

# MEDICARE Member Insider

BE A SAVVY  
Consumer  
PAGE 6

TRACK YOUR WAY TO  
Better Health



THE BATTLE OF  
Sun vs. Skin

# Introducing Medicare Member Insider



Welcome to your *Medicare Member Insider*! We're excited to announce that our Medicare newsletter, formerly known as *Plan on Health*, has undergone a complete redesign. This new magazine publication better reflects our commitment to providing our members with the latest information on Medicare, health care news and tips for staying healthy. We will continue to offer the same high-quality content that our readers have come to expect, but with a fresh new look and fun features that we think you'll love!

We know that staying informed about Medicare and health care can be challenging. That's why we strive to give you up-to-date information in a way that's easy to understand. This issue is packed with tips, insights and reminders to help you make the most of your benefits—and the sunny season ahead.

We hope that you'll enjoy this new magazine. We're here to support you on your journey toward better health this summer and beyond!

*Karen Bodley*

Karen Bodley  
Vice President of Medicare at  
Excellus BlueCross BlueShield



## contents

- 3 End Your Hospital Stay the Right Way
- 4 My Health Tracker
- 5 Benefits Corner
- 6 Be a Savvy Health Care Consumer
- 8 Sun vs. Skin: What You Need to Know
- 9 Come Visit Us!
- 10 7 Steps to Better Blood Pressure Control
- 11 Recipe: Apple Tuna Summer Sandwich



Everybody Benefits

# End Your Hospital Stay the Right Way

What to know as you transition from hospital to home

You're probably excited to get back into your normal routine after a hospital stay. But don't rush things. It's important to understand your treatment plan before you leave. Otherwise, you may find yourself back in the hospital.

### UNDERSTAND YOUR PLAN

Before you leave the hospital, the staff will work with you to create a discharge plan. It should include a checklist with all the instructions you need to follow when you get home. For example:

- How to change your bandages (if applicable)
- Dates and times of follow-up appointments
- What types of activity you should and shouldn't do
- Symptoms you should watch for and who to call if you have concerns

### MUST-KNOW MEDICATION INFO

Many preventable readmissions are related to medication. Your doctor or nurse should review your medications with you before you head home. For each one, make sure you know:

- The name of the drug and the dose
- When and how to take it
- What the drug is for
- What to do if you miss a dose
- Common side effects
- If there are changes to other medications you take

### ONCE YOU ARRIVE HOME

First, make sure a family member or friend knows about your hospital visit and overall health. Ask them for help when you need it. For example, they can remove rugs, cords or anything that might cause you to trip and fall when you come home.

Next, be sure to fill new prescriptions and share your updated medication list with your pharmacist. It's also important

to pay attention to how you feel. If you have side effects or don't think the medication is working, call your health care provider. And follow up with your provider and any specialists within seven days of leaving the hospital.

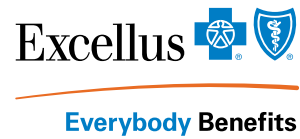
It's tempting to rush through the recovery process. But taking these steps after a hospital visit can help you recover well—and in the comfort of your own home.



CLIP & SAVE



# My Health Tracker



My name: \_\_\_\_\_  
 Emergency contact name and phone number: \_\_\_\_\_

### My Medications

My medication allergies: \_\_\_\_\_

MEDICATION NAME	WHAT IT'S FOR	DOSE (mg)	HOW OFTEN	PRESCRIBING DOCTOR

### My Health Tests, Vaccines and Screenings

Primary doctor's name and phone number: \_\_\_\_\_

	DATE OF VISIT	LOCATION OF CARE RECEIVED	WHEN DO I NEED THIS AGAIN?
Annual wellness visit			
Annual physical exam			
Eye exam			
Osteoporosis screening			
Colorectal cancer screening			
Mammogram			
Prostate cancer screening			
Flu vaccine			
Pneumonia vaccine			
Shingles vaccine			

Notes: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

CLIP & SAVE



*Benefits Questions?*  
 Call us at 1-877-883-9577  
 (TTY 711) 8 a.m. to 8 p.m.  
 Monday – Friday.

## Hearing & Vision Coverage: Your Lifeline Against Dementia

Hearing loss can often lead down a path of social isolation and loneliness, potentially speeding up the onset of dementia. Sadly, the risk of withdrawing from activities and struggling with depression is just as high for those with vision loss. These aren't simply health concerns—they're serious life challenges that increase the chances of developing dementia by about 50%.

