



MASSACHUSETTS

SPRING 2013  
NEWS AND INFORMATION FOR OUR  
**MEDICARE PLAN MEMBERS**

# healthytimes

Take control of your health.

Welcome to the **NEW**  
*Healthy Times!*

Look inside →

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**Start Exercising**  
(and Feel Good!)

**Get Smart**  
**About Cataracts**

**Bladder Problems:**  
Common and  
Treatable

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# make the most of doctor visits

Take control of your health. Make sure you give and get the right information at your next visit.

Eating a balanced diet, exercising regularly, and using medicines as directed can go a long way in improving your health. So can talking openly with your doctor.

To make the most of each of your doctor visits, plan ahead. Beforehand, write down your health concerns, noting when any symptoms started, how often they occur, and what eases them.

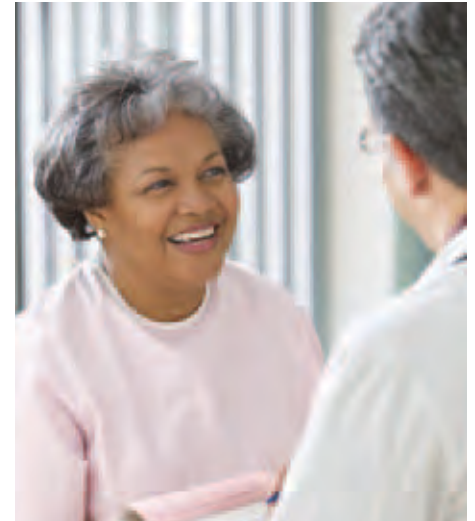
## What to bring

Bring the list of symptoms with you. You'll also want to bring a list of prescription and over-the-counter medications and supplements you take, contact information for your other doctors, a list of your allergies, and important medical history.

## What to discuss

Here are a few more tips for building a solid relationship with your doctor. During your appointment:

- Be honest. Be prepared to discuss where you live, alcohol or tobacco use, your diet, sleeping habits, and any mobility issues. Discuss any chronic conditions you face.
- Take notes or ask your doctor to write down information for you. You might consider bringing a friend or family member to take notes.
- Ask plenty of questions. Don't hesitate to tell your doctor if you don't understand something.
- Call your doctor after your appointment if you have more questions, begin feeling worse, or have problems with medicines.



**At your appointments, always ask:**

1. What are my options?
2. What are the possible benefits and harms of those options?
3. How likely are the benefits and harms of each option to occur?



## good health starts with you

Keep reading to discover more ways to take control of your health. In this issue of the all-new *Healthy Times*, you'll learn about:

- Common health conditions and when to see the doctor
- The benefits of exercise
- A healthy recipe you can try today
- Perks that may be available to you as a member of Blue Cross Blue Shield of Massachusetts

➔ Go to [www.ahealthyme.com](http://www.ahealthyme.com) to find a complete guide to being well and staying healthy!

# what you can do about cataracts

Like smudges on a glass window, cataracts form on the lens of the eye, gradually limiting vision. Most people older than age 65 have cataracts to some degree.

## Reduce your risk

Some things place people at greater risk for cataracts, such as having diabetes or smoking. Ultraviolet rays from the sun may cause cataracts, too. Wearing a hat and sunglasses outdoors may reduce your risk of developing them.

## Be aware of changes

Cataracts progress slowly. Many people don't know they have cataracts until they have symptoms, such as:

- Blurred vision
- Difficulty seeing at night or in bright light

- Seeing halos around lights
- Dulling of colors, such as blues and reds

## Should you have surgery?

Talk with your doctor if you have vision problems. If you have cataracts, your doctor may recommend surgery. During surgery, the eye lens is replaced with an artificial plastic one.

Cataract surgery is one of the most common surgeries for people older than age 65 in the U.S. It's also extremely successful. More than 90 percent of people who have the surgery show an improvement in their vision.

But any surgery involves risks as well as benefits. Discuss all your treatment options with your doctor before making a decision.



