

thrive.

FALL 2020

a magazine for

healthy choices and your best life.

cultivate wellness

A proactive approach to
health will help you get
the most out of life

page 8

**JEAN
DZWONKOWSKI**
FOUND AND
TREATED BREAST
CANCER EARLY
THANKS TO A
MAMMOGRAM

also inside

Tips for healthy grocery shopping

Caring for a loved one with COVID-19

The benefits of a Comprehensive
Medication Review

 **BlueCross
BlueShield**
Minnesota

bluecrossmn.com/thrive

Welcome

Hello members. I hope this finds you and your loved ones well. As the pandemic continues, I want to reassure you that our top priority is the health and safety of our members. We know that many of you have questions about COVID-19. For everything you need to know about COVID-19 coverage, virtual care options, and managing your prescription medications, I invite you to follow our updates at bluecrossmn.com/coronavirus.



With *thrive*, our goal is to tell stories that inform you, inspire you to live a healthy lifestyle, and help you get the care you need, no matter the circumstance. Our cover feature, “Cultivating Wellness,” shows how Jean Dzwonkowski adapted to the conditions of COVID-19 throughout her cancer diagnosis and treatment. Read more about Jean’s story and how to safely get preventive care during the pandemic on page 8.

The other feature, “Medication Observation,” looks at how a Comprehensive Medication Review (CMR) with a Blue Cross pharmacist can help ensure that your medications are all working like they should. Read more on page 14.

Flu season is right around the corner. This year more than ever before, it’s crucial to get your flu shot. Check out “As We Age” on page 18, for more information on the vaccination. There’s a lot of other helpful information throughout the magazine, so I invite you to dive in. On behalf of the entire Blue Cross team, I wish you a safe, healthy and joyous autumn and holiday season. Thank you for being a Blue Cross member.

To your good health,

Monica R. Engel

Monica Engel
Senior Vice President, Government Markets



SHARE YOUR CARE EXPERIENCE

You may have recently received a survey in the mail asking questions about your health status over a certain period of time. This is the Medicare Health Outcomes Survey (HOS). The Centers for Medicare & Medicaid Services (CMS) delivers it randomly to members of each plan to improve the quality of care you receive. If you received the survey, please take some time to complete it. Your responses will help CMS ensure you receive high-quality care.



You + Blue®



FALL 2020
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PHOTO BY JOE TRELEVEN; ILLUSTRATION BY MELANIE SCHUMACHER

HEALTH BITES



Easily digestible tips and advice to feed your healthy lifestyle.

haha!

haha!



What do you call a parade of rabbits hopping backwards?

A receding hare-line.

Humor is Healthy



When was the last time you let out a good belly laugh? Laughing does more than make you feel good. It can relieve stress, stimulate organs such as your heart and lungs, and soothe tension.

Research has shown those giggles can also help boost your immune system, relieve pain, and help cope during hard times. So there is truth to the saying that laughter is the best medicine.

Suddenly Senior, a website geared toward older adults, offers a variety of jokes and cartoons to keep you laughing at [suddenlysenior.com/favorite-senior-joke-book](https://www.suddenlysenior.com/favorite-senior-joke-book).

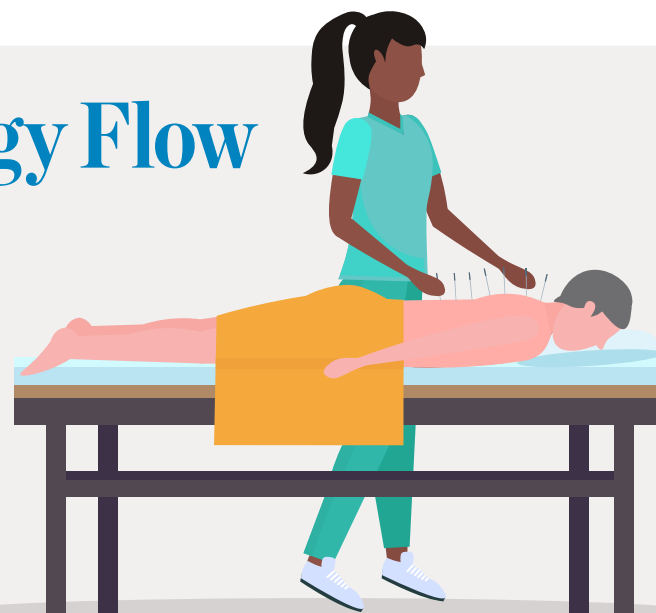
SOURCE: MAYO CLINIC

Restore Your Energy Flow

It may seem strange to think that small needles can help ease stress and improve your wellbeing, but many have found acupuncture to be effective for a variety of conditions.

