THE VENDOR Vine

VIVA HEALTH® | 2025

VIVA HEALTH, Inc. provides this newsletter as a resource to its contracted entities that meet the CMS definition of a first tier, downstream or related entity (FDR). This newsletter is published annually and will be available on our website at **www.VivaHealth.com/FDR**.

We hope you find this newsletter helpful. We value your feedback and suggestions! If there are topics you would like for us to address in a future newsletter, please let us know. You can reach out to one of the contacts listed in the "Your VIVA HEALTH Contacts" section on the last page of this newsletter.

VIVA MEDICARE Earns a 4-Star Rating from CMS

For 2026, VIVA MEDICARE earned a 4-Star rating from CMS on its Medicare quality performance!
For the last 11 years in a row, VIVA MEDICARE has earned a 4-Star Rating or higher! The score is based on 43 different quality measures that illustrate everything from customer service to how well the plan helps its members stay healthy. In addition, VIVA MEDICARE has earned the highest members' rating for a plan in Alabama for five years in a row.

4-Star Plan
Rated 4 Stars or Higher
11 YEARS IN A ROW[1]

Highest Members' RATING *for a Plan in Alabama*
5 YEARS IN A ROW[2]

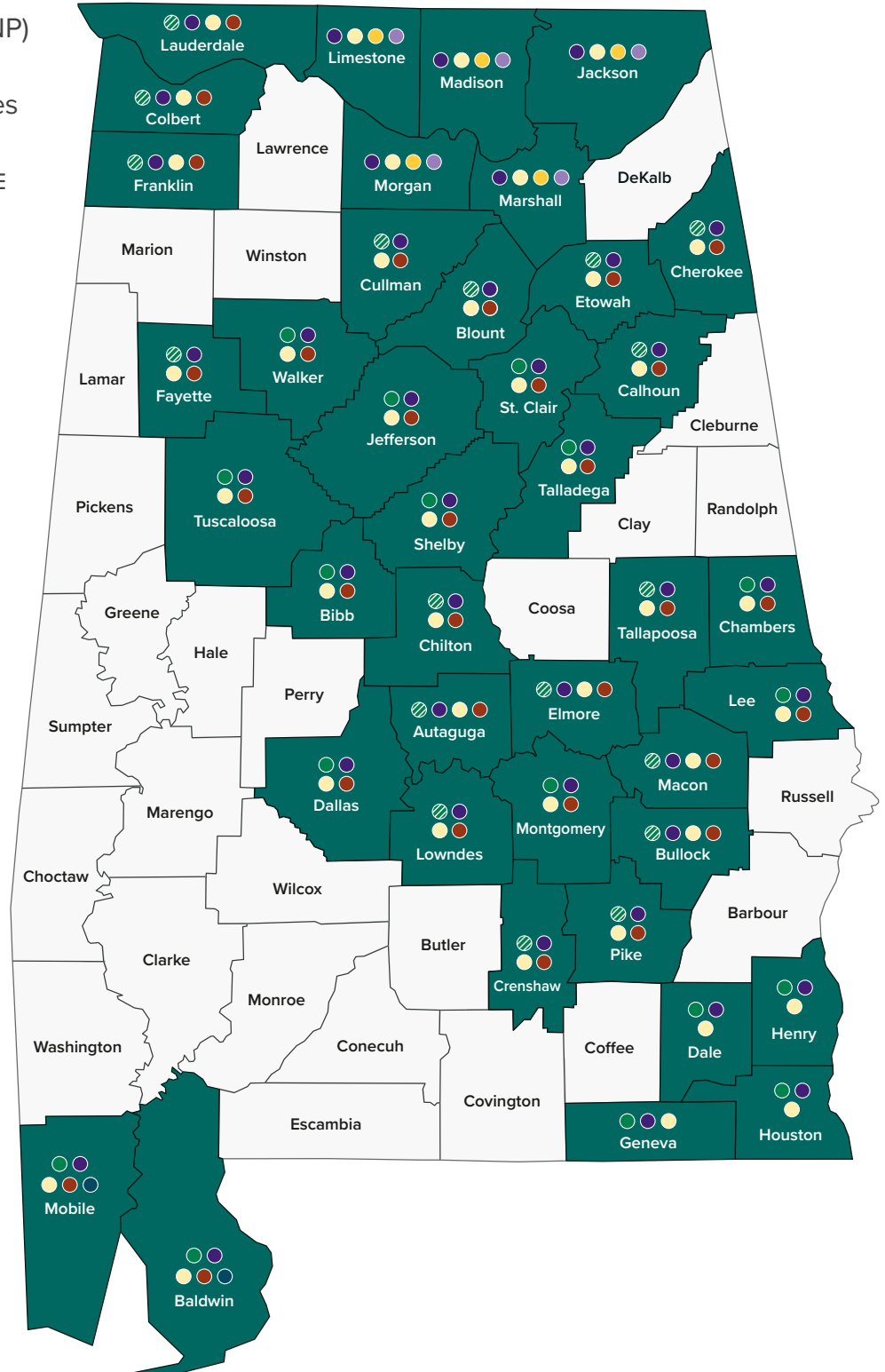## We appreciate our FDRs' support in helping us achieve these excellent ratings!

