

MEDICARE Member Insider

EXTRA
SUPPORT WHEN
You Need It
PAGE 10

Wipe Out
SPRING-CLEANING INJURIES



6 WAYS TO IMPROVE
Your Memory

Let's Spring Forward to Good Health



Welcome to the spring edition of *Medicare Member Insider!* If you're like me, you're ready to enjoy some warmer air, hear the sounds of the birds chirping and watch the flowers begin to bloom again.

If spring-cleaning is on your to-do list, take a moment to

turn to **Page 8** and read some tips on how to lift, climb and get ready for warmer weather safely. And if you're not hearing those spring sounds quite as clearly as you used to, it may be time for a sound check. Take a closer look at your hearing benefit and link to a free online hearing test starting on **Page 4**.

Speaking of benefits, we are committed to making sure you understand yours. On **Page 3** of this issue, we take a closer look at how your pharmacy coverage works. We also have a new benefit to tell you about on **Page 6**, which will be helpful if your provider recommends physical therapy for pain issues. And, on **Page 9**, a reminder on why using your dental benefit is so important. You may be surprised to learn what other health issues your dentist can detect.

We take our role as part of your health care team very seriously, and the proof is in our programs and our people. I hope you will turn to **Page 10** and learn more about the Excellus BlueCross BlueShield Care Management program, and read how one nurse is making a difference in our members' lives.

Wishing you a happy and healthy spring!

Karen Bodley
Vice President of Medicare at Excellus BlueCross BlueShield



Ask the Expert:

Understanding the Medicare Drug Formulary



Renee Sabin-Haggerty licensed pharmacist of over 25 years and Director of Medicare Part D Strategy and Operations at Excellus BCBS, to answer some questions and share money saving tips.

Q: What is a Medicare Drug Formulary?

A: A Formulary is a list of drugs that are covered by the plan and any rules that decide coverage. We call it the "Drug List" for short. A team of practicing doctors and pharmacists, including some that specialize in the needs of adults ages 65 and older, help select the drugs on our list so

we can provide a quality prescription therapy program.

Q: Why are certain categories of medications not covered?

A: The Centers for Medicare & Medicaid Services sets the guidelines for what must be covered and what cannot be covered on our Drug List. For example, drugs used for cosmetic reasons, like wrinkle creams, are excluded from coverage. Most vitamins and minerals, medications for cough and cold treatment, and drugs used for erectile dysfunction and weight loss cannot be covered, either.

Q: Does the Medicare Drug Formulary ever change?

A: Yes. If you are taking a drug on our 2024 Formulary that was covered at the beginning of the year, it isn't likely we will discontinue or reduce coverage of it during the year. However, we do make changes

throughout the plan year to keep the Drug List current, including adding new drugs or removing existing drugs that are recalled by the Food and Drug Administration.

Q: How is the cost of a medication determined?

A: Every drug on our Drug List is grouped into one of five cost sharing tiers. In general, the lower the tier number, the lower your cost.

Q: How can I save on my medications?

A: You can save on average \$5 per one-month supply per medication by using a preferred pharmacy for drugs in Tiers 1-4. Consider filling a 90-day supply. Many members pay only two copayments for a 90-day supply and enjoy fewer trips to the pharmacy. Also, ask your prescribing provider if one of our Tier 1 drugs is an option. And don't forget, we have pharmacists on staff who can provide a free medication review to help look for savings and give you information on state assistance programs.

Q: What if my drug is not on the Formulary or is restricted?

A: You generally pay more for a medication that is not on our Drug List, so ask your provider if a medication that is on our list would be appropriate. If not, you can request a Formulary Exception by contacting Customer Care.



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Everybody Benefits

Do Your Ears Need a *Sound Check?*

One in three Americans older than age 65 has some hearing loss. If you're not hearing as well as you once did, you can take steps to manage the issue so that it doesn't limit your life.

That's important, because when you ignore a hearing problem, it can make you feel isolated. You might have trouble carrying on a conversation or ordering in a restaurant. Or you might miss hearing your phone or doorbell.

COMMON HEARING ISSUES

Age-related hearing loss—also known as presbycusis—is one of the most common health conditions in older adults. It comes on gradually, so you may not be aware of how much your hearing has changed over the years.

If you have age-related hearing loss, you may find it harder now to understand what others are saying. Dealing with noisy environments—for example, a restaurant with many

people talking at once and music playing in the background—may be especially challenging.

