

PLAN ON Health

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WINTER 2022

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Giving You World-Class Care



Taking care of your health is not a short-term task. It's something you engage in for a lifetime. Maybe you've been a member of Excellus BlueCross BlueShield or are just joining our family (welcome!). Either way,

we consider caring for your health a marathon, not a sprint. And to be successful, we know you need others whom you trust to support you along the way.

Excellus BCBS offers comprehensive support and care to help with all your health needs—from preventing and managing disease and reducing aches and pains to lifting your mood and moving

more each day. How can you be confident partnering with us in your care?

When it comes to quality, Excellus BCBS is ranked among the best. The Centers for Medicare & Medicaid Services developed a five-star scale to measure and compare Medicare

plans. And this issue explains how we come out on top (see **Page 2**).

These stars represent how well Excellus BCBS addresses your needs and helps you stay healthy. They also speak to satisfaction with the plan—from member experience to how well we answer your questions and concerns. In short, when it comes to trust, you can be sure you are partnered with five-star care.

You may think of health care in terms of the big stuff like cancer screenings and prescription medication. And we've got you covered. But we also care about the small things that impact your day-to-day wellness. Read this issue to learn how Excellus BCBS can help you change your life in big ways and small.

Excellus 

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We've Earned 5 Stars for Quality Care

What Do Medicare Star Ratings Mean?

The star ratings system measures these five categories:

1. Staying healthy.

How many plan members get screenings, tests, and vaccines? How many are generally staying healthy?

2. Managing chronic (long-term) conditions.

How many members with chronic conditions get the recommended care they need? Do they review medications with their providers or pharmacist?

3. Member experience.

How quickly can members get appointments? How easy is it to get information and help?

4. Member complaints and changes in performance.

Does a plan's performance dip or improve over time? How many members file complaints or leave the plan?

5. Customer service.

Are appeals handled timely and fairly? How often are interpretation and TTY/TDD services available?

Excellus BCBS has earned among the highest-rated Medicare plan ratings in the nation and in New York State.

We're Seeing Stars

The Centers for Medicare & Medicaid Services (CMS) gives star ratings to health plans every year. For 2022, CMS awarded Excellus BlueCross BlueShield five stars for its Medicare Blue Choice HMO plans.* This is the highest-possible star rating. Also, the health plan's Medicare PPO plans earned 4.5 stars. That's the second-highest rating.

Ratings are based on both the quality of care and the service the plan gives its Medicare members.

"No health plan can reach this level of care without partnering

with local health care providers," says Stephen Cohen, M.D., senior vice president and corporate medical director for Excellus BCBS. "Even during the challenges of the past year, our providers gave quality care to our Medicare members. We are committed to helping people in our communities live healthier lives. That's why we offer high-quality, affordable health care."

PHONE A FRIEND (OR FAMILY MEMBER)

Are you happy with your plan? Tell your family and friends about it! Medicare beneficiaries can enroll in a five-star Medicare Advantage plan (such as our HMO plan) any time during the year. They do not have to wait for the annual enrollment period.

*2022 CMS Medicare Star Rating. Every year, Medicare evaluates plans based on a five-star rating system. Ratings may change from one year to the next.



Here to Help: Excellus BCBS Care Management

Robyn, an Excellus BCBS care manager, is a good person to have in your corner. When Medicare denied back surgery for one member, he remembered that Robyn helped him get a series of joint injections approved. He reached out to her again.

Robyn made some calls and requested a review of all 154 pages of documentation that his provider's office had sent to Medicare. This uncovered a simple paperwork error. Two days later, the member was approved for surgery.



Robyn Fremont
Care Manager

Whole Person Care

Understanding Medicare coverage is an important part of Excellus BCBS Care Management. This program is free to members. The care management team helps in many ways, says Kristen Wexler, LMSW, care management supervisor.

"If a member's condition is getting worse, we can reach out and see what they need. That could be coordinating follow-ups, getting their medication

questions answered, or helping with an issue such as depression or substance abuse," Wexler says. "Members also call for help with goals, such as lowering their A1c, losing weight, or stopping smoking."

Care managers can also help with nonhealth issues that impact wellness, including securing necessities such as food, transportation, and housing. "We can really be one voice for the member to address multiple areas of concern," Wexler says.