[1] Every year, Medicare evaluates plans based on a 5-star rating system. The Star Ratings referenced are for contract years 2016-2026.
[2] Based on the 2022-2026 Medicare & You Handbooks for Alabama.

VIVA MEDICARE

2026 Plan Service Area

VIVA MEDICARE *Extra Value* (HMO SNP) will no longer be available in Dale, Geneva, Henry, and Houston Counties as of 2026. The Part B Premium Buy-Down for members of VIVA MEDICARE *Plus* (HMO) in Blount County will change from $20 to $2 as of 2026.

Legend:

- VIVA MEDICARE *Plus*
  $20 Part B Premium Buy-Down
  $0 Premium

- VIVA MEDICARE *Plus*
  $2 Part B Premium Buy-Down
  $0 Premium

- VIVA MEDICARE *Premier*
  $99 Premium

- VIVA MEDICARE *Extra Value*
  $0 Premium

- VIVA MEDICARE *Select*
  $65 Part B Premium Buy-Down
  $0 Premium

- VIVA MEDICARE *Classic*
  $2 Part B Premium Buy-Down
  $0 Premium

- VIVA MEDICARE *Extra Care*
  $0 Premium

- VIVA MEDICARE *Infirmary Health Advantage*
  $25 Part B Premium Buy-Down
  $0 Premium

County map labels: Lauderdale, Limestone, Madison, Jackson, Colbert, Lawrence, DeKalb, Franklin, Morgan, Marshall, Marion, Winston, Cullman, Etowah, Cherokee, Blount, Lamar, Walker, St. Clair, Calhoun, Fayette, Jefferson, Cleburne, Talladega, Pickens, Shelby, Clay, Randolph, Bibb, Chilton, Coosa, Tallapoosa, Chambers, Greene, Hale, Perry, Elmore, Lee, Sumter, Autauga, Macon, Russell, Marengo, Dallas, Montgomery, Bullock, Choctaw, Wilcox, Lowndes, Barbour, Clarke, Butler, Crenshaw, Pike, Monroe, Conecuh, Washington, Escambia, Covington, Coffee, Dale, Henry, Geneva, Houston, Mobile, Baldwin

VIVA HEALTH, Inc. | 417 20th Street North, Suite 1100, Birmingham, AL 35203 | www.VivaHealth.com/FDR

Helping Members Live Healthier:
Special Supplemental Benefits for the Chronically Ill (SSBCI)

Managing a chronic illness can be challenging, not only because of the medical care it requires, but also because of the daily barriers that can make staying healthy harder. To help address those challenges, **Medicare Advantage (MA) plans can now offer Special Supplemental Benefits for the Chronically Ill (SSBCI).** These extra benefits are designed to support the overall health, independence, and well-being of people living with serious, ongoing health conditions.

Beginning in 2026, VIVA MEDICARE members enrolled in one of our Dual Special Needs Plans (D-SNP), *Extra Value* or *Extra Care*, who qualify for SSBCI will be able to use their Flex Card to purchase healthy food and plan-approved over-the-counter items (OTC), whereas members that do not qualify for SSBCI can only use their card for OTC items.

