



Compass Rose Health Plan Compass Connection

Standard Option

Spring 2025

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Health Benefits at Your Fingertips

Discover a new way to access your health plan benefits. At the end of 2024, we launched our brand-new app, designed to make managing your benefits easier than ever. Looking for your insurance card? Checking a claim? Whether you're at home, the doctor's office, or waiting in line at the pharmacy, you have everything you need right at your fingertips.

What you can do with the Compass Rose Health Plan app:



Access your health plan identification (ID) card



Estimate out-of-pocket costs for services



Check copay and coinsurance amounts



Locate care near you



Track plan spending



Submit a claim



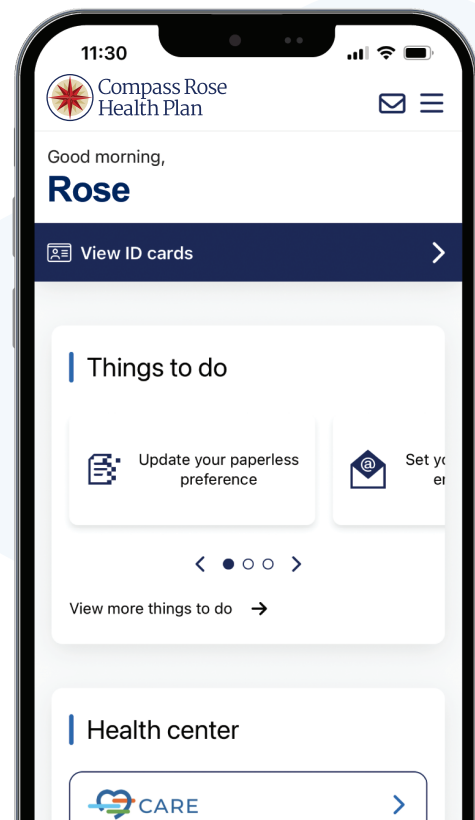
And more!

The Compass Rose Health Plan app was designed to empower you to take control of your health anywhere, any time. When you sign in, you will see “**Things to do**” at the top of the screen, which may list tasks like completing a health screening or reviewing the status of a claim.

Join us on the app! You can download the app from the App Store (for iOS devices), or Google Play Store (for Android devices) by searching **Compass Rose Health Plan**.

Sign In with HealthSafe ID®

HealthSafe ID® is a secure sign-in that lets you access nearly all your health benefits with the ease of just one username and password.



Understanding Generic vs. Brand-Name Drugs

Have you ever gone to the pharmacy expecting to pick up a brand-name medication, only to be given the generic version instead? While it may catch you off guard, there's no need to worry — generic medications are generally just as safe and effective as their brand-name counterparts.

Generics vs. Brand Name

The main difference between a generic and brand-name drug is the price. Generic medications are typically much more affordable, but that does not make them any less effective.

All medications, both brand-name and generic, are rigorously evaluated by the U.S. Food and Drug Administration (FDA) and are required to meet strict standards. The active ingredient in a generic medication must be the same as its brand-name counterpart. It must also be absorbed in the body in the same way, at the same rate. As with any drug, there will always be a slight, but not medically important, level of natural variability, according to the FDA.¹

It's important to note multiple manufacturers can produce generics, and their pills may look different. If you are unsure whether you were given the correct medication, the pill bottle usually includes a description of the physical appearance of the pills.

