



MASSACHUSETTS

WINTER/SPRING 2020
NEWS AND INFORMATION FOR OUR
MEDEX[®] PLAN MEMBERS

healthytimes

Take control of your health.

You're in good company!

More people in Massachusetts choose Blue Cross over any other health plan.*

More than 7 million Medicare members in the nation are enrolled in a Blue Cross Blue Shield plan.**

Stay Active This Winter

Avoid At-Home Medication Mistakes

Schedule Your Annual Wellness Visit

*Represents Medicare Advantage and Medicare Supplemental Individual and Group plan membership based on data from CMS (www.cms.gov) and Massachusetts DOI (www.mass.gov).

** Data attributed to all Blue Cross Blue Shield Association plans across the country, CMS, Barclays Research, 2019, Quarter 2, Brand Protection Financial Services Reporting.

How to stay active this winter

When it's cold outside, you may want to just curl up under a blanket and reach for the remote. But physical activity is important for your health and well-being year-round. These tips can help you keep moving through the winter months. Remember, you should talk with your doctor before starting any new exercise.

Explore indoor activities

Look for ways to be more physically active indoors. For example:

- **Try a new online fitness video.** There are workout videos and apps to fit every interest and need. For a sampling of videos designed specifically for older adults, go to www.go4life.nia.nih.gov/workout-videos.
- **Enroll in an exercise class.** Check out what's offered at your local gym, yoga studio, or community center. Plus, you may even be eligible for the \$150 Fitness Reimbursement!
- **Contact your local senior center.** We partner with participating senior centers to offer free Silver Sneaker fitness classes to both members and nonmembers. Check with your local Council on Aging center for details.
- **Enjoy an active social life.** Invite a friend to go bowling. Or take lessons in social dancing, from tango to country two-step.
- **Take up mall walking.** The weather is always great inside the mall, and the restrooms and benches are handy. Go on your own, or call your neighborhood mall and ask whether they have an organized walking program.



Enjoy outdoor activities

You don't have to stay cooped up indoors all winter. When the weather permits, get outside and enjoy a little sunshine. Consider the possibilities:

- Walking
- Raking leaves
- Snowshoeing
- Cross-country skiing
- Building a snowman

Some activities, such as shoveling heavy snow, can be strenuous. The combination of sudden, vigorous activity and cold weather can put extra strain on your heart. If you have heart disease or high blood pressure, talk with your health care provider about any precautions you may need to take.

>> REMEMBER! The deadline to submit your 2019 Fitness Benefit is March 31

If you participated in any of the following programs in 2019, you qualify for the Fitness Benefit*:

- Full-service health club with cardiovascular and strength-training equipment
- Fitness classes at participating Council on Aging sites
- A fitness studio with instructor-led group classes

such as yoga, Pilates, Zumba, kickboxing, cross-fit, and indoor cycling/spinning and other exercise classes

Download the forms at bluecrossma.com/medicare. If you have questions, call Member Service at the number on your ID card.

*Fees paid for gymnastics, tennis, pool-only facilities, martial arts schools, instructional dance studios, country clubs or social clubs, and sports teams or leagues do not qualify. You cannot receive the Fitness Benefit for personal trainer sessions, exercise equipment, or clothing.

Did you know?

Small changes in your hearing and vision can cause a fall. Make sure you have exams regularly. If you have contacts, glasses, or a hearing aid, wear them as prescribed.

If you're a Medex Bronze, Medex Sapphire, or Medex Core member, you're eligible to enroll in the Medex Vision and Hearing benefit plan for just \$2.45 per month. You'll get:

- One routine vision exam every year
- One routine hearing exam every two years
- Up to \$150 for prescription glasses or contacts every year
- Up to \$200 for hearing aids every two years

Plus, we partner with TruHearing™, an independent company, to provide you with discounts on premium hearing aids at 30 to 60 percent below retail price and a network of more than 100 providers across Massachusetts.

To learn more about the hearing and vision benefit, call **1-888-366-3212 (TTY: 711)**, Monday through Friday, 8:30 a.m. to 4:30 p.m.