Focused on Results

In some cases, members call once and get the information they need, Wexler says. Other times, the relationship that develops can go on for months or years.

As for the member who turned to Robyn for help? He's no longer in pain. "Robyn was a savior. I only wish I'd reached out sooner!"

Don't Struggle Alone

Call **1-800-860-2619 (TTY 711)** weekdays from 8 a.m. to 5 p.m. We're here for you!



5 Easy Ways to Get the Most from Your Plan

No matter if you are a new member or a long-time member, here are some reminders on how to start the year out right and get the most from your plan.

1. Set up your online account.

Go to [Medicare.ExcellusBCBS.com/Login](https://www.Medicare.ExcellusBCBS.com/Login). Click "Register & Create Account." Have your member card ready. The registration is five steps and should take less than five minutes.

Once you log in, you can:

- View benefits and claims
- Update your phone number and mailing and email addresses
- Order or view your member card
- Switch to paperless statements
- Pay your monthly bill

Want access on the go? Download the Excellus BCBS mobile app from the Apple App store® or Google Play™ store.

2. Schedule your Annual Wellness Visit.

This is a time to talk with a health care provider about your concerns and health history. Ask about preventive screenings, such as tests for breast and colorectal cancers. This visit and many screenings are done at no cost to you.

3. Complete the protected health information (PHI) form.

This allows us to share PHI with a spouse, child, or caregiver during emergencies. Please go to [MyExcellusMedicare.com/PrivacyForms](https://www.MyExcellusMedicare.com/PrivacyForms) to complete the form.

4. Choose from low-cost workout options.

With the Silver&Fit Healthy Aging and Fitness Program, you can:

- **Pick one Home Fitness Kit for only \$10 per benefit year^.** Choose from options such as a Fitbit® or Garmin® Wearable Fitness Tracker Kit, Pilates Kit, Strength Kit, Swim Kit, or Yoga Kit. For full details or to order your Home Fitness Kit, please visit [MyExcellusMedicare.com/SilverFit](https://www.MyExcellusMedicare.com/SilverFit)
- **Access online workout classes.**

- **Join a participating fitness center.** Pay a \$25 annual nonrefundable membership fee. -OR-
- **Join a qualified out-of-network fitness center.** Receive up to a \$150 reimbursement annually for membership dues and fees.

To learn more or sign up, log in to [MyExcellusMedicare.com/SilverFit](https://www.MyExcellusMedicare.com/SilverFit). Or call 1-888-797-7925, Monday through Friday, 8 a.m. to 9 p.m.

5. Learn about the extras available to you.

Your plan offers:

- **Routine vision and hearing exams and hearing aids.**
- **Acupuncture.** Pay 50% of the cost for up to 10 visits per year. Have chronic lower back pain? You may qualify for up to 20 visits per year.*
- **Discounts on health-related products and services through Blue365.** Visit [MyExcellusMedicare.com/Blue365](https://www.MyExcellusMedicare.com/Blue365)
- **24/7 Nurse Call Line.** Call 1-800-348-9786 (TTY/TDD 711) at any time to talk with a registered nurse.

For details, see your plan documents or call Customer Care at 1-877-883-9577 (TTY/TDD 711).

*The acupuncture benefit may vary for members in custom group Medicare plans.



Don't Ignore Your Mental Health

One silver lining of COVID-19 has been a renewed focus on the importance of our emotional well-being and mental health. As a member, you have access to many resources that can help you and your family.

Find an in-network therapist or doctor at [MyExcellusMedicare.com](https://www.MyExcellusMedicare.com)

Who wouldn't benefit from talking with someone who can help you understand what you are going through and why? It's now easier than ever to get the help you need. Plus, our robust network offers local, national, and international support and options.

Set up a virtual visit through MDLIVE®

Did you know that you can have ongoing and regular sessions with a therapist from the comfort and convenience of your own home—or from anywhere you have internet access? We partner with MDLIVE® to give members access to medical and behavioral health care 24/7.



Contact an Excellus BCBS Care Manager

Not sure where to start? Our team of experienced nurses and specialists are here to listen, understand, and connect you to resources and support to help. See **Page 3** for a story of how one member relied on our Care Management team for help. Call **1-800-860-2619 (TTY 711)**, Monday through Friday, from 8 a.m. to 5 p.m.

