

# THRIVING

Winter 2025

with Align powered by Sanford Health Plan

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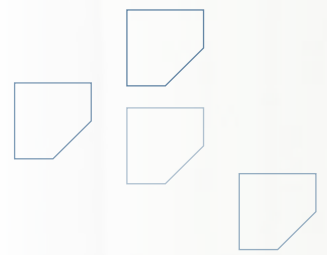
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## NEW Pharmacy Updates in 2025

We're excited to introduce new pharmacy benefits designed to make managing your medications more convenient and affordable. These updates simplify your health care experience, whether you're managing a chronic condition or navigating health complexities.

### 100-day medication supply

You can now fill a 100-day supply of maintenance medications. This option was created for those who are managing a chronic condition, like high blood pressure, high cholesterol, diabetes or osteoporosis, to help reduce trips to the pharmacy and ensure members have the medications they need for a longer period.

#### To fill a prescription:

1. Contact your doctor to request a new prescription specifically for a 100-day supply.
2. Ask to have the prescription sent directly to your pharmacy.

This change provides more convenience and peace of mind for members managing medication schedules.

### \$2,000 Medicare out-of-pocket cap

Medicare Part D now has a **\$2,000 out-of-pocket maximum** for prescription drugs. Members previously faced high costs for medications after reaching a certain threshold. This update eliminates the "donut hole" or coverage gap.

#### How it works:

- Once your total out-of-pocket costs hit \$2,000, you'll enter the "catastrophic coverage" phase.
- During this phase, **all additional copayments for covered medications are waived** for the rest of the calendar year.

This cap ensures greater financial predictability and protection, making prescription costs more manageable for members with ongoing medication needs.



### Medicare Prescription Payment Plan

You can now take advantage of a new **Medicare Prescription Payment Plan** developed by the Centers for Medicare & Medicaid Services (CMS), which began Jan. 1, 2025. This plan allows you to spread your Medicare Part D prescription drug out-of-pocket costs evenly across the remaining months of the year.

#### Key details:

- The program does not reduce your overall Part D drug costs but provides an option to **manage payments more evenly** throughout the year.
- To enroll or to learn more, visit [align.sanfordhealthplan.com/pharmacy-and-drug-coverage](https://align.sanfordhealthplan.com/pharmacy-and-drug-coverage).

These updates are part of our ongoing commitment to providing support and resources for our members. If you have any questions or need assistance, don't hesitate to contact us.



## Take the Health Outcomes Survey

Randomly chosen Medicare Advantage plan members may receive a Health Outcomes Survey (HOS) in the mail in mid to late summer. This important annual survey created by the Centers for Medicare & Medicaid Services helps us monitor and improve your physical health and mental well-being by addressing topics like pain management, energy levels, sleep quality and fall prevention. The survey encourages meaningful conversations with your doctor that can enhance your independence and quality of life.

Two years after completing the survey, members are asked to take the survey again to track changes and identify areas for improvement. These insights can guide personalized care plans that keep you healthy, active and engaged.

### Improve your health by discussing these issues with your doctor:

- Physical limitations affecting your activities
- Problems with balance, dizziness or falls
- Pain interfering with daily tasks
- Unusual fatigue or energy loss
- Emotional concerns like loss of interest or enjoyment
- Concerns with urinary leakage or physical discomfort

Your participation in the health outcomes survey can lead to a better understanding of your health needs. Together, you and your doctor can address challenges to help you maintain your lifestyle.

## Understanding Prior Authorization

Prior authorization, also called precertification or prior approval, is a process that ensures specific health care services, procedures and medications are medically necessary and safe before you receive the service, undergo the procedure or are prescribed a medication.

To qualify for payment or coverage, physicians and providers must obtain approval from Sanford Health Plan in advance. This process helps prevent unexpected bills, ensures timely and appropriate care, and allows Sanford Health Plan to better understand which services members use. Prior authorization also helps Sanford Health Plan's clinical and care management teams provide additional member support.

To view a detailed list of services requiring prior authorization, visit [align.sanfordhealthplan.com/help](https://align.sanfordhealthplan.com/help).

If you have questions or need assistance, contact our utilization management team at **(800) 805-7938 (TTY: 711)**, Monday through Friday, from 8 a.m. to 5 p.m. CT. Messages left after hours are confidential and will be returned the next business day.

**healthy benefits<sup>+</sup>**

## Maximize Your Benefits Using Your Flex Card

The Healthy Benefits+™ flex card makes spending your allowance dollars on essential items easy. Depending on your plan, you may receive funds for over-the-counter products as well as dental, hearing and vision expenses.

