



JULY 2023
SUMMER SCOOP

CARE CONNECTION

There is a new Summary Material Modification (SMM) for all FMCP Plans, effective June 1, 2023, regarding the end of the National Emergency Period for COVID-19. You can find [this SMM](#) on the FMCP website under the [Plan Notices](#) tab of the Plan Documents, Plan Notices & Member Forms section.

THE BUZZ ABOUT BIOSIMILARS

WHAT IS A BIOLOGIC MEDICATION?

A biologic is a preparation, such as a medication or vaccine, made from living organisms — human, animal, yeast, or microorganisms. Through complex manufacturing, biologics are composed of proteins, carbohydrates, DNA, or combinations of these substances.



Sounds a little “sci-fi,” doesn’t it? However, this technology was first developed in the mid-1800s and has become increasingly important in modern medicine.¹ Biologic medications — such as those used to treat Crohn’s disease, Multiple Sclerosis, diabetes, and cancer — have improved both the length and quality of life for many people with debilitating diseases. While these medications are extremely important, they are also very costly, and therefore have garnered a lot of attention in the healthcare arena in recent years. This high cost is in part due to the complexity of their development, manufacturing, and purification processes.

HOW ARE BIOLOGICS DIFFERENT FROM OTHER DRUGS?

Most medications in your medicine cabinet at home — from allergy pills to blood pressure medications — are called small-molecule drugs. They are made from chemicals. And you can find them in a variety of dosage forms, including capsules, liquids, and topical creams. In contrast, biologics are made from living sources. They’re mostly available as injections and infusions.

WHAT IS A BIOSIMILAR MEDICATION?

A “biosimilar” is a biological product that is highly similar, though not identical, to the original biologic medication. Due to the size, complexity and natural variability of biologic medicines, and because they are made in living cells rather than with chemicals, an exact copy is impossible to create. Biosimilar medications, like the original biologic product, must still go through a rigorous approval process with the FDA to prove that they move through the body in the same way and provide the same effect as the original biologic product.²

So the good news is, even though they are not identical, there are *no* meaningful differences in terms of safety, purity, and potency found between the biologic and its biosimilar. This means that it is expected to work the same as the original product!

While biosimilars are not technically considered to be “generics,” they are of substantially less cost — often less than half the cost of the original biologic! Like the original biologic, many biosimilars are subject to prior authorization, and would pay at the applicable formulary brand or non-formulary brand copay. Like biologics, coupons may also be available for biosimilars to help offset your out-of-pocket costs.

WHAT COMMON BIOSIMILARS ARE CURRENTLY ON THE MARKET?

In January 2023, Amjevita became the first widely available blockbuster biosimilar for Humira — a self-administered biologic that boasts perhaps the longest list of FDA approved uses of any biologic, including Rheumatoid Arthritis, Juvenile Idiopathic Arthritis, Plaque Psoriasis, Psoriatic Arthritis, Ankylosing Spondylitis, Ulcerative Colitis, Crohn’s Disease, Hidradenitis Suppurativa, and Uveitis.³

In addition to Amjevita, the FDA lists just under 30 biosimilar medications currently on the market. Most of these are medications commonly used in combination chemotherapy regimens. Aside from these, one of the most recognizable products is Semglee, the biosimilar for Lantus.⁴

WHAT DOES THE FUTURE HOLD FOR BIOSIMILARS?

As the number of treatment choices increases for a particular disease or condition, manufacturers typically reduce the price of their products to maintain or increase market share. Competition from biosimilars may also create decreased costs for the original product—leading to even greater cost reductions for patients and Plans alike!⁵

HOW CAN I SWITCH TO A BIOSIMILAR?

Talk to your health care provider to determine if a biosimilar is right for you. If it is, a new prescription for the biosimilar product may be sent to the Sav-Rx Specialty Pharmacy or another pharmacy of your choice for processing. If you need assistance in locating a network pharmacy with access to your medication, please contact Sav-Rx at 866-233-IBEW (4239).

WHERE CAN I GO FOR MORE INFORMATION?



The FDA website is a [reputable source of information about biosimilars](#), complete with a printable [fact sheet](#). [The Purple Book](#) is a database that contains information about all FDA-licensed biological products regulated by the Center for Drug Evaluation and Research (CDER), including licensed biosimilar and interchangeable products, and their reference products.

If you are currently using a biologic medication and would like more information about it or its biosimilar alternative, contact Sav-Rx at 866-233-IBEW (4239) or discuss with your physician.

