

# ASPIRE

Summer 2020

**Telehealth Care  
from Home**

**Benefits of Quitting  
Smoking**

**Heart Health**

**Visiting Loved Ones**

AvMed Member  
Lucille K.





## feature

**6** Telehealth:  
Care From  
Home for  
Lucille

## in every issue

- 3 WELCOME**
- 4 WISE & WELL**
- 10 AVMED RESPONDS**

**4** Heart Health

**5** Benefits of  
Quitting  
Smoking

**10** Visiting  
loved ones  
during the  
South Florida  
reopening?

# ASPIRE

**James M. Repp**  
President and COO

**Jaime Alfaro**  
Director of Marketing and  
Communications

**Felicia Lopez-Walker**  
Managing Editor

AvMed, one of Florida's largest not-for-profit health plans, provides quality health benefits throughout the state.

Always consult your Primary Care Physician (PCP) regarding medical advice. The health information in this publication is not intended to replace your doctor's directives.

ASPR-FL20-M002 AvMed, Inc. Coverage provided by or through AvMed, Inc. (health benefit plan). Plans contain limitations and exclusions.

AvMed *ASPIRE* is published by AvMed.

AvMed's Member Engagement Center  
**1-800-782-8633** (TTY 711)  
**October 1-March 31**,  
8 am-8 pm; 7 days a week.  
**April 1-September 30**  
Monday-Friday, 8 am-8 pm and  
Saturday, 9 am-1 pm.  
**[www.AvMed.org](http://www.AvMed.org)**

AvMed Speaks Your Language  
Estamos aquí para servirle.  
En español, llame al  
Departamento de Servicios a los  
Afiliados al 1-800-782-8633

AvMed a votre service.  
Pour un représentant bilingue  
qui peut répondre à vos  
questions 1-800-782-8633

# OUR COMMITMENT TO YOU

## Dear Valued Medicare Member:



**A**s our state moves forward with a phased reopening from the impact of the pandemic, we are committed more than ever to our mission of helping our Members live healthier. Our Associates have been truly inspiring, rising to the occasion by helping us to

ensure we continue delivering upon our promise of being your trusted health partner.

At AvMed, our Members' health is our top priority and that hasn't changed. Our goal has always been to provide you with peace of mind, better service, quality, affordability and health. That's why, during this challenging time, we removed the potential for financial barriers to care and alleviated concerns about access to testing and treatment for COVID-19. To find up-to-date information and useful resources to help keep you and your family healthy during

the Coronavirus outbreak, visit [www.AvMed.org/news/coronavirus](http://www.AvMed.org/news/coronavirus).

In this issue of **ASPIRE** you will find a mix of interesting, informative and motivating articles, including tips and resources, about heart health and the benefits of quitting smoking as well as a personal story from AvMed Medicare Member Lucille K. as she navigates telehealth for her care. Don't miss Dr. Rodriguez's column focused on helping you stay connected despite being physically separated.

As we continue through the second half of the year, I hope we inspire you to live a happier, healthier life. Thank you for the privilege of serving you and your family.

Stay safe and be well.

Sincerely,

A handwritten signature in black ink, appearing to read 'James M. Repp'.

**James M. Repp**

President and Chief Operating Officer, AvMed  
[ASPIRE@AvMed.org](mailto:ASPIRE@AvMed.org)



**Share Your WELLfluent™ Life!** How are you joining the **WELLfluent**? Email us at [ASPIRE@AvMed.org](mailto:ASPIRE@AvMed.org) with your story and photo or share it on Facebook – tag AvMed and use the hashtag **#JoinTheWELLfluent**. You could be featured in an upcoming issue of the magazine.

## Heart Health

According to the World Heart Federation, cardiovascular diseases take the lives of 17.9 million people every year. Triggering these diseases – which manifest primarily as heart attacks and strokes – are unhealthy diet, physical inactivity, the harmful use of alcohol and tobacco use. These in turn show up in people as raised blood pressure, elevated blood glucose and obesity, risks detrimental to good heart health.

### Tobacco Use

Tobacco smokers are at greater risk for diseases that affect the heart and blood vessels, including heart disease and stroke. Even people who smoke fewer than five cigarettes a day are at increased risk for these diseases. The risk increases with the number of cigarettes smoked per day and the number of years that smoking continues. Exposure to secondhand tobacco smoke also increases the risk for heart disease and stroke. People who already have heart disease are at especially high risk of adverse effects from breathing secondhand smoke and should avoid even brief exposures. Social distancing impacts mental well-being, but it has also been associated with an increased risk of stroke, heart disease, dementia and premature mortality. Loneliness affects people as much as smoking 15 cigarettes a day.