To qualify for the Healthy Food Benefit, VIVA MEDICARE must confirm that a D-SNP member has one or more chronic health conditions, is at high risk for hospitalization or other adverse outcomes, and requires intensive care coordination. Most members have already qualified based on previous diagnoses submitted to VIVA MEDICARE through medical or prescription drug claims. **Members who have not yet qualified may contact VIVA HEALTH to complete a brief mini–Health Risk Assessment (HRA) or to obtain a provider attestation form confirming the presence of a qualifying chronic condition.**

Through the SSBCI program, VIVA MEDICARE aims to empower members to take control of their health, better manage chronic conditions, and live healthier, more independent lives. The food benefit is designed to increase access to nutritious foods and address food insecurity, supporting members in achieving lasting wellness.

VIVA HEALTH'S Annual Compliance and Offshore Attestation

FDRs are required to complete VIVA HEALTH's Annual Compliance and Offshore Attestation. This form is available on our website at **www.VivaHealth.com/FDR**.

If you have not done so already, please go to our website to obtain the form, complete it, and return it to VIVA HEALTH no later than December 31, 2025. Please remember, the attestation must be completed by an authorized representative of your organization.

Right on Target: Artificial Intelligence *and* Risks to Information Security

Artificial intelligence, or AI, is an ever-expanding field that has the ability to change the way we interact with and perceive technology. From chatbots to self-driving cars, AI is rapidly becoming a part of our daily lives. While this technological advancement certainly has its benefits, it also brings with it certain inherent risks, particularly when it comes to information security.

One of the primary risks associated with AI from an information security perspective is increasing the possibility of data breaches. As AI systems become more complex and capable of processing and analyzing vast amounts of data at high speeds, they also become attractive targets for hackers who wish to exploit vulnerabilities within the system. Malicious actors may use these systems to gain unauthorized access to sensitive data, steal intellectual property, or disrupt critical infrastructure.

Another risk posed by AI comes from the use of machine learning algorithms. Machine learning is a technique used in AI whereby an algorithm is trained to recognize patterns or make predictions based on large data sets. While this can be incredibly useful, it also carries the risk of bias. If the data used to train the algorithm is biased in any way, the machine learning model will reflect that bias, potentially leading to discriminatory or unfair outcomes. These risks can be mitigated by incorporating security into the development process. This means building security into the AI system from the ground up, rather than trying to add it in as an afterthought. We must ensure that systems are designed to be resilient and capable of detecting and responding to attacks real-time.

Another way to reduce risk is to implement strong encryption protocols to protect our data. This means encrypting data both at rest and in transit, so that even if it is compromised, it cannot be read without the appropriate decryption keys. Access controls, such as multi-factor authentication, should also be put in place to limit who has access to certain types of data based upon our data classification.

To address the risk of bias in machine learning algorithms, we should work to prioritize diversity in data sets. By including a wide range of data points and perspectives, we can help ensure that the algorithms created are fair and accurate. This may involve actively seeking out new sources of data or partnering with organizations that specialize in diversity in the data being gathered.

In addition to these technical solutions, it is also important to implement policies and procedures around the use of AI. This means educating employees on best practices for using these systems, as well as establishing clear guidelines for how data should be handled and protected. Governance of AI solutions should also include a regular review to ensure that they are up-to-date and that any emerging vulnerabilities or threats are addressed in a timely manner.

Overall, AI represents a powerful tool that has the potential to revolutionize the way we work and live. However, it also poses certain risks from an information security perspective. By prioritizing security throughout the development process and implementing robust security measures, these risks can be mitigated, allowing organizations to reap the benefits of AI while minimizing the potential downside.