Make safety a habit to avoid slips, trips, and falls

We all stumble now and then. But there are simple things you can do to stay on your feet. Read through these lists and give yourself a checkmark (and pat on the back) for each safety habit that applies to you. Start practicing anything left unchecked to stay safer at home, being active, and on the road.

At home

I keep myself, family members, and visitors safe by:

- ☐ Clearing up clutter. My walkways are free of anything that could trip us.
- ☐ Keeping an eye on Fido and Fifi. I am careful that my pet isn't underfoot when someone is standing or walking.
- ☐ Making timely repairs. I'm quick to fix loose or wrinkled carpet and tighten handrails along stairs.
- ☐ Ensuring good lighting, both indoors and outside.
- ☐ Using nonskid mats in the bathroom on any surface that could get wet.

Being active

I enjoy activities outdoors while:

- ☐ Watching my surroundings for potholes, cracks, train tracks, rocks and leaves, or anything else that could make me fall.
- ☐ Walking carefully if weather makes terrain slippery with water, ice, or snow.
- ☐ Dressed appropriately. If bike riding, I wear a properly fitted helmet and tuck in shoelaces and loose pants legs to keep them out of my bike chain.

On the road

When going to and from my car, I am careful to:

- ☐ Avoid rushing and distractions. My cellphone, newspaper, and other items are tucked away for later.
- ☐ Watch my step on gravel, stairs, curbs, and other places where the surface changes.
- ☐ Stay alert for other vehicles in the area, including bicycles.





Seasonal sadness: More than a phase

Do you start to feel depressed in the winter months? You may suffer from seasonal affective disorder (SAD).

SAD is a type of depression. People with SAD have depression that comes and goes with the seasons. It usually starts in the late fall and early winter.

Be sure to talk with your doctor about any changes in mood.

We want to hear from you. How does a local senior center or COA help you and your community? Send an email to **Healthy.Times@bcbsma.com**. We may feature it in a future issue!

Keeping connections at the Bernardston COA

For older people living alone, staying connected to the community is an important lifeline. “Socializing, getting out there, and having conversation is a big part of keeping seniors healthy and happy,” says Hayley Bolton, director of the Bernardston Council on Aging (COA). “Our center provides a great way for seniors in the community to stay in touch.”

The Outreach Program

Connection is more difficult when seniors can’t travel to the COA, or when they are in the hospital or a nursing home. That’s where the Outreach Program comes in. Susan Laford has been providing outreach services for the center for two-and-a-half years. She makes it a priority to visit seniors who can’t get out.

“When I first took the position here, there was a note in the newsletter about who was in a nursing home,” she says. “So, I took it upon myself to visit everyone in the nursing home once a month. I brought the newsletter from our center so they could feel connected.”

She continues to visit seniors in nursing homes and the hospital. “People don’t want to be forgotten,” she says. “Sometimes their family doesn’t get to see them too often, so it’s nice to give them an extra boost. And during the holiday season, we hand-make gifts and take donations to put together festive packages for them.”

A letter of thanks

The daughter of one woman who Laford visited regularly was so thankful that she wrote a long letter of praise for the outreach services. “My mom has been in one of the local nursing homes now for three years with dementia. They still stop by and visit her, bringing her the newsletter, a special treat to eat, and even a small quilt for her to use. I believe your kindness to my mom made me realize how special these COAs are and how critical they are in a town.”

Laford says that since she only works part time, she often relies on those at the center to tell her who is in the hospital. “I follow up to see if they got transferred to a nursing home, and if so, Hayley puts it in our newsletter so everyone can send a card. I’ll do a visit and reach out to see if they need any services, so I can give them the proper phone numbers to call.”

Bolton says that their outreach program is a critical part of the services the COA provides. “It’s such a great way to reach into the community and meet people where they are at.”

>> To see what services are available in your area, or to become a volunteer, contact your local senior center. Visit **www.mcoaonline.com** and click on the “Find Your COA” button.



Your Blue Cross Care Managers are ready to help!