And it's not just cigarettes that cause harm. Cigars have many of the same health risks as cigarettes, including causing certain cancers. And e-cigarettes, also known as vapes, is a very serious and growing epidemic.

Last year, the Centers for Disease Control and Prevention issued a warning against vaping, which works through the heating of liquid to produce an aerosol that users inhale into their lungs. So far this year, a total of 2,807 hospitalized EVALI (e-cigarette, or vaping, product use-associated lung injury) cases or deaths have been reported to the CDC from all 50 states, District of Columbia, and two U.S. territories (Puerto Rico and U.S. Virgin Islands).

If you have been trying to quit by using e-cigarettes instead, stop! Today there are so many tools, tips, resources and support to help people quit smoking that you should be encouraged and eager to begin a new, smoke free phase of your life.

## LOOK AT THE BRIGHT SIDE

Optimism may be good for your heart, according to a study published in the January/February 2019 issue of Health Behavior and Policy Review. Health data from more than 5,000 adults was reviewed to see if there was a relationship between positivity and heart health. The study's authors found that positive people were much more likely to have better heart health. But that wasn't all. When it came to overall health, the more positive people in the study also had better blood sugar and cholesterol levels, a healthier body mass index and better exercise habits.



Boost your happiness by learning tools from the field of Positive Psychology. These websites are a great starting point: [www.AuthenticHappiness.SAS.UPenn.edu](http://www.AuthenticHappiness.SAS.UPenn.edu) or [www.actionforhappiness.org](http://www.actionforhappiness.org)



# The benefits of quitting smoking start immediately. Take a look!



## **20 Minutes After Quitting**

- Your heart rate drops to a normal level.

## **12 to 24 Hours After Quitting:**

- The carbon monoxide level in your blood drops to normal.

## **2 Weeks to 3 Months After Quitting:**

- Your risk of having a heart attack begins to drop.
- Your lung function begins to improve.

## **1 to 9 Months After Quitting:**

- Your coughing and shortness of breath decrease.

## **1 Year After Quitting:**

- Your added risk of coronary heart disease is half that of a smoker's.

## **5 to 15 Years After Quitting:**

- Your risk of having a stroke is reduced to that of a non-smoker's.
- Your risk of getting cancer of the mouth, throat and esophagus is half that of a smoker's.

## **10 Years After Quitting:**

- Your risk of dying from lung cancer is about half that of a smoker's.
- Your risk of getting bladder cancer is half that of a smoker's.
- Your risk of getting cervical cancer or cancer of the larynx, kidney or pancreas decreases.

## **15 Years After Quitting:**

- Your risk of coronary heart disease is the same as that of a nonsmoker.

**Source:** U.S. Department of Health and Human Services. The Health Consequences of Smoking: A Report of the Surgeon General. Atlanta, GA: U.S. Department of Health and Human Services, Centers for Disease Control and Prevention, National Center for Chronic Disease Prevention and Health Promotion, Office on Smoking and Health, 2004.



Visit the following resources for plenty of helpful advice and tips and to get support every step of the way.

Remember, you're not giving up smoking. You're giving yourself a healthy new body!

### **Tobacco-Free Florida**

Quit kit with resources and tips

[www.tobaccofreeflorida.com](http://www.tobaccofreeflorida.com)

1-877-U-CAN-NOW

### **American Cancer Society**

Quit for Life

[www.quitnow.net](http://www.quitnow.net)

[www.cancer.org/healthy/stayawayfromtobacco](http://www.cancer.org/healthy/stayawayfromtobacco)

### **National Cancer Institute**

Smoking Quitline

[www.cancer.gov/cancertopics/tobacco/smoking](http://www.cancer.gov/cancertopics/tobacco/smoking)

# Telehealth: Care From Home

## Benefits include 24/7 physician access

In the midst of social distancing, virtual medicine offers an innovative way to see your doctor to get the care you need without risking exposure to the coronavirus.

Telehealth visits are being recommended by the CDC as the safest and most productive way to attend a medical appointment. It not only helps prevent the spread of COVID-19, but it is a lot more functional and convenient. Virtually visiting a doctor from the comfort of your own home helps avoid exposure to the virus in a waiting room and, as an added bonus, cuts wait times and costs.