The practice is based on the concept of qi, which is basically an energy flow. The belief is that various conditions and diseases disrupt the flow of energy in the body. Acupuncture is designed to release blocked energy and restore the flow. It is done through the stimulation of points on or under the skin using carefully placed small needles.

SOURCE: SHAKTI CLINICS OF ORIENTAL MEDICINE



Acupuncture can:

- Ease aches and pains
- Improve digestion
- Treat depression and anxiety
- Increase energy



Healthy Ingredients

The Doc is in. Each edition, Dr. Amy Fendrich answers your health, medical, and wellness questions

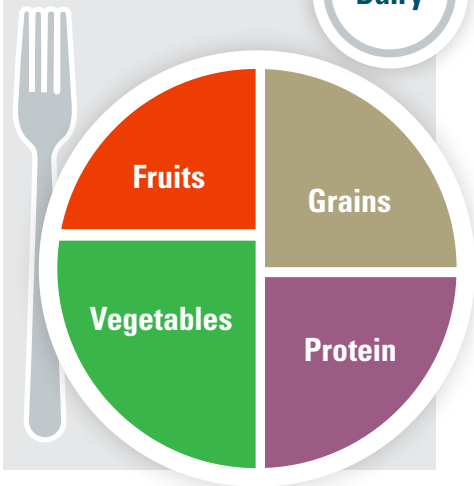
thrive. is happy to welcome Amy Fendrich as the new face of the “Ask the Doctor” column. Dr. Fendrich is board certified in Internal Medicine and is a fellow of the American College of Physicians. She is a Senior Medical Director for government programs and Medical Policy at Blue Cross and Blue Shield of Minnesota.

Planning Your Plate



The 2015–2020 Dietary Guidelines for Americans recommends creating a healthy eating pattern to maintain your physical health and reduce your risk of disease. As a starting point for a healthy eating routine, try portioning out your food like this:

Dairy



Member: I can only make it to the grocery store every couple weeks. Do you have any tips for how I can still eat healthy?
—*Kiara, Robbinsdale*

Dr. Fendrich: One of the easiest ways to eat healthy is to add a couple servings of vegetables and fruits to every meal. You should also make sure to get enough complex carbohydrates, fiber, protein, and healthy fats. And with winter coming up, it’s important to help your body’s immune system by eating healthy.

If you can only make it to the grocery store every couple weeks, that may be hard. But it doesn’t have to be. Follow these tips.

Find the Frozen Aisle

If you only go to the grocery store every couple weeks, you probably run out of fresh fruits and vegetables between trips. But frozen foods can last several months. Plus, they’re tasty, affordable, and still provide important nutrients. Fill your cart with frozen veggies like corn, peas, and

green beans. As well as:
Frozen fruit—strawberries, raspberries, pineapple
Frozen grains—white rice, brown rice
Frozen meat—seafood, lean beef, cod, chicken

Put a Lid On It

Canned and jarred foods are great pantry staples. They’re affordable, nutritious, and flavorful. And, they can last up to a year or longer. Some ideas:

Canned vegetables—corn, beets, peas
Canned meat—seafood, tuna, chicken, salmon
Jarred vegetables—tomatoes, peppers, pickles

Boxed & Bagged

Keep filling your grocery cart with foods high in fiber and healthy fats. Try rice, beans, potatoes, pasta, or oatmeal.

To submit a question for Ask the Doctor, email thriveNewsletter@bluecrossmn.com.





GET TO KNOW US

Care Coordinator

101

Here's how your
Care Coordinator
can help you.



In addition to medical support, your Care Coordinator can also connect you with many of your supplemental benefit options that are at no additional charge to you, like health education classes, electric toothbrushes and fitness trackers to name just a few. There are also specific supplemental benefits available for those with chronic conditions, like meal delivery and nutrition education to help you eat better, and there is a new benefit this year for our nursing home members—music therapy! Make sure to reach out to your Care Coordinator to learn more.



What is a Care Coordinator?

A Care Coordinator is someone who plays a key role in supporting a member's needs by working closely with you, your health care providers, and others to get you the health care you need. A professional Care Coordinator is a social worker, public health nurse, registered nurse, physician assistant, nurse practitioner, or physician.

Some of the things a Care Coordinator can do for you:

- Arrange for services to help you stay in your home
- Provide information on preventing illnesses, accidents, and trips to the hospital
- Assist with coordinating your care during and after a hospitalization
- Help you better understand your medications



- Provide information to help you and your family make health care decisions
- Help you schedule doctor's appointments and arrange transportation, if needed

Are you eligible for a Care Coordinator?