Tinnitus refers to the perception of a sound that has no outside source. It's often called "ringing in the ears," but it can also sound like roaring, clicking, whistling or buzzing. Some people with age-related hearing loss develop tinnitus. It may also be associated with high blood pressure, diabetes and certain medications.

NOTICING A PROBLEM

Watch for these signs that you may have a hearing problem:

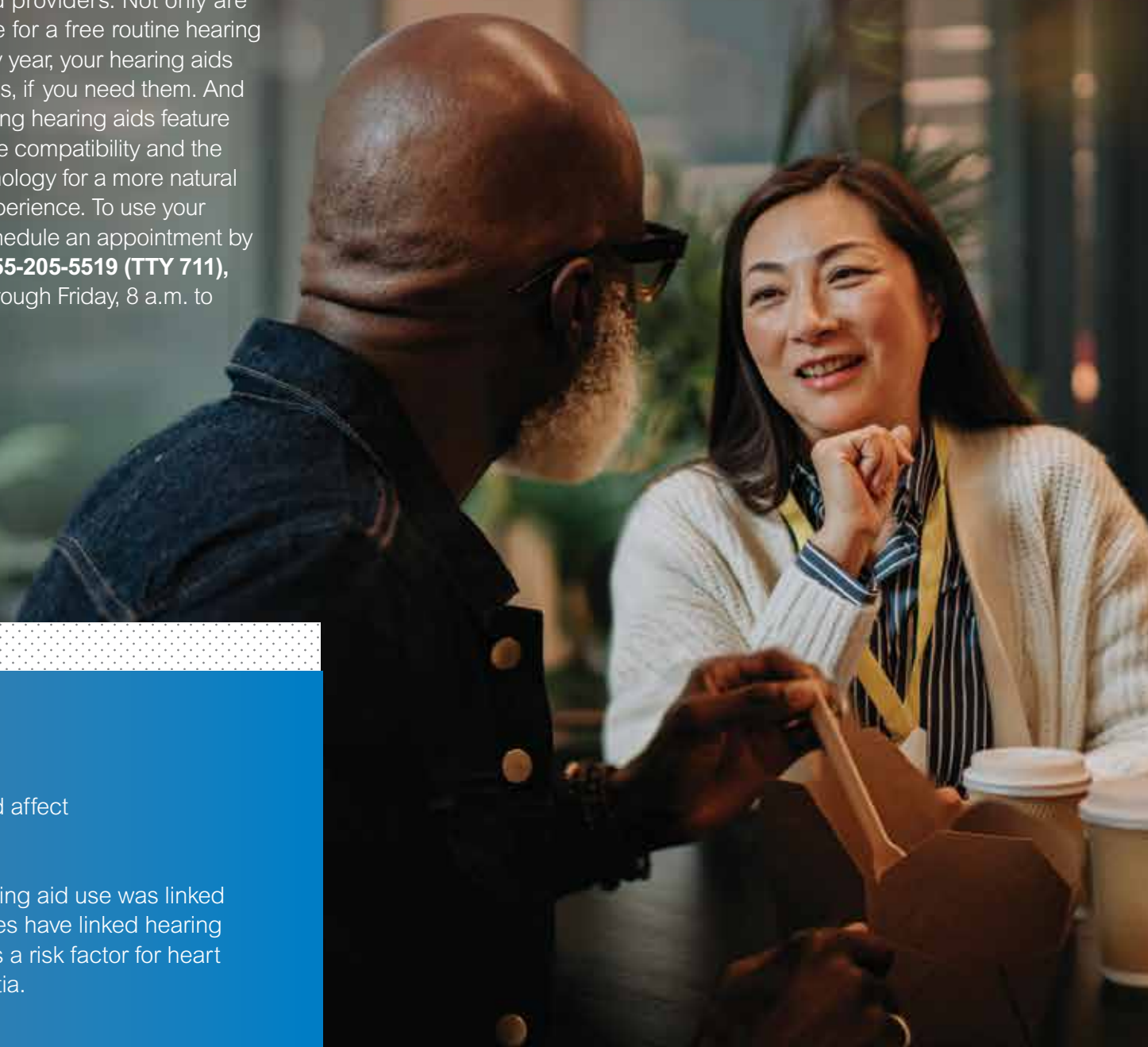
- Having trouble following along with conversations
- Asking people to repeat themselves frequently
- Struggling to filter out voices from background noise
- Feeling as if those around you are always mumbling
- Turning up the TV so loud that other people complain

GETTING A HEARING TEST

If you think you have hearing problem, it's important to get a professional hearing assessment. Through our partnership with TruHearing®, you have access to a network of local audiologists and hearing aid providers. Not only are you eligible for a free routine hearing exam every year, your hearing aids will cost less, if you need them. And all TruHearing hearing aids feature smartphone compatibility and the latest technology for a more natural hearing experience. To use your benefit, schedule an appointment by calling **1-855-205-5519 (TTY 711)**, Monday through Friday, 8 a.m. to 9 p.m. ET.