Watch a short video on cataracts at [www.ahealthyme.com](http://www.ahealthyme.com). Search for "cataract animation."



## did you know?

All Blue Cross Blue Shield of Massachusetts Medicare Advantage plans cover annual vision and hearing exams. Also, routine dental care is covered by Medicare HMO Blue<sup>SM</sup> PlusRx, Medicare HMO Blue ValueRx, and Medicare PPO Blue<sup>SM</sup> PlusRx plans. Contact us to learn more. See the back cover.

## try this!

Can you spot the words in these scrambled letters? Hint: All the words appear somewhere on this page.

1. NIISVO
2. ATCRASCTA
3. EUGYRSR

## mail-order prescriptions

Your long-term medications can be delivered directly to you at home. Save trips to the pharmacy and save money! For example, order a 90-day supply of a drug like Crestor for just \$90 and save \$45 each time you order. That adds up to \$180 in savings in a year. And with refill reminders, you'll never have to worry about running out of your medications. For home delivery from Express Scripts Pharmacy, visit [www.StartHomeDelivery.com](http://www.StartHomeDelivery.com) or call **1-866-833-2325 (TTY 1-800-955-8770)**, Monday through Friday, 8:30 a.m. to 6 p.m. *Members in Group Medicare Advantage Plans should refer to their plan materials for information about coverage, or contact their employer regarding the specifics of their plans.*

Answers: 1. VISION, 2. CATARACTS, 3. SURGERY



# get fit for mind & body

You probably already know that exercise is good for your physical health. But did you know that staying active can also reduce your stress levels—and may even ward off depression? Now that’s something to smile about.

**T**here’s no shortage of reasons to exercise. Besides keeping your weight in check, it also lowers your risk for heart disease, stroke, some cancers, and type 2 diabetes.

Research shows that exercise may boost your mental health, too. It can ease anxiety and even reduce your

risk for depression. In some cases, it may work as well as antidepressant medications. Exercise reduces stress, improves self-esteem, and boosts your energy level.

### What’s the link?

Experts still aren’t sure exactly how physical activity is linked to mental

health. Several studies suggest that biological effects triggered by exercise might provide mental health benefits.

These biological effects include changes in the activity of the nervous system and the release of serotonin, endorphins, and other chemicals in the body.



## save on fitness

As a Medicare HMO Blue<sup>SM</sup> or Medicare PPO Blue<sup>SM</sup> member, you can save on fitness activities and health club membership fees.

As of January 1, 2013, you can now save on fitness activities at a participating Council on Aging (COA) facility.

### Where you can qualify

A COA facility must offer fitness classes or have fitness equipment. Download a list of COAs at [www.mass.gov/elders/service-orgs-advocates/coa/](http://www.mass.gov/elders/service-orgs-advocates/coa/). (Please note: Not all COAs offer these services.) You can also claim the benefit after

participating in fitness activities at your local health club, YMCA, YWCA, or JCC.

### How to start saving

Make sure to get paperwork from your fitness center. Send it to us with the Medicare Advantage fitness benefit form. This form is available at [www.bluecrossma.com/medicare](http://www.bluecrossma.com/medicare). Click “Member Resources,” then “Plan Documents.” Then scroll down to “2013 Medicare Advantage Fitness Benefit Form.” You can receive up to \$150 per calendar year.



## did you know?

For every hour of walking, you may increase your life expectancy by up to two hours.

However, in one study, the social benefits of exercise appeared to play a larger role than exercise's physical effects in lowering depression risk. Those benefits included interacting with others and receiving support.

### Which type of exercise is best?

Studies show that both vigorous and moderate exercise can lift your spirits. Exercising for 20 to 40 minutes or more is better for reducing anxiety and increasing energy than shorter bouts of exercise.

### How often do I need to exercise?

Doctors don't yet know exactly how often you need to exercise for good mental health. But it seems that physical activity needs to be regular to combat stress, anxiety, and depression. Choose an exercise you enjoy. That way, you're more likely to make it a habit.