With your flex card, you can conveniently shop at nearly 800 in-network retailers like Walgreens, Walmart and Lewis Drug. You can also shop online or order items by phone.

- Over-the-counter items include everyday essentials like aspirin, cold medicine and band-aids, which are available through participating retailers or via a catalog mailed to your home.
- For dental, hearing, and vision expenses, the flex card helps cover out-of-pocket costs. Your provider must accept Visa®, and the primary business must be related to dental, hearing or vision care.

Use your Healthy Benefits+ online portal to check your balance, view eligible benefits and browse covered retailers. For more details about your plan's allowances and coverage, refer to your plan documents or visit [align.sanfordhealthplan.com/benefits](https://align.sanfordhealthplan.com/benefits).

## What Is Pharmacogenomics?

Because everyone responds to medicine differently, it can be challenging for your doctor to find medications that help you feel better and stay as healthy as possible. A variety of factors can influence how your body absorbs and processes medications – one of these factors is your genetics. The study of how your genes affect your response to certain medications is known as pharmacogenomics, sometimes referred to as PGx.

PGx can be used to help identify which medications may work best for you and have fewer side effects. The results of a PGx test give your provider more information about how your body responds to several commonly prescribed medications. This information can also help your provider make clinical decisions for your care.

### PGx testing to learn how your body processes or breaks down medications can:

- Help your doctor determine which medication may work best for you
- Help your doctor determine the dose that best suits you
- Help decrease medication side effects

### How do you enroll in PGx testing?

Contact your doctor to discuss PGx testing and if it makes sense for you. They can order testing on your behalf through Sanford Health. If you don't have a primary care doctor, find one by visiting [align.sanfordhealthplan.com/doctors-and-pharmacies](https://align.sanfordhealthplan.com/doctors-and-pharmacies) or call the Sanford PGx Clinic at **(605) 404-4000 (TTY: (888) 279-1549)** to make an appointment to discuss testing.

### You may qualify for PGx testing at no cost if you:

- Are an Align powered by Sanford Health Plan member
- Have a current diagnosis of anxiety and/or depression
- Complete a blood draw by Dec. 31, 2025

After completing your PGx test, your results will be available in your medical record. A pharmacist will review your results and provide recommendations to your doctor. If your doctor wants to prescribe a medication that could be affected by your genetic information, the electronic medical record will help them decide if a different medication could work better for you.

Remember, you should never make changes to your medications without talking to your doctor first.

## Preventing Falls: Take These Steps To Stay Safe

As we age, staying steady on our feet can become more challenging. Falls are a leading cause of injury in adults over 65, often resulting in serious health complications and prolonged recovery times. Understanding your risk and taking proactive steps to prevent falls can help you maintain your independence and quality of life.

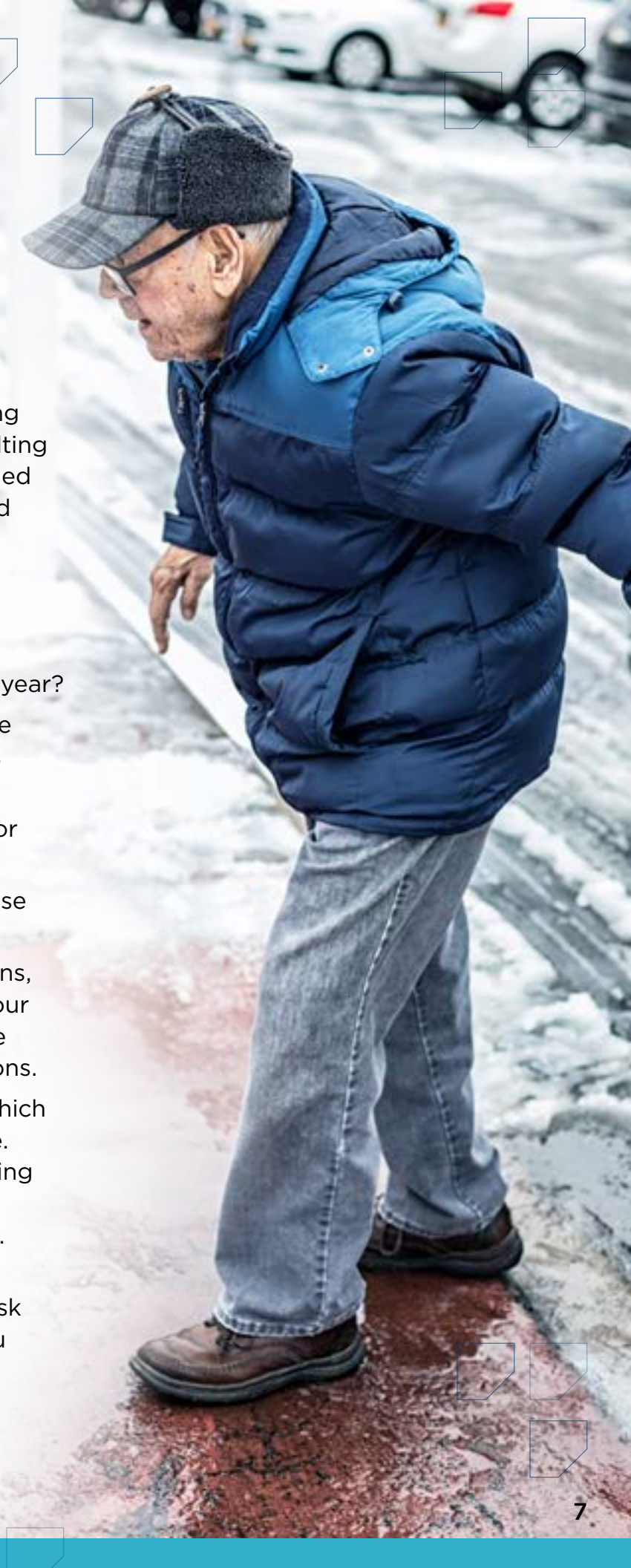
### Ask yourself these questions:

- Have you stumbled or fallen in the past year?
- Do you feel dizzy when standing or have difficulty with daily movements, such as getting in and out of the bathtub?
- Do you use support like a cane, walker or furniture to move around?
- Are there hazards in your home, like loose rugs or poor lighting?

If you answered yes to any of these questions, you may be at risk of falling. To decrease your risk, keep walkways clear of clutter, improve lighting and address chronic health conditions.

Fear of falling can also limit your activity, which can lead to weakened strength and balance. Addressing this fear by staying active, seeking medical advice and learning fall prevention strategies can help restore your confidence.

Take charge of your safety and talk to your health care provider about reducing your risk of falling. Small changes today can help you stay safe and active tomorrow.



# Protect Yourself From Durable Medical Equipment Fraud

Scammers often target Medicare members by offering “free” durable medical equipment to commit fraud. These items are often prescribed for legitimate medical needs and include glucose monitors, wheelchairs, orthotic braces, catheters and oxygen supplies.

Unfortunately, some companies exploit this process, charging members for unneeded or undelivered equipment.

## Warning signs of fraud:

- Offers of “free” equipment billed to insurance
- Unsolicited requests for insurance details
- Being billed for equipment that you didn’t receive
- Pressure to use other doctors, who then prescribe unnecessary items
- Being billed for deceased individuals
- Delivering basic items while billing for expensive versions

## How to prevent fraud:

- Make sure your doctor has assessed your condition and has ordered the equipment
- Never sign blank forms from providers or suppliers
- Review your Explanation of Coverage (EOC) for unexpected charges
- Protect your Medicare and insurance details, just like your credit card information
- Avoid unsolicited offers over the phone or from anyone who knocks on your door



## Report suspected fraud

Your security is our priority. If you believe you’ve been targeted, contact our compliance team at **(877) 473-0911 (TTY: 711)** or email **shpcompliance@sanfordhealth.org**. Protect your benefits by staying informed and vigilant.

# How Our Annual Health Assessment Helps Improve Your Health

At Sanford Health Plan, we’re committed to better understanding your health needs so we can connect you to the care and support you need to live your healthiest. Our health assessment is a comprehensive set of questions designed to provide a snapshot of your health and lifestyle.

## Topics include:

- Health history
- Lifestyle and habits
- Well-being
- Assistance needed for daily activities
- Social challenges and support systems

This tool helps ensure you receive the best support possible for your physical, emotional and social health. After completing the assessment, our care managers may reach out to offer additional resources and assistance.

All responses are kept confidential and can be shared with your doctor at your request to guide your care.

To complete the health assessment, visit **[align.sanfordhealthplan.com/hra](https://align.sanfordhealthplan.com/hra)**. If you have questions or need assistance, call our care management team at **(888) 315-0884 (TTY: 711)**, Monday through Friday, from 7:30 a.m. to 5 p.m. CT.



## Prioritize Your Health: Schedule a Preventive Care Video Visit

As an Align powered by Sanford Health Plan member, you can schedule a free preventive care video visit. This virtual visit focuses on proactive health care by identifying potential health issues before they become serious.