Think you may have hearing loss?

Do a free at-home check on our website. Scan the QR code with the camera on your smartphone or go to **MyExcellusMedicare.com** and visit the TruHearing link under the Health and Wellness tab.



Can Hearing Aids Help You Live Longer?

Recent research suggests the answer is "yes"—if you wear them regularly.

In fact, in a study published in *The Lancet: Healthy Longevity*, people with hearing loss who regularly wore hearing aids had a 24% lower mortality rate than those who never wore them. It's unclear whether

occasional hearing aid use could affect health outcomes.

The study can't explain why hearing aid use was linked to fewer deaths. But earlier studies have linked hearing loss with social isolation, which is a risk factor for heart disease, depression and dementia.

Didn't Get to Attend Our Virtual Town Halls? Watch Online!

Thank you to the hundreds of members who were part of our first ever Medicare Member Town Hall events in February! If you weren't able to join and want to learn more about your medical, dental and pharmacy benefits, you can watch the events on our YouTube channel! Visit **www.YouTube.com/ExcellusBCBS**.



Don't Forget to Place Your OTC Order!

All our Medicare Advantage plans offer at least \$30 per quarter to spend on over-the-counter (OTC) health and wellness items. This includes aspirin, vitamins, cold and cough medications, bandages, and more. To place an order, visit **Excellus.ConveyOTCsolutions.com** or call **1-855-657-7543**, Monday – Friday, 8 a.m. to 11 p.m. ET.

New In 2024— Virtual Therapy Through Vori Health

Excellus BCBS has partnered with Vori Health, an independent company that offers virtual musculoskeletal (back, neck and joint) health care and physical therapy services at no out-of-pocket cost. Virtual therapy is a solution to help you get back to your life faster if your care provider is not available or does not offer virtual visits. You can schedule a video visit and get treatment without having to travel or sit in a waiting room.

For more information on Vori Health, log in to your member account or call one of our local Customer Care Advocates at **1-877-883-9577 (TTY 711)**, Monday through Friday, 8 a.m. to 8 p.m. ET.



For Chronic Pain Relief, Consider Physical Therapy

Millions of Americans live with chronic pain. Common complaints include arthritis or pain in the knees, hips, back and neck. If you suffer from chronic pain, medication might be your go-to for relief. But that's not the only option available. Your health care provider can refer you to a physical therapist—a licensed medical professional who uses a hands-on approach to help ease pain. In fact, your doctor should talk to you about physical therapy before discussing more invasive options, like surgery.

DURING YOUR VISIT

At your first session, the physical therapist will ask you several questions about your pain. Depending on your symptoms, they might test your strength and mobility by gently guiding you through different movements, offering resistance and noting when you experience pain. The physical therapist will develop a treatment plan to:

- Reduce pain
- Improve movement
- Restore function
- Prevent future problems

Later sessions may include exercises, massage and posture education. You may also receive pain-relieving measures, such as splints, heat and ice, or other special equipment.

BEYOND THE SESSIONS

Physical therapists can teach you at-home exercises to help speed up your recovery. You might also learn new ways to perform daily activities. These techniques are designed to lessen strain and avoid reinjury. As your pain subsides, your physical therapist will help you plan for life post-treatment and answer any questions you may have.

Did you know

Excellus BCBS no longer requires a prior authorization for a physical therapy referral, so your provider can help you get the care you need faster.

6 Ways to Improve Your Memory

Want a better memory and a sharper mind? A recent study suggests that you can fight age-related memory decline with a healthy lifestyle. Try these six behaviors to help give your brain a boost.

1. Mind your meals.

- Look for healthy recipes online.
- Keep fruit visible and within reach.
- Bring healthy snacks when you're on the go.



2. Move your muscles.

- Sign up for a ballroom or salsa dance class.
- Swim a few laps at the local pool.
- Go for a walk or bike ride.



3. Work out your wits.

- Play cards, mahjong or board games.
- Read books and write letters or stories.
- Learn a new skill, like knitting or woodworking.