Here are a few tips for making exercise part of your regular routine:

- Exercise at a level that's right for you. Working too hard can make you feel worse instead of better.
- Change your outlook. Instead of thinking you don't have time to exercise, tell yourself that exercising gives you more energy so you can get more done.
- Maintain a regular schedule that's reasonable. Don't say you'll work out in the morning if you're not an early riser.
- To stay motivated, join a class or exercise with friends or family.

➤ **Take control of your health with exercise. Talk with your doctor about the benefits of regular exercise, ask questions, and develop a health and exercise plan that's right for you. For help setting and reaching your fitness goals, visit [www.bluecrossma.com/getactive](http://www.bluecrossma.com/getactive).**

## could you be depressed?

Staying fit can help combat depression. However, it's important to understand that depression is not a normal part of aging, is different from a case of the blues, and can have physical and mental effects. Read the following statements and place a checkmark next to any that apply to you.

Lately, I...

- Feel helpless, sad, or irritated for days at a time
- Have trouble falling asleep or staying asleep
- Sleep too much
- Feel very tired and do not have a lot of energy
- Am not interested in visiting with family or friends
- Don't feel like participating in activities
- Can't concentrate on activities
- Eat far more or far less than usual
- Drink alcohol or take drugs
- Feel guilty or worthless
- Have thoughts of death or suicide

If you checked any of the statements, talk with your doctor. Bring this list to your appointment. If you have thoughts of suicide, seek help immediately. Remember, you can get the help you need to live a full and happy life.

Speak up!  
don't let bladder  
problems limit  
your life



Urinary issues can be difficult to discuss with your doctor, let alone your partner or friends. But they're common and treatable, and nothing to be ashamed of. Talking about them is the first step toward relief.

Continue reading to learn more about common types of bladder problems. This knowledge can help you start a conversation with your doctor.

### **Overactive bladder**

**THE PROBLEM:** Overactive bladder occurs when the muscles that control your flow squeeze too often. You're often struck with a sudden, overwhelming urge to go, even if your bladder's not yet full.

**THE SOLUTION:** Medications can help your muscles relax and provide relief. Or your doctor may recommend therapies such as timed urination or changing the amount of fluids you drink. Losing weight if you're overweight and quitting smoking may also help, and both can improve your overall health.

### **Urinary tract infections (UTIs)**

**THE PROBLEM:** UTIs result from an invasion of disease-causing bacteria into your bladder or

urethra, the tube through which urine flows out of your body. You might experience a more frequent urge to urinate, a burning pain when you do go, and cloudy or foul-smelling urine.

**THE SOLUTION:** Some women are more prone to UTIs than others. If you get more than two per year, your doctor may recommend taking low doses of antibiotics to prevent them.

### **Urinary incontinence**

**THE PROBLEM:** Urinary incontinence is the loss of bladder control or the leakage of urine. Coughing, laughing, sneezing, or heavy lifting causes leakage, or you might be unable to hold urine long enough to reach a toilet.

**THE SOLUTION:** The simplest treatment for incontinence? Kegel exercises. To do them, squeeze the muscles you'd use to stop the flow of urine. Hold for three counts. Relax for three counts. Do this exercise in sets of 10, three or more times a day. After six to eight weeks, stronger pelvic muscles will help prevent urine leakage. Lifestyle changes such as losing excess weight or avoiding alcohol can help. Surgery is an option in some cases.

## true or false?

25 million Americans have some form of urinary incontinence.



To find out the answer, take our online quiz. Go to [www.ahealthyme.com](http://www.ahealthyme.com). Search for "urinary incontinence quiz."

# changes to your coverage

The Centers for Medicare & Medicaid Services (CMS) periodically makes changes to the items and services covered by Medicare. Such changes to Medicare benefits are officially referred to as National Coverage Determinations (NCDs). These changes include additions, limits, or exclusions to benefits covered by Medicare and Medicare Advantage plans like those offered by Blue Cross Blue Shield of Massachusetts.

The chart below lists recently announced Medicare coverage changes or NCDs, including effective dates.