Please remember we are always here to help. All of our plans offer excellent vision and hearing care coverage. When you visit any licensed provider, routine eye exams are covered for low or no copay. You'll also get an eyewear allowance of at least \$120 a year to use toward contact lenses and eyeglasses.

We've also prioritized your hearing health. Through our partnership with TruHearing®, we offer free annual routine hearing exams. And to help you save money on quality hearing aids, we've set costs at \$499 (advanced) and \$799 (premium). Reach out to TruHearing® at **1-855-205-5519 (TTY 711)** to schedule your appointment.

### Need a Ride?

Through our partnership with SafeRide®, certain members are eligible to get 12 one-way rides per year to health-related locations. SafeRide® is available on the following plans:

- Medicare Blue Choice® Value Plus
- Medicare BlueFlex
- Medicare Blue Choice® Optimum
- Medicare BlueClassic
- Medicare Blue Choice® Freedom
- Medicare BlueEnhanced
- Medicare BlueSalute

Call SafeRide® at **1-888-617-0270 (TTY 711)** for more information.

## Fuel Your Recovery with Mom's Meals®

We'd like to help support your medical recovery process by having healthy and balanced meals delivered to your home through Mom's Meals®. This national program provides fully prepared, refrigerated meals right to your doorstep! Eligible members can receive up to two home-delivered meals per day for seven days after an observation, inpatient acute or skilled nursing facility stay.

Meals can be received up to 30 days after discharge. Meal options taste great and can be tailored to meet your needs. For example, there are options for lower sodium, diabetes-friendly and heart-friendly diets. There is no cost to eligible members. And there isn't a limit on the number of times the benefit can be used during the calendar year.

### AVAILABLE TO MEMBERS ON THESE PLANS:

- Medicare Blue Choice® Advanced (HMO-POS)
- Medicare Blue Choice® Value Plus (HMO-POS)
- Medicare Blue Choice® Optimum (HMO-POS)
- Medicare Blue Choice® Freedom (HMO-POS)
- Medicare BlueActive (PPO)
- Medicare BlueEssential (PPO)
- Medicare BlueFlex (PPO)
- Medicare BlueClassic (PPO)
- Medicare BlueEnhanced (PPO)
- Medicare BluePlus (PPO)
- Medicare Bassett (HMO-POS)
- Medicare BlueSalute (PPO)

# BE A SAVVY Health Care Consumer

Managing your health care can be overwhelming. Use these tips to get the most out of your doctor visits and keep all your health-related info under control.

## GET CARE

If you still need this year's Annual Wellness Visit, it's time to put it on the calendar. Once your visit is scheduled, spend a few minutes preparing. You should be ready to discuss your:

- 1. Workout routine.** Make note of how much you're moving now, then ask your provider if you should add more exercise. They can offer tips on the best activities for your fitness level and health goals.
- 2. Bathroom habits.** Having trouble controlling your bowels or bladder is more common with

age. Even if you just have minor leaks, bring it up now so things can get better—not worse.

- 3. Fall risk.** Poor eyesight, balance issues and other health problems may increase your risk of falling. A fall is defined as any time your body goes to the ground accidentally. Tell your provider if you recently took a tumble—even if you didn't end up getting hurt.
- 4. Emotions.** It's normal to feel sad, scared, lonely or stressed sometimes. But if these feelings don't go away or interfere with daily life, tell your provider.
- 5. Health concerns.** Providers are experts in medicine, but they can't read your mind. If you have questions or worries about your well-being, bring them up at your next visit.

## GET ORGANIZED

"Create a health care binder with the names and contact information for your health insurer, each provider you see, and the pharmacy and lab you use," says Nicholas Massa, MD, vice president, medical affairs at Excellus BlueCross BlueShield. Pick one that is brightly colored, and label it clearly so it stands out from your other important documents. Include a calendar and extra pages so you can keep a running log of office visits and topics covered.

## GET CONNECTED

If you haven't already, sign up for an Excellus BlueCross BlueShield online member account. You'll get instant access to a variety of tools and resources to make living healthy a little easier. You can also download our mobile app for on-the-go access.

