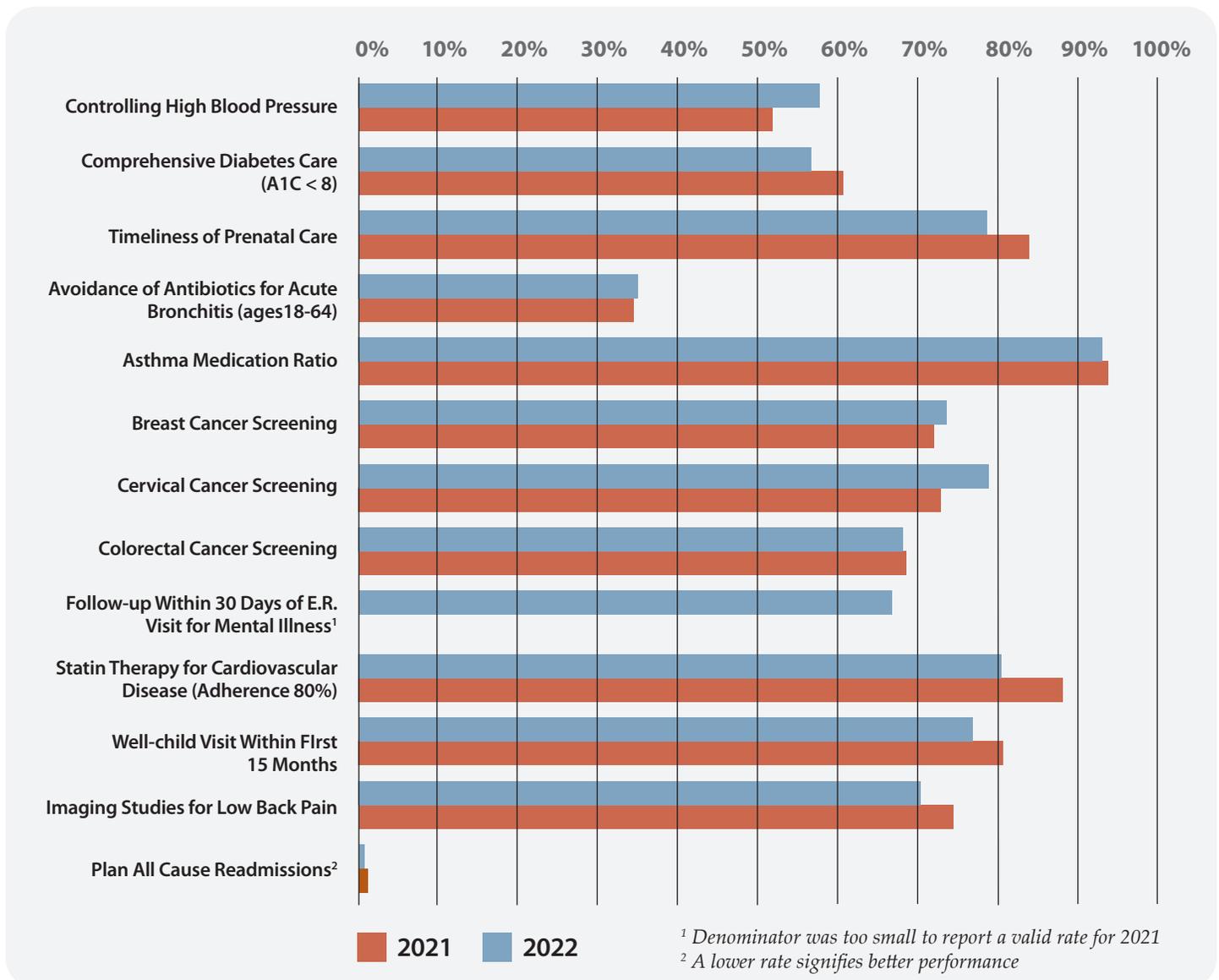
HEDIS is a widely used tool that allows us to make comparisons among other Federal Employee Health Benefit (FEHB) Plans, as required by the Office of Personnel Management (OPM). HEDIS measures address a range of health issues including controlling

high blood pressure, comprehensive diabetes care and breast cancer screenings. The more members take action to get and stay healthy, the better our scores.

We are always here to help our members better understand their health care needs and improve their understanding of their role in managing their health. HEDIS measures also highlight areas where more member education is needed to help increase good outcomes.

The graph below shows the percentage of Compass Rose members who were compliant with each HEDIS measurement in 2022 as compared to 2021.