Care Management provides extra support

Everyone needs a little extra help from time to time. That's where the Care Management team from Blue Cross Blue Shield of Massachusetts comes in. "Our care managers are a team of clinicians, including registered nurses, licensed social workers, and registered dietitians," says Michelle Powderly, director of case and utilization management for Medicare. "They are available to help members manage a chronic condition or complex medical issue."

Care for chronic conditions

The clinical team provides education and support for members with certain chronic conditions, including:

- Diabetes
- Brain injuries
- Stroke
- Spinal cord injuries
- Rare diseases
- Cancer
- Asthma
- Depression or behavioral health issues
- Coronary artery disease
- Congestive heart failure
- Substance use

"We often reach out to educate members about newly diagnosed conditions," says Powderly. "This includes making sure they understand the condition and how

to manage their symptoms to keep them as healthy as possible." She says the goal is to keep members in the community and out of the hospital.

The team also reaches out to members after a hospital discharge. "We can help with questions about medicines and make sure they have the support and resources they need to get better," she says.

Support for other care needs

Powderly says many members may not know that the team also provides help for other kinds of care issues. "For example, we can help if members get sick while traveling out of state and need help with their benefits, coordinating their care, or getting into rehab."

The clinical team can also collaborate with the member's doctor to coordinate care and help with education and finding support services.

>> We're here to help!

To learn more about the Care Management programs, or to see if you qualify, call **1-800-392-0098**, Monday through Friday, 8:30 a.m. to 4:30 p.m. ET.

Is your Annual Wellness Visit scheduled for 2020?

An Annual Wellness Visit is covered by Medicare Part B at no extra cost to you. It's an important step in preventive care and taking care of your health before you get sick. It's also a chance to speak with your

doctor about disease prevention, vaccines and screenings you may need, medications you're taking, monitoring memory function, and other health-related matters.

At-home medication mistakes are on the rise

The rate of medication errors affecting people of all ages has doubled since 2000, according to recent data from U.S. poison control centers.

Medication mistakes that happen in hospitals get lots of attention. But this study focused on mix-ups that occurred outside of health care facilities—mostly in the home. The results are published in *Clinical Toxicology*.

Wrong medicine or dose can be dangerous and deadly

About 40 percent of the errors had to do with heart medications, pain relievers, and hormone therapy medications such as insulin. Mistakes included:

- Taking the incorrect medicine
- Getting the dose wrong
- Taking a medication twice by mistake

Many people needed medical treatment due to the slip-ups. Some of the most common problems were:

- Drowsiness and fatigue
- Low blood pressure
- Irregular heartbeat
- Dizziness

Medication errors can be serious. In the 13 years covered by the study, they led to 414 deaths.



Follow directions, measure accurately to avoid medication errors

Whether you're dosing out meds for yourself or for someone else, it's crucial that you follow these safety guidelines every single time:

- Only use a measuring device designed for medication, such as a syringe or medication cup. Never use kitchen spoons or teaspoons when dosing liquid medication.
- Read the label and follow the directions even if you've used the medicine before.
- Keep all medicine in its original packaging.

Also, keep poison control contact information clearly displayed in your home and stored in your cellphone in case of emergencies. To get help, visit www.poisonhelp.org or call 1-800-222-1222.

Looking for prescription drug coverage?

Get a Blue MedicareRx (PDP) plan! We offer two comprehensive prescription drug plans, Blue MedicareRx Value Plus and Blue MedicareRx Premier. Both plans cover thousands of brand-name and generic drugs, and give you the flexibility, service, and support you need in a Medicare Part D plan.

Plus, our Blue MedicareRx plans have been rated 5 out of 5 stars by the Centers for Medicare & Medicaid Services (CMS) for the last four years.*

* Every year, Medicare evaluates plans based on a 5-star rating system. In 2020 our overall plan rating is 5 out of 5 stars.

Protect your health with a no-cost flu vaccine

The flu changes every year. So does the vaccine.