"Also, make sure your providers are connected with each other by consenting to the secure clinical information exchange serving your region. In Central New York, the Utica Region and the Southern Tier, **HealtheConnections** is your clinical information exchange ([HealtheConnections.org](http://HealtheConnections.org)). In the Rochester Region, your clinical information exchange is **Rochester RHIO** ([rochesterrhio.org](http://rochesterrhio.org)). Ask your provider to supply you with the form," says Dr. Massa. "Consenting allows your medical care team to safely share records so your patient information is available wherever and whenever it's needed for your care."

## GET SUPPORT

At any time, you might need someone you trust to help with your care. Add a family member or friend to your caregiver team by signing HIPAA authorization forms. These forms give your providers permission to share information with them.

"Having that extra set of ears will help ensure that you clearly understand your provider's instructions," says Dr. Massa. He also recommends selecting a health care agent who can make decisions on your behalf if you are unable to speak for yourself. Ask your provider for a health care proxy form and fill it out. Keep a copy in your binder and share copies with family members.

"Managing your health care can be so much easier if you follow these simple suggestions," encourages Dr. Massa. "You can do this!"



## New Members: Have You Completed Your HRA?

The Health Risk Assessment (HRA) is a tool that helps us get a better picture of your total well-being—including physical and mental health, fitness, nutrition, and more. New members will receive a phone call to complete the survey, or you may get it in the mail. After it's complete, one of

our Case Managers may reach out to better understand your goals and offer support. The assessment is optional, and the answers you provide in no way affect your coverage with us or Medicare, now or in the future. If you have yet to complete your HRA, please call us at **1-877-222-1240 (TTY 711)**.

# Sun vs. Skin: What You Need to Know

We may like to think we play it safe in the sun. But in reality, there's a big disconnect between what we say and what we do.

According to a recent American Academy of Dermatology survey, 62% of Americans said they are "good" or "excellent" at protecting themselves from the sun. Yet 65% reported that they frequently forget to reapply sunscreen. And one-third said they had gotten a sunburn.

Besides causing skin cancer, exposure to ultraviolet (UV) light—either from the sun or tanning

beds—causes skin changes that make us look older as we age.

## HOW SUNLIGHT AGES SKIN

The sun's toll on your skin includes:

- **Wrinkles.** Loss of elasticity from sun exposure can make your skin sag and wrinkle.
- **Dry skin.** You may notice this especially on the lower legs, elbows and forearms.
- **Age spots.** Once called *liver spots*, these harmless, flat brown spots are bigger than freckles. They often show up on the face, hands, arms, back and feet.
- **Solar keratosis.** Ranging from the size of a pinhead to more than an inch across, these crusty, scaly patches may be pink, red, tan, flesh-colored or a combination of

these hues. The arms, backs of the hands, face, scalp and ears are frequent sites. Though they usually don't turn cancerous, some do—and precancerous keratoses may need treatment.

## SEEING THE LIGHT

To reduce your risk for skin cancer and keep your skin looking younger, you should:

- Cover exposed skin with a liberal amount of a broad-spectrum, water-resistant sunscreen with an SPF of at least 30. Broad-spectrum means it guards against both ultraviolet A (UVA) and ultraviolet B (UVB) rays. Reapply about every two hours, even if it's cloudy, and after swimming or sweating.
- Wear protective clothing, such as a long-sleeved shirt, pants, a wide-brimmed hat and sunglasses.
- Seek shade. Remember that the sun's rays are strongest from 10 a.m. to 2 p.m.
- Use extra caution near water and sand. They reflect and worsen the damaging rays of the sun, increasing the odds of getting a sunburn.
- Check your birthday suit. If you notice anything on your skin changing, bleeding or itching, see a dermatologist.



From left to right: Alesia Moore, Shannon Holcomb, Brittany Jenkins



From left to right: Angel Alvarez, Aileen McGrath, Tina Hazen

Additional Resource Center locations will be opening soon ... stay tuned for more information.

## Come Visit Us!

When it comes to your Medicare plan, sometimes you just want to talk with someone face to face. Whether you need help understanding your benefits, don't understand a bill or just have questions, we have local teams here to help you.

Resource Centers are currently located in **Rochester (Greece) at 1946 West Ridge Road, Suite B (585-225-0221)**, and in **Binghamton (Johnson City) at 47 Riverside Drive (607-304-9800)**. Both locations are open Monday through Friday, from 9 a.m. to 4:30 p.m. We hope to see you soon!