24/7 Nurse Line

Have a question for a registered nurse? Call **1-800-348-9786 (TTY 711)** at any time to get your question answered.

Self-Care = Making New Connections

It takes time and effort to build new connections and create healthy habits. Here are some tips to help you get started:

- **Take up a hobby, volunteer, or learn something new.** There are events and happenings all around you.
- **Remember the little things.** It feels good (and makes someone else's day) when you take a few

extra moments to hold a door for a stranger or say hi to a neighbor.

- **Get moving!** Take a walk, find a group that walks or runs together, or visit your local recreation center. Don't forget about your Silver&Fit benefit (see **Page 4** for more information).
- **Catch up with old friends.** Call, text, send a letter, or make contact through social media.



The ABCS of Heart Health

Know the fundamentals of improving your heart health. Here are four things that can make a big difference.

Appropriate Aspirin Use

Many heart attacks and strokes are caused by blood clots. Aspirin thins the blood, which helps prevent blood clot formation.

What you can do:

Ask your health care provider if taking a daily low-dose aspirin is right for you. But don't start on your own. For some people, the risk for aspirin side effects may outweigh the heart-health benefits.

Blood Pressure Control

Keeping your blood pressure in a healthy range takes strain off your heart, blood vessels, and kidneys.

What you can do:

- Reach and maintain a healthy weight.
- Be physically active.
- Avoid excessive alcohol.
- Don't smoke.
- Take blood pressure-lowering medication, if prescribed.

- Know your numbers. Talk with your health care provider about creating a plan to control your blood pressure.

Cholesterol Management

Maintaining healthy cholesterol levels can lower your risk of developing heart disease or having a stroke.

What you can do:

- Follow the lifestyle tips listed under the "Blood Pressure Control" section.
- Limit foods high in saturated fat.
- Choose foods naturally rich in fiber and unsaturated fats.
- Take cholesterol-lowering medication, such as a statin, if prescribed.

Smoking Cessation

Smoking plays a role in about one-fourth of deaths from heart disease. But within a year of quitting smoking, your risk of getting heart disease falls by half.

What you can do:

Talk with your provider about tips and tools to help you quit. Consider tobacco-cessation products.



Help Your Heart with the Power of Positivity

Try these ways to bring gratitude to your day:

- On your next outing, no matter where it is, pause and look for something beautiful. You're likely to find wonderful things in unexpected places.
- Share the pleasure of a good book by giving it to a friend or family member to read.
- Think of someone who made you smile or feel good recently. Send them a funny meme, virtual hug, or text with three specific reasons you're grateful for them.

Over time, you just might find that practicing gratitude helps you keep up with other positive behaviors, like eating healthy, avoiding alcohol, exercising, and staying on track with your medicines.





Lose the Stress of Bladder Trouble and Regain Your Life

Some things you don't miss when they leave: those extra pounds, a messy guest, the foolishness of youth. But even more than misplacing your wallet or your train of thought, losing urine when you don't expect to can cause distress and disrupt your life.

You may consider urine leakage an embarrassment or a part of getting older. But health care providers call it urinary incontinence—a medical condition—and say treatment can almost always help relieve it.

How Urine Slips Away

Normally, the muscles in and around your bladder contract and relax in a complex sequence to help you relieve yourself. First, bladder muscles tense up to drive liquid waste into the urethra. Then, muscles around the urethra loosen to let urine flow out.

Small glitches in this process cause urine to leak when you don't intend it. Incontinence can happen for many reasons, including:

- Infections
- Certain medications
- Nerve damage
- A medical problem that makes it difficult for you to reach the toilet in time
- A blockage to your urinary tract, caused by urinary stones or tumors
- A weak or too tense pelvic floor
- An enlarged prostate, in men

No matter what the cause is, incontinence can prevent you from sleeping well, contribute to rashes and urinary tract infections, bring down your mood, and keep you from the activities you enjoy.

Reclaim Bladder Control

If you've had leakage but haven't talked with your health care

provider, make an appointment. They will ask questions and examine you, and might do some lab tests to find the source of your troubles.