Effective Date	Description
June 27, 2012	Medicare contractors may cover a weight-reduction surgical procedure called Laparoscopic Sleeve Gastrectomy (LSG). This will be in addition to the coverage for Bariatric Surgery for the treatment of morbid obesity, as defined by Medicare.

To find information about these coverage changes, visit [www.medicare.gov](http://www.medicare.gov). In the website's search feature, enter keywords included in the description above. Or call Blue Cross Blue Shield of Massachusetts Medicare Advantage Member Service. See back cover for contact information.

## reminder about Blue Cross Blue Shield of Massachusetts' standards in utilization management

We would like to remind you that our utilization management decisions are based only on appropriateness of care and existence of coverage. Blue Cross does not reward practitioners or other individuals for issuing denials of coverage, and Blue Cross has no financial incentives for utilization management decision makers that encourage decisions that result in underutilization.

## healthy recipe

### mango & melon salad with strawberry sauce



#### Ingredients:

1 mango  
 ½ cantaloupe  
 ½ honeydew  
 1½ cups fresh or partially thawed frozen strawberries  
 1 tbsp. lemon juice  
 ¼ cup confectioners' sugar (or sugar substitute)

#### Preparation:

1. Peel and slice mango, cantaloupe, and honeydew into bite-sized pieces. Place mango, cantaloupe, and honeydew pieces in a large serving bowl.
2. In a blender, blend strawberries, lemon juice, and sugar until smooth.
3. Drizzle sauce over fruit salad and serve.

👉 Makes four servings. Each serving provides 177 calories, 1 g total fat, no cholesterol, 29 mg sodium, and 4 g fiber.

## providing you with quality care

At Blue Cross Blue Shield of Massachusetts, we work collaboratively with providers to ensure that you receive the highest quality of health care possible. Our quality programs anticipate your health care needs, give you resources for self-care management, support your relationship with your physicians, and help promote your health care safety. To learn more, call Member Service at the number on your ID card.



MASSACHUSETTS

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Welcome to the  
**NEW Healthy Times!**

← Look inside

10675MB

# thank you

**B**lue Cross Blue Shield of Massachusetts is the top ranked Medicare PPO plan in America.<sup>1</sup>

In addition, our Medicare Advantage plans earned 4.5 Stars out of 5 Stars for Overall Plan Rating and 5 Stars for Customer Service, according to the Centers for Medicare & Medicaid Services' (CMS) ratings for 2013.<sup>2</sup>

CMS rates more than 550 plans nationwide each year and awards star ratings to help consumers

make an informed choice when comparing plans.

The ratings are based on customer feedback, chronic care, health and wellness, and prescription drug services. They demonstrate our commitment to you, our members.

We look forward to providing you with outstanding service and affordable, high-quality care this year.



**Overall Plan Rating**



**Customer Service Rating**



To learn more, please visit [www.bluecrossma.com/medicare](http://www.bluecrossma.com/medicare) or [www.medicare.gov](http://www.medicare.gov).

1. NCQA's Medicare Health Insurance Plan Rankings 2012-2013. Blue Cross Blue Shield of Massachusetts' Medicare Advantage PPO plan is ranked as the #25 Medicare Advantage plan in America. NCQA, a private, nonprofit organization that accredits and certifies health care organizations, evaluated more than 465 Medicare health plans, ranking 395 of the plans.

2. Plan performance star ratings are assessed each year and may change from one year to the next.

## how to reach us

[www.bluecrossma.com/medicare](http://www.bluecrossma.com/medicare)

1-800-200-4255 (TTY 1-800-522-1254)

October 1-February 14:

8 a.m. to 8 p.m., seven days a week

February 15-September 30:

8 a.m. to 8 p.m., Monday through Friday

Blue Cross Blue Shield of Massachusetts is a Medicare Advantage organization with a Medicare contract.

The benefit information provided is a brief summary, not a complete description of benefits. For more information contact the plan. Limitations, copayments, and restrictions may apply.

Benefits, formulary, pharmacy network, premium and/or copayments/co-insurance may change on January 1 of each year.

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