## Drink Up: The Benefits of Water

Drinking water every day is good for your health. It can help you:

- Digest your meals
- Circulate nutrients from food
- Rid your body of waste
- Stay at a healthy weight
- Prevent dehydration
- Maintain a normal temperature
- Cushion and lubricate your joints
- Safeguard your spinal cord and other tissues

Most people should drink about six to eight glasses a day (one glass = 8 ounces of water). Try these tips to "wet" your appetite:

- Get a reusable water bottle to keep with you.
- If you like your water ice-cold, chill a freezer-safe water bottle.
- Drink water throughout the day, before you feel thirsty.
- Choose water when dining out.



- Opt for water instead of sweetened beverages.
- Add a wedge of lemon or lime for some flavor.

# 7 Steps to Better Blood Pressure Control

For people with uncontrolled high blood pressure, the artery walls are constantly being damaged by the force of the blood rushing through them. Over time, that damage increases the risk for heart attack, heart failure, stroke and kidney disease.

If you have high blood pressure, don't ignore it. Take charge of your blood pressure with these seven key steps.

## 1. Stay on your medications.

Taking your blood pressure medication exactly as your health care provider says is important. If you're experiencing side effects, don't stop taking it. Instead, talk with your provider. A different medication or dose may be needed.

## 2. Limit sodium.

Sodium can raise blood pressure, so go easy on salt and check food labels. A low-sodium food has 140 mg of sodium or less. Shoot for 1,500 mg or less a day.

## 3. Set a cap on alcohol.

It raises blood pressure and adds calories most people don't need. The golden rule: no more than one drink a day for women and two for men.

## 4. Eat plenty of fruits, veggies, and low-fat and fat-free dairy products.

Limit foods high in saturated fats and added sugars. Healthier eating habits have been shown to lower blood pressure.

## 5. Get physical.

Your goal should be about 30 minutes of moderate-intensity activity five times a week. But don't give up if that's more than you can handle—any amount of exercise is helpful. Start with a five-minute daily walk and increase your routine gradually. Be sure to ask your health care provider what level of physical activity is right for you.

## 6. Quit smoking.

The nicotine in tobacco narrows blood vessels and increases your heart rate, which increases blood pressure. Quitting isn't easy, but the life-changing health benefits are more than worth it.

## 7. Manage your weight.

Carrying extra pounds forces your heart to work harder and raises blood pressure. Losing just a few pounds can help. Get there by eating smaller portions and burning more calories through physical activity.

Even if you can't do all seven steps all the time, do as much as you can. Every little bit helps!



## Apple Tuna Summer Sandwich

When you're looking for ways to beat the heat, serving cold sandwiches for lunch or dinner can do the trick. This recipe lightens up a high-fat favorite by substituting vanilla yogurt for mayonnaise.

### INGREDIENTS

- 2 6-oz. cans unsalted tuna in water, drained
- 1 medium apple, chopped
- 1 celery stalk, chopped
- ¼ cup low-fat vanilla yogurt
- 1 tsp. prepared mustard
- 1 tsp. honey
- 6 slices whole wheat bread
- 6 lettuce leaves
- 6 slices tomato

### DIRECTIONS

Combine and mix the tuna, apple, celery, yogurt, mustard and honey. Spread ½ cup of the mixture on three bread slices. Top each slice of bread with lettuce, tomato and remaining bread. Cut sandwiches in half or as desired. Makes three sandwiches.

### PER SERVING

Each sandwich provides: 330 calories, 1 g saturated fat, 35 mg cholesterol, 370 mg sodium, 37 g total carbohydrate, 38 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)。

B-5646



165 Court St.  
Rochester, NY 14647

PRSRT STD  
U.S. POSTAGE  
PAID  
ROCHESTER, NY  
PERMIT NO. 201

## HEALTH AND WELLNESS OR PREVENTION INFORMATION.

10578MA Developed by Krames, a WebMD Ignite solution. Y0028\_9579\_C

### 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, 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.

SafeRide® is an independent company, offering transportation services in the Excellus BlueCross BlueShield service area.

Mom's Meals® is an independent company providing home-delivered meals and nutritional services to Excellus BlueCross BlueShield members.

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



Download the Excellus BCBS app



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.

## Keep an Eye Out for This Survey!

Some of our members will soon be randomly selected to receive a Health Outcomes Survey (HOS). The survey, conducted by the Centers for Medicare & Medicaid Services, is intended to monitor and improve the quality of care you receive. It includes questions about your physical and mental health, bladder health, physical activity and history of falling.

If you receive the survey in the mail, we encourage you to take it. Your answers will help us continue to improve your Medicare plan.