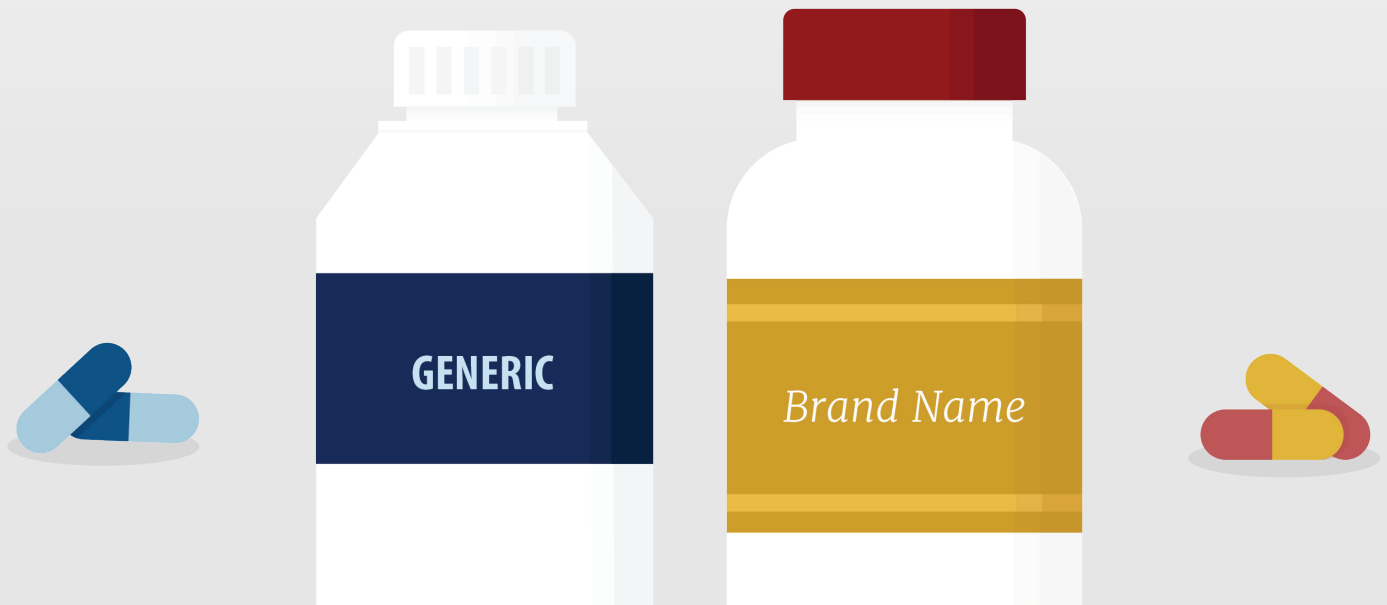
Why You May Get a Generic Instead

So, why do providers write brand names if it will often be substituted for a generic? Often, it's simply because brand names are easier to read or pronounce than the more complex generic names (think "Lipitor," a common brand name, vs "atorvastatin calcium," its generic name).

If your provider writes a prescription for a brand-name drug without indicating the drug should be "dispensed as written" and/or you don't inform your pharmacy of your preference, you will likely receive the generic. **If you prefer to take the brand-name drug, you may be responsible for a higher out-of-pocket cost compared to the generic.**

The next time you receive a generic substitution, don't fret. Generics are safe, effective, and thoroughly tested to ensure they meet the same high standards as brand-name drugs. While they may look different and are often priced lower, they contain the same active ingredients and work in the same way.

¹ U.S. Food and Drug Administration. <https://www.fda.gov/media/83670/download>



Get Your Next Massage On Us



When you think of massage therapy, you might picture a relaxing day at the spa — but there's much more to it. Massage therapy can relieve muscle tension, improve circulation, and help with pain relief, stress, and anxiety.¹

Despite this evidence, massage therapy is still considered an alternative medicine and is typically not covered by most insurance plans. However, as a Standard Option member, we have you covered! We reimburse up to \$75 for a massage therapy visit, with a maximum of 4 visits per year.

Does a physician need to order a massage for it to be covered?

While you do need to see a licensed massage therapist, the massage does not have to be ordered by a physician.



Do I need to see a network massage therapy provider?

You can see any licensed massage therapist you choose. While our online provider directory can help you find a massage therapist, it's not necessary to visit a network provider. Just be sure to ask your massage therapist for proof of their license, often displayed at their practice or included on your receipt — which you should keep for your records.

How do I submit a massage therapy claim?

You can submit a claim online through myCompass or the Compass Rose Health Plan app. To ensure your reimbursement is processed quickly and accurately, here are a few helpful tips:

- If you pay for your massage therapy with a gift card, ask your therapist for an itemized invoice that shows you paid for the service.
- If you purchase a package of massages, submit proof of the package purchase and date the services were redeemed after all massages have been used.
- Be sure to take a clear photo of your invoice before submitting. Blurry or incomplete images may delay or prevent reimbursement.

For questions on your massage therapy claim and other medical claims, call **(888) 438-9135** to contact a Plan Advisor.

¹ Mayo Clinic. <https://www.mayoclinic.org/tests-procedures/massage-therapy/about/pac-20384595>

What Are Fraud, Waste, & Abuse?