## Healthcare Effectiveness Data and Information Set (HEDIS)



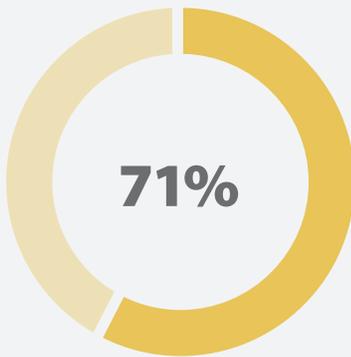
# Measures Mean for You

CAHPS is a satisfaction survey used to capture our member's experience with the Plan, mailed to a randomly selected group. Members report on topics such as getting needed care, getting care quickly and their overall rating of the Plan. The results of

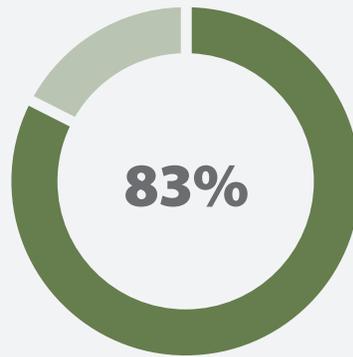
this survey help us identify areas for improvement to ensure we are providing quality care for our members.

Below are the results of our 2022 CAHPS survey, mailed randomly to selected members.\*

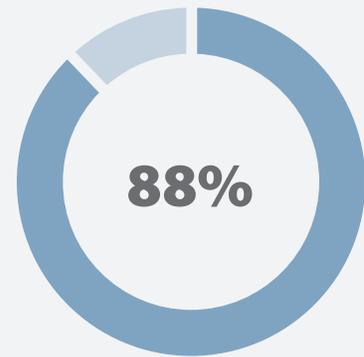
## Consumer Assessment of Healthcare Providers and Systems (CAHPS)



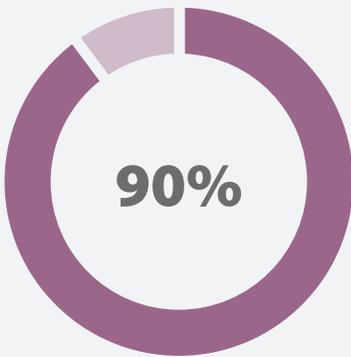
71% received their annual flu vaccination



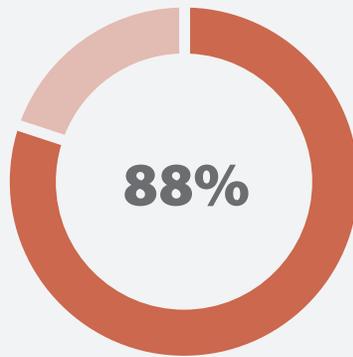
83% experienced coordination of care



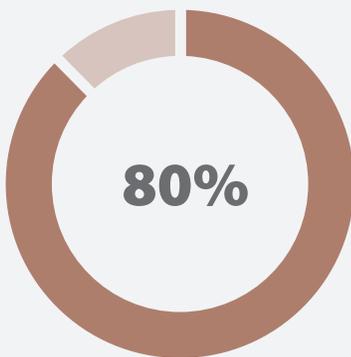
88% said their claims were handled quickly and correctly



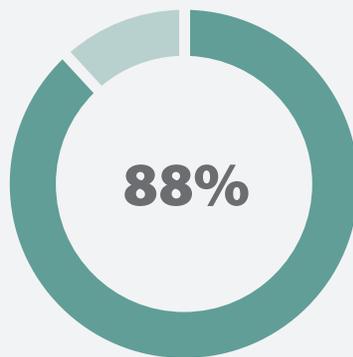
90% said they are getting the care they need quickly



88% said they are getting the care they need



80% ranked the Compass Rose Health Plan as an 8, 9, or 10 on a 10-point scale with 10 being the best



88% ranked their personal doctor as an 8, 9, or 10 on a 10-point scale with 10 being the best

We appreciate all of our members for being actively engaged in their health. Having access to quality care and taking control of your health goes a long way. Stay on top of your health by scheduling your annual care checkup with your primary care provider. To locate a provider near you, visit [compassrosebenefits.com/UHC](https://compassrosebenefits.com/UHC).

\* CAHPS Percentages are based on the members who responded usually or always to survey questions pertaining to their experience with the Compass Rose Health Plan over the last 12 months.