“Telehealth visits are great,” said Lucille K., a 91-year-old South Florida resident with aortic stenosis, who recently used her provider’s telehealth service for a follow-up cardiologist appointment. “You don’t have to get dressed and go sit in an uncomfortable waiting room with other sick people. You can talk to the doctor while in bed.”

“Essentially overnight, COVID-19 has created this unique situation where the traditional physician/patient interaction was limited to urgent or emergent situations,” said Dr. Edwin Rodriguez, MD, Medicare Director at AvMed. “Our Members were faced with the real possibility of not seeing their physician for the foreseeable future. AvMed has adapted to this rapidly changing environment by allowing our provider partners to bill for telehealth services and expand access for our Members.”

Telehealth appears to be catching on, as Members understand the benefits. In March 2020, AvMed Members’ virtual visits increased by more than 79% compared to March 2019.

As an AvMed Member, Lucille K. has access to a vast number of board-certified physicians through the non-for-profit organization’s Virtual Visits service, which is powered by MDLIVE and can be accessed 24/7/365 from a computer or smartphone – anytime, anywhere. During telehealth visits, doctors assess their patients’ condition to determine the best course of treatment for what ails them. Patients can also take this opportunity to ask any questions they may have, just like they would in a regular doctor’s visit.

“Despite the fact that he couldn’t physically examine me, the doctor was able to assess me very well,” said Lucille K. “As a senior person with a heart condition, I was relieved to be able to get the care I needed without having to leave my house during this pandemic.”

### **Preparing for appointments**

While Lucille K. is tech-savvy – her daughter, Joanne, sat by her side during her visit.

“It’s important to approach telehealth the same way you would a regular doctor’s appointment,” says Joanne. “Make sure you have all of your questions ready. Ask the person who would ordinarily accompany you to your doctor’s appointment to be next to you during a telehealth call. This helps prevent any miscommunication, as well as any technological challenges.”

AvMed is encouraging its Members to immediately call their healthcare provider if they are experiencing symptoms or think they may have been exposed to COVID-19. If it is determined that coronavirus testing is needed, AvMed will waive the cost share for diagnostic testing and out-of-pocket costs for COVID-19 treatment.



### Lucille K. uses telehealth to speak to her cardiologist

To ensure they have access to the care they need without increasing their risk of exposure, AvMed is offering their Members and qualified dependents the advantage of zero copays and cost share for any and all virtual visits until July 31, 2020. Additionally, where applicable, copays and cost share will be waived for telehealth visits as well as telephone visits. Members may need from their traditional healthcare providers.

In addition to having access to immediate telehealth visits with an MD Live provider, AvMed Members may be able to meet with their own doctors virtually. To access telehealth services from your doctors, simply call their offices and find out what services they are offering and set up a

“virtual appointment”. Be prepared to work with the office staff on making sure your technology is set up in advance of the appointment and ask how much time in advance of your appointment time you need to “arrive” (log in) or be ready to receive the call from your doctor.

For more information on AvMed’s Virtual Visits, go to **Members.MDLive.com/AvMed**. Members can start using MDLIVE immediately after signing up and activating their account. Members have the option of scheduling an appointment or waiting for the next available physician. Otherwise, patients can check with their healthcare provider to see what type of telehealth services they may be offering.



## Lower Back Pain Treatment and Prevention



Lower back pain can strike at any time. You may be at home relaxing, outside exercising or just working at your desk when the pain creeps up on you. While staying at home, people may have an even greater risk of experiencing low back pain due to a more sedentary lifestyle. For acute pain, at-home measure like ice packs and ample rest can help relieve sprains and other minor injuries to the back.

You can discuss your symptoms with a doctor and develop an appropriate treatment plan. Research has shown that conservative treatment approaches have produced better outcomes than more aggressive approaches. For resolving chronic pain, your doctor may first prescribe muscle relaxants or pain medications. If those do not work, your doctor may order X-rays or other screenings for further investigation. Best practices are to wait at least six weeks from diagnosis before exposing yourself to an X-ray.

To avoid low back pain, it is important to manage your weight and strengthen your “core”. In fact, strong abdominal muscles are very important in supporting your body and avoiding back strain and injury. Proper body mechanics when bending (at the knee, not the waist) and good posture and support while sitting may also help keep your back healthy.



Want to get stronger and prevent back injury and pain, while staying in shape? Visit [www.SilverSneakers.com](http://www.SilverSneakers.com) for staying at home fitness tips and a schedule of virtual classes you can enjoy from home.