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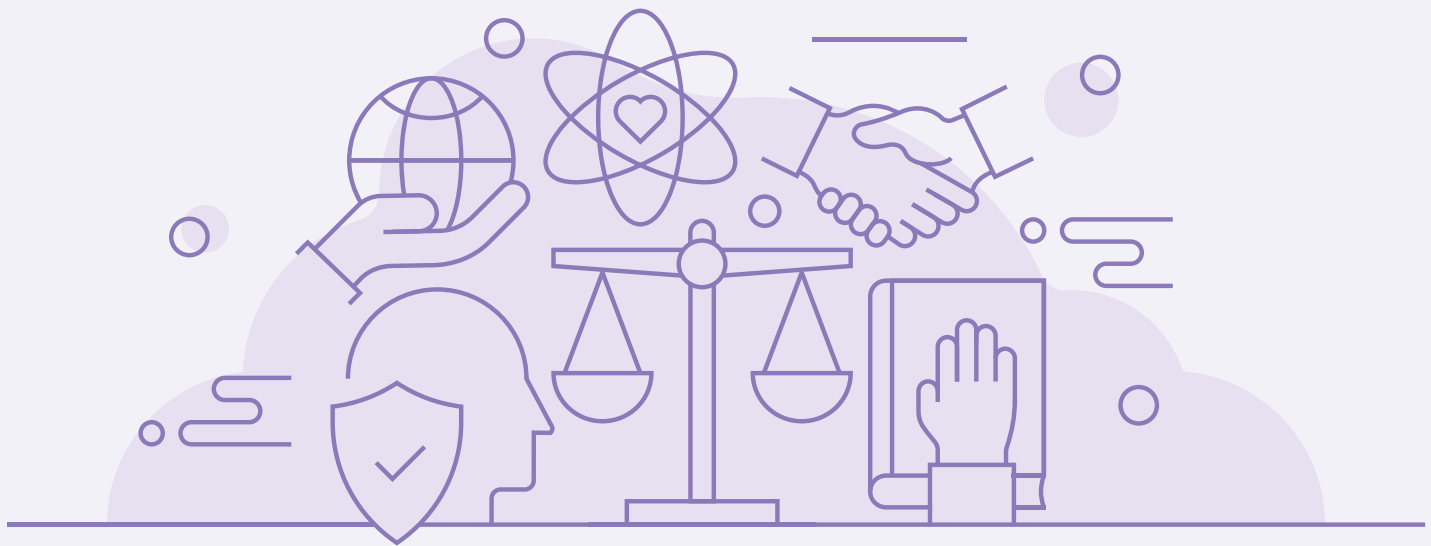
Compliance and Fraud Waste *and* Abuse Training

All First Tier, Downstream, and Related Entities (FDRs) are required by the Centers for Medicare & Medicaid Services (CMS) to ensure that their employees and subcontractors complete general Compliance and Fraud, Waste, and Abuse (FWA) training within 90 days of hire or contract initiation and annually thereafter. This training is essential to promote ethical conduct, prevent violations of federal and state regulations, and safeguard the integrity of Medicare and other government-funded health programs. By understanding how to identify and report potential fraud, waste, or abuse, employees play a critical role in maintaining accountability and transparency within your organization and the healthcare system.

Consistent and well-documented training supports your overall compliance program and demonstrates your shared commitment to protecting beneficiaries, preserving program integrity, and fostering a culture of honesty and responsibility.

Viva Health is pleased to share its Compliance and Fraud, Waste and Abuse training as a resource, and you may adopt it for your employees, if helpful.

Together, we can continue to uphold the highest standards of compliance and ethical behavior in serving our members.

HOW TO REPORT ETHICS, COMPLIANCE & FWA CONCERNS

1
Visit
viva.ethicspoint.com

2
**Anonymous
Compliance Hotline**
833-593-1946

3
**Write to
VIVA HEALTH Compliance**
417 20th Street N, Ste. 1100
Birmingham, AL 35203

VIVA HEALTH Policy prohibits retaliation against anyone, including whistle blowers, who in good faith reports suspected violations.

VIVA HEALTH®

Your VIVA HEALTH Contacts

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VIVA HEALTH WISHES YOU

HAPPY HOLIDAYS & A HAPPY NEW YEAR

VIVA HEALTH will be closed December 25th & 26th
and January 1st and 2nd.

VIVA HEALTH®

VIVA HEALTH Customer Service
1-800-294-7780 (toll-free); TTY: 711
Hours: 8am - 5pm, Monday - Friday
Closed on dates stated above

VIVA MEDICARE Member Services
1-800-633-1542 (toll-free); TTY: 711
Hours: 8am - 8pm, Monday - Friday
(Oct 1 - Mar 31: 8am - 8pm, 7 days a week)
Hours: 8 am - 8 pm, Closed on Christmas Day