Treatment for incontinence depends on the cause. Sometimes, relief comes as easily as changing prescriptions or cutting back on caffeine. Other options include:

- Exercises to strengthen the muscles that control urine flow
- Losing weight
- Bladder training, such as timed bathroom breaks
- Devices that use electric pulses to stimulate nerves
- Medications
- Surgery, in certain cases

By seeking medical help today, you'll take steps toward losing fear and embarrassment and finding confidence, control, and happiness.

Mind Your Mood

BY TRACKING IT

MOOD TRACKING is the act of recording your moods from day-to-day so that you can recognize trends, triggers, and how you're using your energy. There's no one way to create a mood chart, but here are a few tips.



WHY WRITE IT DOWN?

Logging your mood can have many benefits, including helping you:

- Understand your mood patterns
- Better cope with stress
- Make informed decisions
- Process your emotions

1 – CHOOSE YOUR MEDIUM.

You can use a plain notebook, a journal, a calendar, or even an app.



2 – BEGIN WITH THE BASICS.

Start by recording how you were feeling on a particular day. It's helpful to jot down whether your mood changed and anything significant that happened that day—maybe you had an argument with your partner, came down with a cough, or received exciting news.



3 – DECIDE ON DETAILS.

You can also add details like number of hours slept, time spent exercising, or any self-care practices you tried (taking a bath, calling a friend, etc.). Over time, you can see how these factors affect your mood.



Emotion wheels can help you put a name to what you're experiencing. To see an example of one called the Feelings Wheel, visit <https://FeelingsWheel.com>.

Some moods may be connected to depression. If you think you may be depressed, talk with your health care provider.



Move More, Sit Less This Winter

Colder days with fewer daylight hours can make it hard to work out. But there are ways to keep your fitness efforts on track. Talk with your health care provider about what activities are safe for you. Consider these options:

Keep Walking

Wear layers of loose clothing, warm socks, and weatherproof shoes. Don't forget your hat, gloves, and scarf. Avoid icy walkways, which often cause falls. If you use a cane, put an ice gripper tip on the end. When it's very cold, windy, or wet, do laps at a mall or other indoor activities.

Go Out and Play

If you have grandchildren who visit:

- **Hike a nature path.** Notice how the plants and

animals changed for the season.

- **Go to the park.** Push them on swings, shoot hoops, or play catch.
- **Build a snowman.** Many snow-day favorites are good exercise.

Work Out at Home

Try online fitness videos that suit your interests and abilities. Choose those led by certified instructors or trainers.

Circuit training can be done at home or in a gym. Pick three aerobic exercises, such as jumping jacks, climbing stairs, and marching in place. Pick three strength moves, such as crunches, lunges, and push-ups. Try 30 seconds of an aerobic exercise, then three minutes of a strength exercise. Work your way through all six moves. Then repeat the whole circuit twice.

Access your fitness benefits through Silver&Fit[®]^. For a \$10 nonrefundable annual member fee, you can get a Home Fitness Kit. Or for a \$25 nonrefundable annual member fee, you can receive fitness center memberships. Get started today! Go to MyExcellusMedicare.com/SilverFit. Talk with your provider before starting or changing your exercise routine.

Questions? Call **1-888-797-7925 (TTY/TDD 711)**, Monday through Friday, 8 a.m. to 9 p.m.

Discrimination is Against the Law

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

Our Health Plan:

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 our dedicated Medicare Customer Care representatives at 1-877-883-9577, (TTY: 1-800-662-1220). Monday - Friday, 8 a.m. - 8 p.m.
From October 1 - March 31, 8 a.m. - 8 p.m., 7 days a week.

If you believe that our Health Plan 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:

Advocacy Department
Attn: Civil Rights Coordinator
PO Box 4717
Syracuse, NY 13221
Telephone Number: 1-800-614-6575 (TTY: 1-800-662-1220)
Fax Number: 315-671-6656

You can file a grievance in person, or by mail or fax. If you need help filing a grievance, our Health Plan's Civil Rights 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, D.C. 20201

1-800-368-1019, 800-537-7697 (TDD)

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



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ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-877-883-9577 (TTY: 1-800-662-1220).

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-883-9577 (TTY: 1-800-662-1220).