During your visit, a provider will assess your health care needs and recommend services personalized to you, including:

- Behavioral and mental health support for emotional well-being
- Care management services for extra support managing a chronic condition
- Nutrition consultations to create healthy eating habits
- Pharmacy assistance for medication optimization
- Preventive screenings to catch health concerns early

This visit can help you reach your health and wellness goals and stay on track with preventive screenings. You can schedule your free visit during a time that works best for you, plus see a provider from the comfort of home.

For completing a preventive care video visit, you may also qualify for a \$50 grocery gift card.

To schedule your visit, contact a health navigator at **(888) 725-1128 (TTY: 711)** or learn more at [align.sanfordhealthplan.com/prevention](https://align.sanfordhealthplan.com/prevention).



## Health Navigators: Your Personal Assistants

Through your coverage, you have access to health navigators who can connect you to resources, programs and care options tailored to your unique needs. Whether you have questions about your benefits or need assistance managing a chronic condition, a health navigator can help answer your questions or connect you to care. To get in touch with a health navigator, call **(844) 483-4994 (TTY: 711)** or visit [align.sanfordhealthplan.com](https://align.sanfordhealthplan.com).



## High Protein Broccoli Cheese Soup

**Prep time:** 15 minutes

**Cook time:** 30 minutes

**Total time:** 45 minutes

**Serves:** 4

### Ingredients:

- |                                      |  |
|--------------------------------------|--|
| 1 tablespoon extra virgin olive oil  | 4 cups low-sodium broth (chicken or vegetable) |
| ½ large yellow onion, diced          | 4 cups fresh broccoli stalks, chopped          |
| 2 large carrots, peeled and shredded | 2 cups skim milk                               |
| 1 stalk celery, diced                | 1 cup shredded cheddar cheese                  |
| 2 cloves minced garlic               | 1 cup low-fat cottage cheese, blended          |
| ¼ cup all-purpose flour              |  |
| ½ teaspoon smoked paprika            |  |

### Directions:

1. Add the olive oil to a large soup pot over medium heat.
2. Add the onion, carrots and celery. Cook until the vegetables are tender, about 10 minutes, stirring frequently.
3. Add garlic and cook for 1 minute.
4. Add the paprika and flour. Whisk for about 1 minute until the vegetables are coated.
5. Slowly whisk in the broth. Add the broccoli and stir while bringing the mixture to a simmer.
6. Simmer for 8-9 minutes until the broccoli is softened.
7. Turn the heat to low and add the milk. Cook over low heat for 3-5 minutes.
8. Whisk in the blended cottage cheese and cheddar cheese. Stir until melted.
9. Transfer 1 cup of the soup to a blender and blend until smooth, venting any steam, or use an immersion blender. Transfer the soup back to the pot and stir.
10. Add salt and pepper to taste. Enjoy!

**Tip:** Once cooled, place extra soup in an airtight container and freeze for up to three months.

### Nutrition facts:

Serving size: 2 cups | Total calories: 344 calories | Total carbohydrates: 30g  
Total sugars: 12g | Added sugars: 1g | Protein: 26g | Total fat: 15g | Saturated fat: 7g  
Trans fats: 0g | Dietary fiber: 4g | Sodium: 595 mg | Calcium: 452mg

*Nutrition information was compiled using mynetdiary.com. This recipe was adapted from the Diabetes Food Hub through the American Diabetes Association.*

## View providers

To see the most current list of providers, visit [align.sanfordhealthplan.com](http://align.sanfordhealthplan.com).

## Find a Specialist

If your doctor refers you to a specialist, but the specialist is not available as soon as you would like, you have options. Ask the clinic if a similar specialist is available or call Align powered by Sanford Health Plan Customer Service for assistance in finding other in-network specialists at **(888) 278-6485** **(TTY: (888) 279-1549)**

## More Resources

Make the most of your health coverage, view resources and more at [align.sanfordhealthplan.com](http://align.sanfordhealthplan.com).

## CONTACT US

Call us at **(888) 278-6485**  
**(TTY: (888) 279-1549)**

Visit our website at [align.sanfordhealthplan.com](http://align.sanfordhealthplan.com)



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## MEMBER RESOURCES

Get the resources you need to use your coverage.

Visit [align.sanfordhealthplan.com/welcome](http://align.sanfordhealthplan.com/welcome) to get started or connect with our health navigators for personalized assistance at **(888) 315-0885 (TTY: 711)**. For customer service, call **(888) 535-4831 (TTY: 711)**.

Sanford Health Plan and Sanford Health Plan of Minnesota have HMO and PPO plans with a Medicare contract. Sanford Health Plan D-SNPs have contracts with State Medicaid programs. Enrollment in our plans depends on contract renewal.