4. Stay social.

- Make an effort to connect with family and friends.
- Join a neighborhood walking club.
- Restart an old hobby or activity.



5. Ban booze.

- Treat yourself to a fizzy nonalcoholic mocktail.
- Remove alcohol from your home.
- Ask for help quitting if you need it.



6. Nix nicotine.

- If you don't smoke now, don't start (or restart).
- If you smoke, pick a date to quit and talk with your health care provider about ways to kick the habit.



Wipe Out Spring-Cleaning Injuries

Whether you love or hate spring cleaning, it's tough to ignore. These tips can help ensure your safety as you tackle the lifting, climbing and dirty work.

PREVENT POISONING

- Read and follow safety instructions when you use strong cleaning products. Wear gloves or a mask if instructed.
- Never mix cleaning products together. You could end up with a dangerous, even deadly combination.
- Never clean tools or other items with gasoline. Don't store gasoline

in your home or garage—its highly flammable vapors can ignite with just a spark.

LIFT WITH CARE

- Test each load before you lift to make sure it's something you can handle on your own. If it's not, get help or use a dolly.
- Get as close as you can to the object you must lift. Let your legs, arms and core—not your back—do the work.
- To lift with your legs, bend your knees and keep your back straight as you pick up the load.
- Look before you lift to make sure

you have a clear path from where you're picking up the object to where you plan to put it down.

USE LADDERS SAFELY

- Use a ladder or sturdy stepladder if you need to clean a ceiling fan or other high fixture.
- Don't put your feet above the highest level that's safe for standing. For an extension ladder, that's the fourth step from the top. For a stepladder, it's the second step from the top.
- Make sure the rungs are dry before you use any type of ladder.

AVOID FALLS

- Always keep stairs, landings and floors clear as you clean out closets and cabinets.
- When you go up and down stairs, carry only loads you can see over. Keep one hand free to hold a railing.

STAY SAFE IN THE YARD

- Wear goggles, hearing protection and sturdy shoes when using lawn mowers, leaf blowers and other power equipment.
- Wear gloves to protect your hands from injury and irritation.
- Use insect repellent that contains DEET to keep ticks and mosquitoes away.
- Protect yourself from heat and sun by applying sunscreen and drinking plenty of water throughout the day.
- Take breaks and rest in the shade at regular intervals.

Be sure to talk with your doctor about any stability concerns you may have, or if you have a fall or other injury.



4 Surprising Health Concerns Your Dentist Might Detect

You know that regular dental visits are important for your oral health, but did you know a trip to the dentist can also reveal signs of other serious conditions?

CANCER

Each year, more than 50,000 Americans are diagnosed with oral and throat cancers. Your dentist may spot red or white patches, lumps or thick tissue, or a swollen jaw. If they linger for two weeks,

your provider may do a biopsy or refer you to a specialist.

DIABETES

Gum disease and diabetes often go hand in hand. If you have severe gum disease and other risk factors, such as a family history of diabetes, your dentist may advise you to see your health care provider for diabetes screening tests. If you've already been diagnosed with diabetes, your dentist can alert

you to potential signs that your condition isn't under control, such as a dry or burning mouth, bad breath, or slow-healing wounds.

HIV

Because human immunodeficiency virus (HIV) damages the immune system, it makes you prone to other infections and can advance to AIDS. Early diagnosis is critical so that you can start medical treatment right away. Mouth sores are among the first signs. If your dentist points them out, get tested, especially if they're accompanied by muscle aches, sore throat or other flu-like symptoms.

OSTEOPOROSIS

X-rays help your dentist see cavities, gum disease and other problems that aren't visible when looking in your mouth. They might also spot bone loss in your jaw, which could be an early warning sign of the bone-thinning disease called osteoporosis. If your dentist has concerns, you should talk with your health care provider about having a bone mineral density test. Getting treatment can also prevent fractures.

Another Reason Not to Delay Your Dental Visit!

All of our Medicare Advantage plans cover preventive dental services in full. That means when you see one of our in-network dentists, oral exams, cleanings and X-rays will cost you nothing out of pocket. You also have a \$1,000 allowance in comprehensive coverage, which can be used toward dental services like select crowns, root canals, fillings or extractions. Something else to smile about: Preventive services don't count toward that \$1,000. Need help finding a dentist or have questions about your benefit? Call our local Customer Care Advocates at **1-877-883-9577 (TTY 711)**, Monday through Friday, 8 a.m. to 8 p.m.