All SecureBlue (HMO SNP) members are eligible for a Care Coordinator, including members who live in a nursing home.

How does the Care Coordinator communicate with you?

The Care Coordinator communicates with you and other people involved in your care, like family members and health care providers, through phone calls and written communications. In-person meetings will pick back up once it's safe to do so.

How does the member-Care Coordinator relationship begin?

First, your Care Coordinator meets with you to learn about your strengths, needs, and preferences in life. Then, your Care Coordinator works with you to create a care plan that reflects your choices and personal health goals.

What is the Care Coordinator responsible for?

The Care Coordinator's role is all about helping you get the most out of your health plan benefits and to advocate for you. Helping you navigate the health care system is a top priority, from getting access to covered services, calling to make an appointment for you, arranging interpreter services, or authorizing needed home care, the Care Coordinator is here to serve you.

The Care Coordinator must also ensure access to an adequate range of choices for each member by helping the member identify culturally sensitive supports and services and arrange for interpreter services, if needed. Care Coordinators also work with Social Service Agencies and the Veteran's Administration to coordinate services and supports for members.

How can I contact my Care Coordinator?

To learn more about how to get started with your own Care Coordinator, call Member Services at **1-888-740-6013 (TTY 711)**. Calls to this number are free. 8 a.m. to 8 p.m., seven days a week (except Thanksgiving and Christmas) from October 1 through March 31, and Monday to Friday (except holidays) from April 1 through September 30.



The Art of Health

Painting can provide health benefits ranging from stress relief to better brain function.

With colder weather on the way and more time being spent indoors, it is important to stay active both physically and mentally.

Research has shown that creative hobbies can work wonders for relieving stress and anxiety, reducing depression and even improving brain function. One study from the Mayo Clinic found that craft activities significantly reduced the risk of cognitive impairment in adults age 70 and older, helping with memory and critical thinking. An earlier study led by the National Endowment for the Arts showed that art activities were also linked to improved social skills, stronger self-esteem and even physical benefits such as better dexterity.

Options for getting involved in art are endless. One simple place to start is with a paintbrush. Even if you've never painted before, it's never too late to give it a try. Whether you're using watercolor paint on paper or acrylic paints on canvas, there are many ways to get started.

Here are some key considerations from Draw Paint Academy, a resource dedicated to art education. Visit drawpaintacademy.com for more in-depth advice for beginner painters.





Learn Online

If you're looking for more guidance, YouTube is an excellent source for free tutorials using any medium. Here are some of the most popular YouTube channels offering painting lessons:

- Bob Ross
- SchaeferArt
- Stay Creative Painting with Ryan O'Rourke
- Free Art Lessons
- Painting Lessons with Marla

Stay Connected

Painting can also be a social activity, even during a pandemic. Use an online service such as Zoom (zoom.us) or Skype (skype.com) to paint with friends or share your artwork.

Think About Your Goals.

First consider what you want to get out of painting. Everyone has different interests—think about yours and what you hope to accomplish through painting.

Choose Your Medium.

The common paint types are acrylic, oil, and watercolor. Each has its own benefits and limitations. Be sure to research what is best suited to you.

Get Your Supplies.

You will need paper for watercolor, or canvas for acrylic or oil paints. An easel is helpful to hold your work. You will also need brushes (for your medium), a palette or place to mix, and paper towels. Oil paints will also require solvent.

Decide What to Paint.

Think about what you want to paint and why. Choose a subject that inspires you and meets your goals. Then pick up the brush and go!



***“Cancer doesn’t
take a back seat just
because of COVID.”***

– JEAN DZWONKOWSKI



Cultivating wellness

by
JAKE WEYER
photos by
JOE TRELEVEN

71-year-old Jean Dzwonkowski's cancer diagnosis last February shows preventive care is crucial, no matter the circumstance.

WHEN JEAN DZWONKOWSKI was diagnosed with breast cancer at the end of February, COVID-19 was just showing up in the U.S.

Follow-up appointments in March included virus screenings, wearing a face covering, extra hand washing, and keeping a safe distance between her and others. Her lumpectomy was postponed until June because of the cancellation of surgeries for non-life threatening conditions. And when the surgery finally did happen? She was dropped off alone as a safety precaution for her husband.

All of this, along with continued safety measures during radiation treatment, was well worth the effort for the Winona resident. Dzwonkowski, 71, is now cancer free. Her mass was found during a routine mammogram. This type of screening has dropped off dramatically during the pandemic. Now more than ever, Dzwonkowski is a champion for such tests, pandemic or not.