Resources:

1. A fascinating story of the discovery & development of biologicals for use in clinical medicine September 2018. Accessed May 9, 2023. <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC6251261/>
2. <https://www.fda.gov/drugs/biosimilars/review-and-approval>. December 13, 2022. Accessed May 15, 2023.
3. Humira Prescribing information. Revised 02/2021. Accessed May 8, 2023. <https://www.rxabbvie.com/pdf/humira.pdf>
4. Biosimilar Product Information. <https://www.fda.gov/drugs/biosimilars>
5. Boccia R, Jacobs I, Popovian R, et al. Can biosimilars help achieve the goals of US health care reform? *Cancer Manag Res*. 2017;9:197-205.
6. Global use of medicines 2023. IQVIA. January 18, 2023. Accessed April 7, 2023. <https://www.iqvia.com/insights/the-iqvia-institute/reports/the-global-use-of-medicines-2023>

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FMCP members and their covered dependents age 13+ have access to Talkspace virtual messaging therapy for free. Talkspace matches you with a therapist who is your best fit and gives you a secure, private messaging “room” where you can send unlimited text, audio, or video messages to your therapist at any time. You also get one free 30-minute video session every 30 days, so you have multiple ways to engage in therapy.


Click the video to the left to learn how Talkspace therapy helped Olympian Michael Phelps, or get started at www.talkspace.com/FMCP.

Please note: This benefit only applies to members who have their medical benefits through one of the FMCP PPO Plans. If you are eligible, you must register through www.talkspace.com/fmcp to receive this benefit at no cost through the FMCP.

WELLNESS TIP!

Start your day with water!

Your body goes quite a few hours without hydration as you sleep. Drinking a full glass of water in the morning can aid digestion, flush out toxins, enhance skin health and give you an energy boost.



Sources: [Centrum](#)

DID YOU KNOW?

CHANGES TO HEARING AID COVERAGE

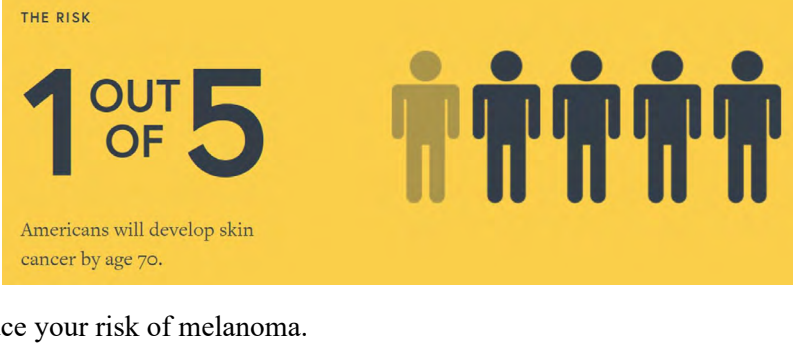
As of January 2023, the limit for hearing aids and associated services, including their fitting by a licensed professional, has been increased to \$4,000 every (3) three years.

Hearing aids purchased at Costco are in-network.

Please note that this benefit is subject to your deductible and in-network and out-of-network coinsurance or copayments in accordance with the provisions of your Plan.

THE ABCDES OF MELANOMA

Melanoma, the most serious type of skin cancer, develops in the cells (melanocytes) that produce melanin — the pigment that gives your skin its color. The exact cause of all melanomas isn’t clear, but exposure to ultraviolet (UV) radiation from sunlight or tanning lamps and beds increases your risk of developing melanoma. Limiting your exposure to UV radiation can help reduce your risk of melanoma.




The risk of melanoma seems to be increasing in people under 40, especially women. Knowing the warning signs of skin cancer can help ensure that cancerous changes are detected and treated before the cancer has spread. Melanoma can be treated successfully if it is detected early.

Most moles, brown spots and growths on the skin are harmless — but not always. The ABCDEs can help you detect melanoma.

The first five letters of the alphabet are a guide to help you recognize the warning signs of melanoma.


- **A is for Asymmetry.** Most melanomas are asymmetrical. If you draw a line through the middle of it, the two halves don’t match, so it looks different from a round/oval, symmetrical common mole.
- **B is for Border.** Melanoma borders tend to be uneven and may have scalloped or notched edges. Common moles tend to have smoother, more even borders.
- **C is for Color.** Multiple colors are a warning sign. While benign moles are usually a single shade of brown, a melanoma may have different shades of brown, tan or black. As it grows, red, white or blue color may also appear.
- **D is for Diameter or Dark.** While it’s ideal to detect a melanoma when it is small, it’s a warning sign if a lesion is the size of a pencil eraser (about 6 mm, or ¼ inch in diameter) or larger. For some experts, no matter what size, that is darker than others. Rare, amelanotic melanomas are colorless.
- **E is for Evolving.** Any change in size, shape, color or elevation of a spot on your skin, or any new symptom in it, such as bleeding, itching or crusting, may be a warning sign of melanoma.