Understanding the Medicare Part D Coverage Gap

Medicare sets limits for how much a person pays for drug costs each year. During the coverage gap stage, your medications may cost you more until you've reached a certain limit. For 2024, the coverage gap will start when you reach \$5,030 of drug costs. You will leave the gap (and enter catastrophic coverage) when you have \$8,000 of total out-of-pocket costs.

To find out if you're close to the coverage gap, check your Monthly Prescription Drug Summary or log in to [Medicare.ExcellusBCBS.com](https://www.ExcellusBCBS.com) and take these steps:

- Go to Prescriptions at the top of the page.
- Click on "Prescription Claims History" and find your most recent claim.
- Click on "Benefits Plan Balances."
- Look for the line that says "Amount remaining until coverage gap."

If you'd like to talk about the coverage gap, learn more about programs that can help you pay for your medications, or ask for a free medication review with one of our pharmacists, call Customer Care at **1-877-883-9577 (TTY 711)**, Monday through Friday, 8 a.m. to 8 p.m.

Extra Support When You Need It

Stephanie Russell, RN, has been a Case Manager in our Care Management Program at Excellus BCBS for two years. As a certified geriatric nurse, she works solely with our Medicare members who need some extra support.

"Sometimes our members need help getting a healthy meal or finding ways to save money on prescriptions," she says. "That's why case management is so important, to help members get the care they need to live a healthier more secure life. It's an amazing service we offer and I'm proud to be a part of it."

Stephanie says nothing she does is ever too small to make a difference. She recalls helping to secure a walker with a seat for a 94-year-old member who had had several falls, helping her feel safer in her home. For another member who was having difficulty preparing food, Stephanie was able to secure meals through a local nutrition program. She was also able to help another member get assistance with medical bills while waiting to be approved for Medicaid.

Stephanie says she could not do this alone, adding, "The coordination of care it takes to give our members a holistic experience is the reason why we have these success stories, and it makes me tear up just thinking about the impact we have in their lives."

If you'd like to learn more about our Care Management program, call **1-800-277-2198 (TTY 711)**, Monday through Friday, 8 a.m. to 5 p.m. EST. If you call after hours, leave a voicemail and your call will be returned the next business day.



Stephanie Russell, RN



+ RECIPE

Spring Vegetable Sauté

INGREDIENTS

- 1 tsp. olive oil
- ½ cup sliced sweet onion
- ¾ cup sliced carrots
- ¾ cup asparagus pieces
- ¾ cup sugar snap peas, or green beans
- ½ cup quartered radishes
- ¼ tsp. salt
- ¼ tsp. black pepper
- ½ tsp. dried dill
- 1 finely chopped garlic clove
- 3 to 4 tiny quartered new potatoes

DIRECTIONS

1. Heat the oil in a skillet. Cook the onion two minutes, add the garlic and cook another minute.
2. Stir in the potatoes and carrots. Cover, turn the heat to low and cook until almost tender.
3. If the vegetables start to brown, add 1 to 2 tablespoons of water.
4. Add the asparagus, peas, radishes, salt, pepper and dill. Cook, stirring often, until just tender—about four minutes more.
5. Serve immediately.

PER SERVING

Serves 4. Each serving provides: 80 calories, 1½ g (0 g saturated fat), 0 mg cholesterol, 200 mg sodium, 3 g fiber and 3 g protein.

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.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-883-9577 (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 1-877-883-9577 (TTY 711)。

HEALTH AND WELLNESS OR PREVENTION INFORMATION.

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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.

FRAUD HOTLINE

To report potential fraud, waste or abuse, call **1-800-378-8024 (TTY 711)**, 24 hours a day, seven 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.

TruHearing® is an independent company that offers hearing products and services to Excellus BlueCross BlueShield members.

Excellus BlueCross BlueShield is an independent licensee of the Blue Cross Blue Shield Association.

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



Download the Excellus BCBS app



Be On the Lookout for the Annual CAHPS Survey

One way we make sure we are meeting your needs is through member surveys. You may have recently received a survey called Consumer Assessment of Healthcare Providers and Systems (CAHPS).

Results from this survey help us improve our plans and your benefits. Members are randomly selected to receive one. If you are chosen, we hope you will complete it. Your opinion serves as feedback for thousands of members just like you.

Learn more about the survey at [ExcellusBCBS.com/CAHPS](https://www.ExcellusBCBS.com/CAHPS).