## Behavioral Health in the Age of Coronavirus

Did you know that one in five U.S. adults experience mental illness each year? That doesn't even account for the number of people experiencing stress, anxiety, depression, and other mental health concerns caused by coronavirus today.

Major depressive disorders are among the most common behavioral conditions affecting adults. They're also among the most treatable: Seeing an AvMed provider about your symptoms can put you on the right path to getting depression under control. AvMed and our network providers have been working together to provide more access to telehealth or “virtual” doctor visits. Call your doctor's office to learn more.

As part of your treatment, your doctor may prescribe antidepressants. Taking them as directed is critical, and communication with your doctor is key. Talk to your doctor if you have any questions or concerns about your treatment.

Here are some questions you should consider asking:

- How long will it take for my medication to work?
- How long can I expect to be on the medication?
- Why is it important that I take this medication?
- What are the potential side effects?
- If I have more questions, what should I do?

If working with your PCP on your emotional health has not fully addressed your conditions, your AvMed provider has various resources available through Magellan Healthcare. Magellan has expert behavioral health providers that can work with you and your PCP. In fact, your doctor may refer you to a behavioral health specialist for further evaluation. If referred, you should ask to sign a consent of release of information form to help coordinate care between your Primary Care Physician (PCP) and your specialist. Online follow-up care is available and also important. Make sure to schedule and keep any appointments to ensure effective treatment.

Source: <https://www.nami.org/nami/media/nami-media/infographics/generalmhfacts.pdf>



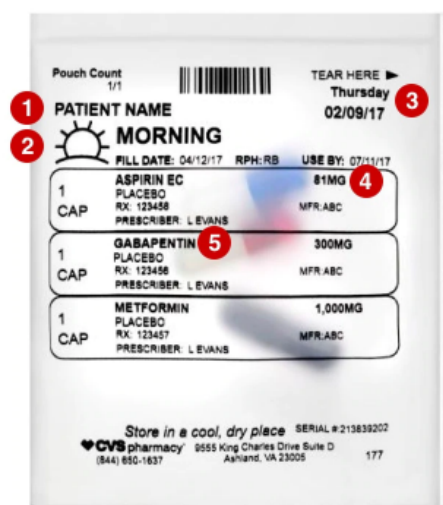
For more information about behavioral health resources, including the availability of Case Management services, call Magellan Healthcare at **1-800-424-4810** or log into your AvMed Member account.



# Listen to Your Doctor: The Importance of Filling and Taking Your Medication

Listening to your doctor is important. When your doctor gives you a prescription, he or she includes specific instructions on taking your medication. Not taking it as directed can lead to complications – especially when dealing with chronic conditions like COPD (chronic obstructive pulmonary disease), depression, high blood pressure and diabetes. These conditions can actually become worse if you adjust your dosage or avoid taking your medication altogether.

If you're having trouble with your prescription, talk to your doctor. He or she can recommend aids like pill boxes, smart apps and other tools to help keep you on track. Getting refills can be an issue right now in the age of coronavirus. This is a reminder that CVS has a home delivery option and/or 90-day refills.



- 1 Your name
- 2 Icons for time to take
- 3 Date to take
- 4 Dosage strength
- 5 Medicine name & description

## Have you tried the pill pack method?

SimpleDose is a fast and easy way for you to track your medications. Once a month, you can have your medications shipped in one easy box, at no additional cost to you. Each box contains a 30-day supply of presorted prescription packs that are labeled with the medication name, prescription number, dosage and time of intended dose.

To enroll, you can call CVS directly at **1-800-753-0596** or online at <https://www.cvs.com/content/pharmacy/simpledose>.

## Over-the-Counter Benefits

AvMed's Over-the-Counter (OTC) Benefits\* offers you an easy way to get generic OTC health and wellness products through select CVS locations, by phone, online or mailed directly to your home. Call 1-888-628-2770 (TTY 711) Monday-Friday from 9 am-8 pm or visit [www.CVS.com/OTCHS/AvMed](http://www.CVS.com/OTCHS/AvMed).

You can find a catalog of items at: <https://www.avmed.org/web/guest/preferred-medication-lists>. Click "2020 Over-the-Counter Health Solutions Catalog." You can find the link under "Medicare Members."

\*OTC Benefits may not be combined with store specials like the BOGO items, etc. Medicare Choice and Circle have different money allowances.