Fraud, waste, and abuse are harmful practices that not only increase healthcare costs for members but also contribute to poor quality of care for patients. Recognizing the dangers of fraud, waste, and abuse can help prevent unsafe practices and improve the wellbeing of all patients. By knowing what to look for, you can help report suspicious activity.

Defining Fraud, Waste, & Abuse

Fraud: a practice of billing you or your insurance for services you did not receive.

Waste: a provider performing services that are not medically necessary for your care.

Abuse: waiving patient copays or deductibles and over-billing your health plan.

The Compass Rose Health Plan is committed to protecting our members from fraud, waste, and

abuse. As a health care consumer, it's important to know the signs of dangerous activity and how to report it.

Fraud, Waste, & Abuse Hotlines

If you suspect fraud, waste, or abuse, report it to us and we will investigate. Here's how you can get in touch:

Compass Rose Health Plan Fraud, Waste, & Abuse Line: **(866) 368-7227 (option 7)**

UMR Fraud and Abuse Hotline: **(800) 356-5803**

Optum Rx® Phone: **(800) 557-5785**

You can see additional examples and read more about fraud, waste, and abuse at compassrosebenefits.com/FWA.



Why Quality Measures Matter: Keeping Your Health on Track

Each year, our health plan is reviewed to assess the quality of care and services provided to our members. These performance measures allow us to gauge how effectively our plan is performing and highlight areas for improvement.

There are two measure sets we use to evaluate our health plan: Healthcare Effectiveness Data and Information Set (HEDIS) and Consumer Assessment of Healthcare Providers and Systems (CAHPS).

HEDIS

HEDIS helps evaluate whether members receive timely and appropriate care. This includes preventive care, immunizations, cancer screenings, disease management, and more. HEDIS results play a key role in our ongoing efforts to enhance care for our members. By identifying areas for improvement, we can tailor educational initiatives to better support members in managing their health.

CAHPS

CAHPS is a survey used to assess health plan member experiences. The survey is sent to randomly selected members annually. The survey evaluates aspects of care that are important to our members, like ease of getting an appointment, communication with providers, satisfaction with our health plan, and more.

The quality of care you receive directly impacts your overall health. By evaluating quality measures, we're able to see whether you're getting the right care at the right time and connecting with providers who meet high standards.

If you receive a CAHPS survey in the mail, please be sure to respond either via paper or online. A CAHPS survey is your chance to evaluate your experience and can help shape the Compass Rose Health Plan.

The best way to ensure quality care and support your health is by getting your annual preventive care exam and staying up to date on recommended screenings and vaccinations.

View our full 2024 HEDIS and CAHPS results at:
compassrosebenefits.com/2024Performance



Meet Your Board of Directors

We are excited to share the results of our Board of Directors election. Please join us in congratulating:

Gwen Gaskins

Incumbent

Gwen Gaskins retired from the Federal Government after a 30-year career. As a Board member for over a decade, she believes in helping ensure that members' concerns are factored into Compass Rose decisions.

Tracy Griggs

Incumbent

Tracy Griggs has been a member of Compass Rose Benefits Group for nearly 30 years and is retired from federal service. As a board member, Ms. Griggs believes in bringing healthcare trends and ideas to the board.

Scott Miner

Newly elected

Scott Miner retired from the Federal Government after nearly 30 years. He worked for a program offering financial reimbursements and healthcare referrals, where he assisted claimants in navigating life challenges after injuries.

MISSION FINANCIAL SOLUTIONS

We Need to Plan for the Inevitable

As we grow older, the importance of planning for the future becomes more evident. Yet, estate planning often feels like an intimidating or uncomfortable task, leading many to procrastinate. However, taking the time to establish a comprehensive estate plan offers peace of mind for you and your loved ones, ensuring your wishes are respected and your legacy is preserved.



Check out the real purposes of Estate Planning and questions that you need to ask to ensure a smooth transfer of your estate.

<https://bit.ly/CRBGMar2025>





Compass Rose Health Plan

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Medical Claims

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Compass Rose Health Plan

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Provider Precertification

UMR
(800) 808-4424

Prescription Drug Program

Optum Rx®
(800) 557-5785
compassrosebenefits.com/OptumRx

Doctor On Demand

(Telehealth)
(800) 997-6196
compassrosebenefits.com/DrNow

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