The flu can spread quickly and easily, with germs traveling up to 6 feet. The flu vaccine is the best way to protect yourself and those around you. Medicare Part B covers the flu vaccine when administered by any health care provider that accepts Medicare, such as a:

- Health care professional's office
- Limited services clinic
- Participating pharmacy
- Community health center
- Public access clinic sponsored by cities and towns
- Hospital outpatient department
- Home health care provider's visit to your home

Ask your doctor if the flu vaccine is right for you. For more information, visit bluecrossma.com/flu. You can also call our 24/7 Nurse Care Line at **1-888-247-BLUE (2583)** with your medical questions. Our nurses can help you determine your best course of action.

2020 changes to Medicare Parts A & B premiums and deductibles

The Centers for Medicare & Medicaid Services (CMS) released the 2020 premiums, deductibles, and coinsurance amounts for the Medicare Part A and Part B programs:

- Part A deductible is now \$1,408 per year.
- Part B deductible is now \$198 per year.
- Part B premium is now \$144.60 per month.

For more information, visit cms.gov.

Travel with peace of mind

GeoBlueSM offers comprehensive health insurance benefits, streamlined technology, and unparalleled protection for your short-term travel needs. With plans starting as low as \$5 per day, valuable benefits include:

- Additional coverage wherever and whenever you travel (for example, medical evacuation coverage)
- Hassle-free access to care, meaning no claim forms for you to deal with if you see a contracted health care provider
- Concierge-level member service 24/7, 365 days a year
- Access to a trusted network of health care providers and hospitals
- Coverage for sick visits, emergencies, hospital stays, and more
- Some plans cover pre-existing conditions

Looking for dental coverage?

We offer three Dental Blue[®] 65 plans designed to fit your needs—including everything from preventive services to major restorative procedures. Other benefits include:

- Regular dental exams three times per 12 months
- 100 percent coverage for preventive services with no waiting period
- Access to more than 90 percent of practicing local dentists and more than 325,000 health care provider locations nationwide
- All waiting periods waived based on eligibility of having continuous prior dental coverage for minor or major services, whether on an existing Blue Cross plan or a competitor's plan

>> Find out more!

Call **1-888-366-3212 (TTY: 711)**, Monday through Friday, 8:30 a.m. to 4:30 p.m., or visit bluecrossma.com/medicare.



Important Blue Cross Blue Shield of Massachusetts Plan Information

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Experience MyBlue

Simplify the way you access and manage
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Get simple, secure, and convenient access to your
health plan—from your claims history to medications,
and more.

Register today to:

Manage your plan

- Review plan information and view your most recent claims.

Access your medical history

- See your most recent doctor's visits and medications first.

Quickly view important updates

- Check your new inbox for alerts and plan update information.

Explore your plan and benefits

- Easily access key plan information and other benefits available to you.

Register now at bcbsma.info/Medex.

>> Questions?
Call our Member
Service experts at
1-800-258-2226
(TTY: 711).

How to reach us

www.bluecrossma.com/medicare • 1-800-258-2226 (TTY: 711) • Monday through Friday, 8 a.m. to 6 p.m.

This information is not a complete description of benefits. Call 1-800-258-2226 (TTY: 711) for more information. Blue Cross Blue Shield of Massachusetts complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, sexual orientation, or gender identity. ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-258-2226 (TTY: 711). ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-800-258-2226 (TTY: 711). [®], SM Registered and Service Marks of the Blue Cross and Blue Shield Association. [®] Registered Mark of Blue Cross Blue Shield of Massachusetts. SM GeoBlue is the trade name of Worldwide Insurance Services, LLC, an independent licensee of the Blue Cross and Blue Shield Association. [®] Registered and Service Marks are property of their respective owners. Anthem Insurance Companies, Inc., Blue Cross and Blue Shield of Massachusetts, Inc., Blue Cross & Blue Shield of Rhode Island, and Blue Cross and Blue Shield of Vermont are the legal entities that have contracted as a joint enterprise with the Centers for Medicare & Medicaid Services (CMS) and are the risk-bearing entities for Blue MedicareRx (PDP) plans. The joint enterprise is a Medicare-approved Part D Sponsor. Enrollment in Blue MedicareRx (PDP) depends on contract renewal. © 2020 Blue Cross Blue Shield of Massachusetts, Inc., and Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc.

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