# AvMed RESPONDS



## » ASK DR. RODRIGUEZ

In this column, we respond directly to your health questions. AvMed Medical Director for Medicare Edwin Rodriguez, MD, is board-certified in internal medicine and geriatrics. To send a question to Dr. Rodriguez, email [MedicareDoc@AvMed.org](mailto:MedicareDoc@AvMed.org).

### Q:

**How can an older person safely visit loved ones during the South Florida reopening?**



**A:** Each county will open in phases. We need to listen to our state and county officials (Mayors, County Department of Health, etc.) and, discuss your individual situation with your physician. Older adults and people with chronic conditions (COPD, Hypertension, Diabetes, Heart disease, Obesity) are at higher risk of hospitalizations, if infected with the COVID-19. Technology has been helping many Members stay connected despite being physically separated. However, all of us need to take measures in decreasing exposure to the Coronavirus. The following preventive measures are recommended:

- Frequent hand washing with soap and water for at least 20 seconds.
- Avoid close contact with people who are sick.
- Cover your cough or sneeze into a tissue and then throw the tissue in the trash.
- Avoid touching your eyes, nose and mouth.
- Clean and disinfect frequently touched objects and surfaces (door knobs, countertops, etc.).
- Stay home when you are sick, except to get medical care.
- Social distancing of at least 6 feet (2 arm's length).

Our Members' health is our top priority. Visit [www.AvMed.org/news/coronavirus](https://www.AvMed.org/news/coronavirus) to find up-to-date information and useful resources to help keep you and your family healthy during the Coronavirus outbreak.

## YOUR PLAN, YOUR QUESTIONS

In this space, AvMed specialists address questions, concerns and even complaints that Members have about their AvMed Medicare coverage. We hope to hear from you. To contact us with your question or comment, log into [www.AvMed.org](https://www.AvMed.org) to send a secure message.

**Q:** **What is the connection between blood sugar and hemoglobin A1c?**

**A:** Blood sugar and hemoglobin A1c are connected, but they are different too. Your blood sugar measures the concentration of glucose in the bloodstream at the time of measurement. Blood sugar levels vary throughout the day. In people with diabetes, the goal is to keep blood sugar levels between 80mg/dl-130mg/dl.

The hemoglobin A1c test results give you a picture of your average blood sugar level over the past two to three months. The higher the levels, the greater your risk of developing diabetes complications. Your doctor will tell you how often you need the A1c test, but usually you'll have the test at least twice a year if you're meeting your treatment goals. If you're not meeting your goals or you change treatments, you may need to get an A1c test more often. For most people with diabetes, the goal is to keep the hemoglobin A1c level under seven percent.

To learn more, visit

<https://www.diabetes.org/a1c>



AvMed complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. AvMed does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

AvMed:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact AvMed Member Engagement, P.O. Box 749, Gainesville, FL 32627, by phone 1-800-882-8633 (TTY 711), by fax 1-352-337-8612, or by email to [members@avmed.org](mailto:members@avmed.org).

If you believe that AvMed has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with AvMed's Regulatory Correspondence Coordinator, P.O. Box 749, Gainesville, FL 32627, by phone 1-800-346-0231 (TTY 711), by fax 1-352-337-8780, or by email to [regulatory.correspondence@avmed.org](mailto:regulatory.correspondence@avmed.org). You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, our Regulatory Correspondence Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 800-537-7697 (TDD).

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

**ATENCIÓN:** si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-882-8633 (TTY: 711).

**ATANSYON:** Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-800-882-8633 (TTY: 711).

**CHÚ Ý:** Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-882-8633 (TTY: 711).

**ATENÇÃO:** Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-800-882-8633 (TTY: 711).

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-882-8633 (TTY: 711)。

**ATTENTION:** Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-882-8633 (ATS: 711).

**PAUNAWA:** Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-882-8633 (TTY: 711).

**ВНИМАНИЕ:** Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-882-8633 (телетайп: 711).

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-800-882-8633 (رقم هاتف الصم والبكم: 711).

**ATTENZIONE:** In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-882-8633 (TTY: 711).

**ACHTUNG:** Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-882-8633 (TTY: 711).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-882-8633 (TTY: 711)번으로 전화해 주십시오.

**UWAGA:** Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-882-8633 (TTY: 711).

**સુચના:** જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-800-882-8633 (TTY: 711).

ध्यान: ถ้าคุณพูดภาษาไทยคุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร 1-800-882-8633 (TTY: 711).