What you can do

- Engage in proper sun safety, even when you can’t see or feel the sun. Rainy or cloudy days do not protect you from the sun’s UV rays, so be sure to always wear sunscreen or protective clothing when outdoors year-round, and try to avoid being in direct sunlight when the sun’s rays peak.
- Check yourself. No matter your risk, examine your skin head-to-toe once a month to identify potential skin cancers early. Take note of existing moles or lesions that grow or change.
- When in doubt, check it out. Because melanoma can be so dangerous once it advances, follow your instincts. Visit your doctor if you see a spot that just doesn’t seem right.
- Keep in mind that while important, monthly self-exams are not enough. See your dermatologist at least once a year for a professional skin exam.
- If you’ve had a melanoma, follow up regularly with your doctor once treatment is complete. Stick to the schedule your doctor recommends. This ensures that you identify any recurrence as early as possible.

You can get more information about skin cancer by scanning the QR code to the right, which links to an informative HealthClips video. HealthClips also has many additional videos and resources about skin cancer and other types of illness.



Sources: [Skin Cancer Foundation](#), [Mayo Clinic](#)

Please note: Since not all melanomas have the same appearance, the photos above serve as a general reference for what melanoma can look like. If you see anything NEW, CHANGING or UNUSUAL on your skin, go get checked by a dermatologist.

CLOSE CALL: TELADOC DERMATOLOGY MAKES A CRUCIAL DIAGNOSIS

Did you know that Teladoc Health offers free virtual dermatology to FMCP members and covered dependents? It’s true! Teladoc makes it easy to reach out to an expert when you have dermatological issue or concern. And to help illustrate just how vital this service can be, we’re sharing a Teladoc member testimonial with you. Read on for Ashley’s* story about how Teladoc dermatology changed her life (non-FMCP member).



Ashley is meticulous. A prosecutor and avid runner, Ashley is used to the dealing with facts and measuring figures, gathering evidence and refusing to quit until the job—or race—is complete. She’s proactive and diligent; every mile she completes and every case she tries is an opportunity to exceed expectations.

Ashley expects that her healthcare experience will be as effective as she is. So when Ashley’s doctor diagnosed hyperpigmentation on her toenail as a fungus, she wanted to add Teladoc to her team.

“I thought, I’m comfortable with Teladoc,” Ashley said. “So I submitted my pictures, and they got back to me quickly. They said that they didn’t think it was a fungus. They said that they thought it could be melanoma or an abnormal mole, and they suggested that I follow up with someone in person. So that put it on my radar and made me more persistent with my doctor. I got an appointment at the physical clinic, and they set me up for a biopsy.”

Thankfully, it turned out to be a benign issue in Ashley’s case, but melanoma is far from a benign concern—especially for people of color. For those who possess skin rich in melanin, instances of skin cancer are far less common and can go undetected or be misdiagnosed. These complex factors can often condition some in diverse communities to believe that melanoma isn’t an outcome they should worry about.

“As a runner, [the initial diagnosis] didn’t surprise me because there are a lot of issues that runners have with their toes,” she said. What her Teladoc online dermatologist was careful to consider, however, was that melanomas in Black people, Asians and Native Hawaiians most often occur on nonexposed skin with less pigment, with up to 60% to 75% of tumors arising on the palms, soles, mucous membranes and nail regions. And although skin cancer represents 1% to 2% of all cancers in Black people, the estimated five-year melanoma survival rate for Black people is only 67%, versus 92% for white people. In fact, in the United States, 12 million people are affected by medical diagnostic errors each year. An estimated 40,000 to 80,000 people die annually from complications from these misdiagnoses, and women and people of color are 20% to 30% more likely to be misdiagnosed or subjected to ineffective treatment.

“In this case, Teladoc put me on to something that I wasn’t thinking of,” Ashley recalls. “Even the dermatologist said that with African Americans, people wouldn’t suspect melanoma and wouldn’t take it seriously. I give credit to the Teladoc dermatologist who looked at the pictures and knew it [could be] something serious.”

You can learn more about Teladoc dermatology and Expert Medical Opinion or get started today at www.teladoc.com/fmcp.

*Please note: If your medical coverage is through Kaiser, this benefit is not applicable.
Note: Ashley is not a member of the FMCP. Her story was shared by Teladoc.

Source: [Teladoc](#)