# How to Recognize Fraud, Waste and Abuse

Health care fraud happens every day, aiming to scam people into giving away their private health information or money. Unfortunately, many people fall victim to fraud, waste and abuse because they do not know how to spot it or report it. This creates a never-ending cycle, as more patients are mistreated. Health care fraud is a major problem for all Americans, as it can cause tens of billions of dollars in losses each year, raises health insurance premiums and increases taxes.<sup>1</sup>

A provider can commit fraud by billing for services you did not receive. For example, say you go to your doctor for your annual physical and have blood work done. Later, you notice claims for a test or procedure that was never performed, and you are left confused, with a hefty bill. This is considered fraud.

Other examples of **fraud** by a health care provider are:

- Providing unnecessary services
- Prescribing controlled substances when not medically necessary

We take measures to protect our members, but fraud can still happen to anyone. Our goal is to minimize it by

encouraging you to stay in-network and use premium care physicians, which you can find through our provider directory.

Health care **waste** is closely related to fraud and can also be hard to detect as a member. Some examples of waste are:

- Your doctor prescribing more medications than necessary
- Ordering excessive lab tests

Both examples of waste can leave you with a surprising amount of money on your subsequent claim, which ties into abuse.

An example of **abuse** in health care is an excessive amount billed for services you received. If it seems like your bill is much higher than you anticipated, your provider may be guilty of abuse.

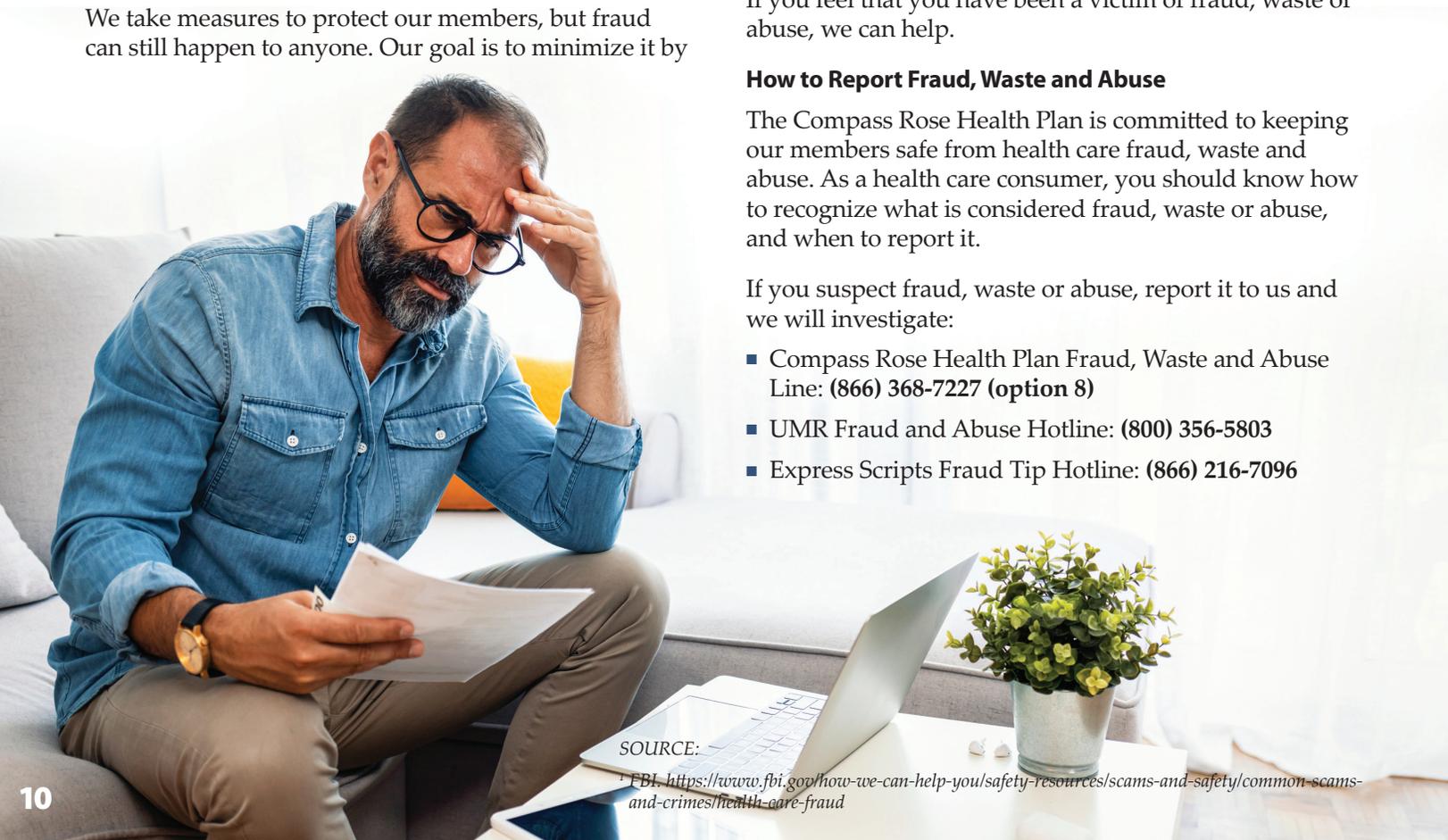
This is not meant to scare you from going to the doctor. Be mindful of how you could be taken advantage of and use the above examples to help spot dangerous activity. If you feel that you have been a victim of fraud, waste or abuse, we can help.