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 1-877-883-9577 (TTY: 1-800-662-1220)。

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-877-883-9577 (телетайп: 1-800-662-1220).

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-877-883-9577 (TTY: 1-800-662-1220).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-877-883-9577 (TTY: 1-800-662-1220)번으로 전화해 주십시오.

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-877-883-9577 (TTY: 1-800-662-1220).

אויפמערקזאם: אויב איר רעדט אידיש, זענען פארהאן פאר אייך שפראך הילף סערוויסעס פריי פון אפצאל. רופט 1-877-883-9577 (TTY: 1-800-662-1220).

লক্ষ্য করুন: যদি আপনি বাংলা, কথা বলতে পারেন, তাহলে নিঃখরচায় ভাষা সহায়তা পরিষেবা উপলব্ধ আছে। ফোন করুন ১-৮৭৭-৮৮৩-৯৫৭৭ (TTY: ১-৮০০-৬৬২-১২২০)।

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-877-883-9577 (TTY: 1-800-662-1220).

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-877-883-9577 (رقم هاتف الصم والبكم: 1-800-662-1220).

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-877-883-9577 (ATS : 1-800-662-1220).

خبردار: اگر آپ اردو بولتے ہیں، تو آپ کو زبان کی مدد کی خدمات مفت میں دستیاب ہیں۔ کال کریں 1-877-883-9577 (TTY: 1-800-662-1220).

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-877-883-9577 (TTY: 1-800-662-1220).

ΠΡΟΣΟΧΗ: Αν μιλάτε ελληνικά, στη διάθεσή σας βρίσκονται υπηρεσίες γλωσσικής υποστήριξης, οι οποίες παρέχονται δωρεάν. Καλέστε 1-877-883-9577 (TTY: 1-800-662-1220).

KUJDES: Nëse flitni shqip, për ju ka në dispozicion shërbime të asistencës gjuhësore, pa pagesë. Telefononi në 1-877-883-9577 (TTY: 1-800-662-1220).



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CONTACT CUSTOMER CARE

Visit our website at [MyExcellusMedicare.com](https://www.MyExcellusMedicare.com) or call **1-877-883-9577 (TTY 711)**, Monday through Friday, 8 a.m. to 8 p.m., from April 1 to September 30. From October 1 to March 31, you can also call on weekends, 8 a.m. to 8 p.m.

SIGN UP

Visit [MyExcellusMedicare.com/Email](https://www.MyExcellusMedicare.com/Email) to subscribe to email bulletins with health tips, benefit information, and nutritious recipes.

FRAUD HOTLINE

To report potential fraud, waste, or abuse, call **1-800-378-8024 (TTY 711)**, 24 hours a day, 7 days a week. All calls are confidential, and callers may remain anonymous.

Out-of-network/noncontracted providers are under no obligation to treat members, except in emergency situations. Please call our Customer Care number or see your Evidence of Coverage for more information, including the cost sharing that applies to out-of-network services.

^Home Fitness Kit promotional codes cannot be used in combination with any other promotions on third-party vendor websites. Once selected, kits cannot be exchanged. The Silver&Fit program is provided by American Specialty Health Fitness, Inc., a subsidiary of

American Specialty Health Incorporated (ASH). Please talk with a doctor before starting or changing an exercise routine. Silver&Fit and the Silver&Fit logo are trademarks of ASH. Other names and logos may be trademarks of their respective owners. The people in this piece are not Silver&Fit members. Kits are subject to change. Silver&Fit is a Healthy Aging and Exercise program administered by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated, and an independent company that offers these services on behalf of Excellus BlueCross BlueShield.

Excellus BlueCross BlueShield is an HMO plan and PPO plan with a Medicare contract. Enrollment in **Excellus BlueCross BlueShield** depends on contract renewal.

DID YOU GET NEW MEMBER CARDS?

Many members received new member cards in December 2021. Not all members receive new cards every year. You'll automatically receive new cards only if you switched plans or if your existing plan details have changed; for example, if there were changes to the copay amount due at office visits. Your member card will work at your doctor's office regardless of the effective date on it. The dates vary based on when you started your plan or changes that might have occurred. Please remember to show your new card at your health care provider visits.



Download the Excellus BCBS app



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