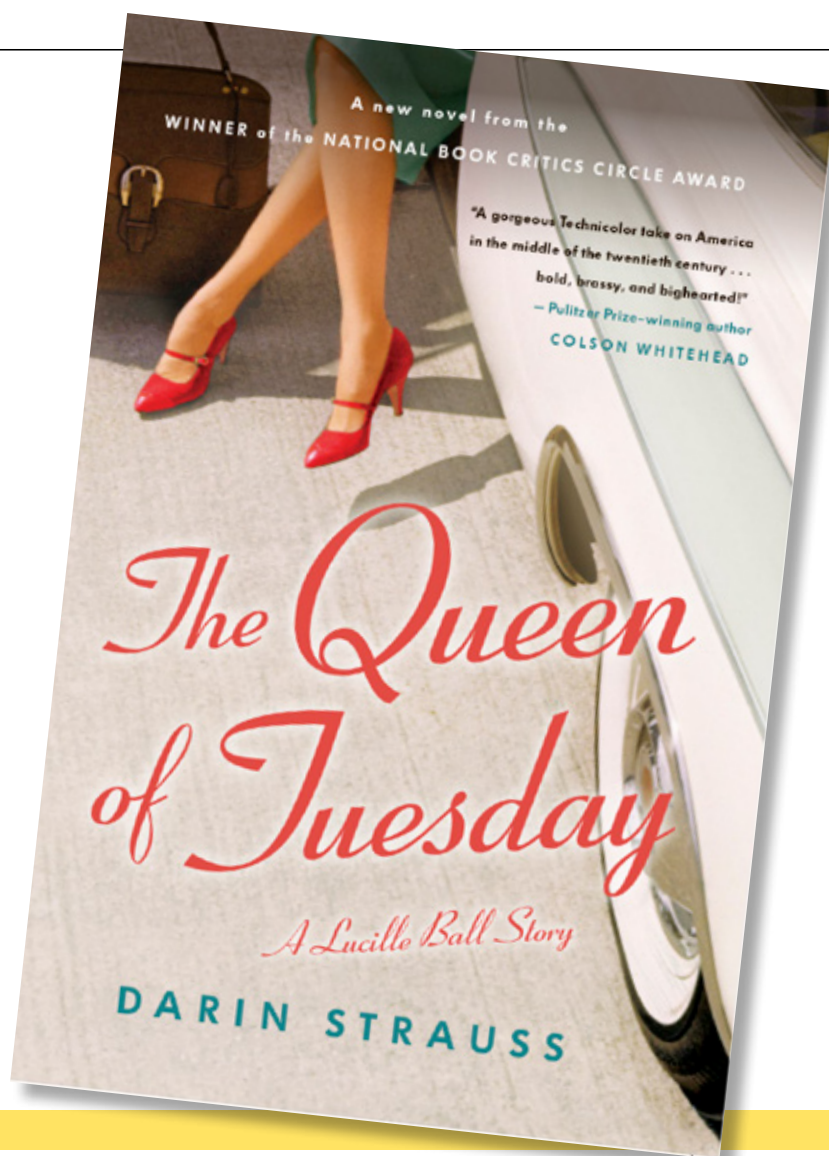
- AvMed's Member Engagement Center  
**1-800-782-8633** (TTY 711)  
**October 1-March 31**, 8 am-8 pm; 7 days a week.  
**April 1-September 30** Monday-Friday, 8 am-8 pm  
and Saturday, 9 am-1 pm.
- AvMed Nurse On Call: **1-888-866-5432**  
(TTY 711) 24 hours a day, 7 days a week
- Fraud and Abuse Hotline: **1-877-286-3889**
- AvMed website: **www.AvMed.org**
- AvMed Medicare Facebook:  
 **www.Facebook.com/AvMedHealth**



## Club Aspire AvMed Book Talk

Darin Strauss will be an integral part of the AvMed Book Club. Strauss will join us on August 25th, from 12:30 pm-2 pm, to discuss his book *The Queen of Tuesday*. As we continue to social distance it is important to continue reading, learning and connecting. His upcoming novel, about Lucille Ball, gives us pause to reflect on someone who brought much joy and laughter to our lives. We look forward to bringing this very special story to AvMed Members and the greater community as part of our Conversations Live! Series, designed to improve overall wellbeing while bringing the community together.

For more information, please call **1-888-430-9896** or email [AvMedClubAspire@AvMed.org](mailto:AvMedClubAspire@AvMed.org).



AvMed Medicare is an HMO plan with a Medicare contract.  
Enrollment in AvMed Medicare depends on contract renewal.