## How to Report Fraud, Waste and Abuse

The Compass Rose Health Plan is committed to keeping our members safe from health care fraud, waste and abuse. As a health care consumer, you should know how to recognize what is considered fraud, waste or abuse, and when to report it.

If you suspect fraud, waste or abuse, report it to us and we will investigate:

- Compass Rose Health Plan Fraud, Waste and Abuse Line: **(866) 368-7227 (option 8)**
- UMR Fraud and Abuse Hotline: **(800) 356-5803**
- Express Scripts Fraud Tip Hotline: **(866) 216-7096**



SOURCE:

<sup>1</sup> FBI. <https://www.fbi.gov/how-we-can-help-you/safety-resources/scams-and-safety/common-scams-and-crimes/health-care-fraud>

# Welcome New Compass Rose Board of Directors

We are excited to welcome three new members and one re-elected member to our Board of Directors! Please join us in welcoming:

## Leslie Pyenson, M.D. FACP

*"I am honored and humbled to have been elected to the Compass Rose Board of Directors. I hope to use my 30+ years of overseas and domestic experience as a U.S. Government physician, analyst, and contractor to join with the rest of the Board to ensure Compass Rose continues to provide the very best, caring, and insightful health insurance for our members."*

## Shantaria Richardson

*"Thank you for this amazing opportunity to serve you! I am so excited about using my personal healthcare experiences to represent the perspective of those near, far, healthy, sick, and serving as caretakers."*

## Joseph H. Schafer, Ph.D.

*"I'm thrilled to represent our members on our CRBG board. I leverage my personal experience as a beneficiary, husband, and father as well as my professional expertise in areas such as cyber, healthcare, and governance to enhance CRBG services for us all."*

## Kevin Smith, incumbent Chairman

*"In the ever-changing complex health care environment, the staff and the Board work to continually enhance both the member experience and value received by our members, which is equally a challenging and rewarding experience."*

As longstanding members of Compass Rose Benefits Group, they each bring perspective and dedication to ensure we meet the needs of our members.

## Set Your Financial Goals with Mission Financial Solutions

We are already firmly in 2023, but let's get a solid start on the year's financial matters. Ask yourself, what financial, business, or life priorities do you need to address for the coming year? Now is an excellent time to think about the investing, saving, or budgeting methods you could employ toward specific objectives, from building your retirement fund to managing your taxes. You have plenty of choices.

Check out the Mission Financial Solutions site, exclusively for Compass Rose Benefits Group members for a guide to how to optimize your financial situation in 2023.

To learn more, visit Mission Financial Solutions at <https://bit.ly/CRBGStart2023>.

*\* Compass Rose members have FREE access to articles, interactive tools and even personalized answers to your financial questions through Mission Financial Solutions. The information on the Mission Financial Solutions website is for educational purposes and the opinions and information is provided by the publisher (Horowitz & Company) and is not the opinion of Compass Rose Benefits Group or its affiliates.*





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Follow us on  
[twitter.com/CRBGinsurance](https://twitter.com/CRBGinsurance)

## COMPASS ROSE CONTACT INFORMATION:

### MEDICAL CLAIMS

UMR  
P.O. Box 8095  
Wausau, WI 54402  
(888) 438-9135  
[UMR-medicalbenefits@umr.com](mailto:UMR-medicalbenefits@umr.com)

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### COMPASS ROSE BENEFITS GROUP

(866) 368-7227  
[compassrosebenefits.com](http://compassrosebenefits.com)

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### PROVIDER PRECERTIFICATION

UMR  
(800) 808-4424

### PRESCRIPTION DRUG PROGRAM

Express Scripts  
P.O. Box 14711  
Lexington, KY 40512-4711  
(877) 438-4449  
[express-scripts.com/CompassRose](http://express-scripts.com/CompassRose)

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### DOCTOR ON DEMAND

(Telehealth)  
(800) 997-6196  
[compassrosebenefits.com/DrNow](http://compassrosebenefits.com/DrNow)