"Cancer doesn't take a back seat just because of COVID," she says. "It's still there, and the longer you wait, the worse your prognosis can be. So definitely con-

tinue with the screenings. Because if not for that, this wouldn't have been found."

A RETURN TO SCREENING

For more than a month at the start of the pandemic, mammograms and other routine cancer screenings, such as colonoscopies, were put on hold in Minnesota while hospitals determined how to keep patients safe.

Similar restrictions in other states, along with patient uncertainty, led to a big drop in screenings throughout the U.S. Breast cancer screenings, for example, dropped by 94 percent compared to averages before January 20, 2020¹. That put Americans at risk for up to 36,000 missed or delayed breast cancer diagnoses between early March and June².

Matt Flory, Minnesota health systems manager for the American Cancer Society, said the organization is encouraging a return to routine screenings.

"The American Cancer Society thinks it's really important to think about resuming cancer screening," Flory says. "These are screenings that can save lives. That's why we really focus on them."

¹According to a report from Epic Health Research Network
²According to a report from IQVIA Institute for Human Data Science

GARDENING
HAS HELPED
DZWONKOWSKI
COPE WITH
CANCER
TREATMENT.



WHAT IS A SCREENING?

A screening checks your body for cancer before you have symptoms. Patients with existing cancer symptoms undergo different testing. Regular screening for breast, colon, and other cancers can help catch them early, when they are more treatable.

Flory says this is especially important if you had an appointment for a screening that was canceled or you are due for one now.

But he notes that you should talk with your provider first. Protection from COVID-19 is still important. Risks vary depending on the community, your personal health history and other factors.

“We really want people to talk to their health care team about when to reschedule, because your individual provider can discuss balancing the risks and benefits of being screened now or at a later date,” he says.

It is also important to note that screenings look for cancer in patients with no

symptoms. They are a preventive measure. If you have any symptoms—you feel a lump, for instance—that is different. Someone with symptoms requires a follow-up test, and that should be done right away, Flory says.

STAYING SAFE

Patient safety has always been a top priority for hospitals. That is no different now, though extra steps have been taken to help protect against COVID-19.

“These are screenings that can save lives. That’s why we really focus on them.”

— MATT FLORY,
AMERICAN CANCER SOCIETY

Dr. Matthew Broghammer, a general surgeon at Winona Health who serves on the board of directors, describes some of the safety measures taken there since March.

- Dividing hospital spaces specifically for non-COVID-19 and COVID-19 or suspected COVID-19 illnesses.
- Adding organization-wide policies for social distancing.
- Requiring personal protective equipment, including face masks, for patients and hospital staff, per CDC guidelines.
- A focus on hand hygiene for both patients and staff.
- Heightened attention to cleaning and disinfecting spaces.

PREVENTIVE SCREENING SCHEDULE

PLUS See your doctor annually for an annual wellness visit, physical exam, blood pressure test, medication review, exercise review, fall prevention tips, BMI measurement and, prior to flu season, a flu shot.

SCREENING	PROCEDURE	FREQUENCY	AGES
Breast cancer ⁺	Mammogram	Every 2 years	50–74
Colorectal cancer	Colonoscopy	Every 10 years	50–75
	Flexible sigmoidoscopy	Every 5 years	50–75
	DNA-based screening	Every 3 years	50–75
	Fecal occult blood test (FOBT)	Annually	50–75
Diabetes eye exam*	Check for eye damage from diabetes	Annually if diabetic retinopathy is present; or as doctor-directed	18–75
Diabetes kidney disease*	Check for kidney damage from diabetes	Annually	18–75
Diabetes A1C*	Have A1C levels checked for controlled blood sugar	Annually, or as doctor-directed	18–75
Fall risk assessment	Answer questions about balance and walking, history of falls, and fear of falling	Annually, or any time you experience an acute fall	65 plus
Osteoporosis ⁺	Check bone mass	At least once	65 plus
Osteoporosis after a fracture ⁺	Check bone mass	Within 6 months of fracture	65–85
Urinary incontinence	Urine sample evaluation	When experiencing leaking urine	All

⁺For women ^{*}For individuals with diabetes

These preventive care guidelines are not a reflection of what your benefits may or may not cover. Your doctor will consider your unique health and family history in recommending a screening schedule that is right for you.

These are just some high-level steps, Broghammer says. The development of new safety policies has been both “intensive and exhaustive,” he says.

“I think what this has done is it has heightened the importance of safety. Not only throughout the institution, but throughout the community,” he says. “It’s brought safety back to the forefront where it really should be.”

At Winona Health, the safety measures extend to cancer screenings as well, though some protocols differ based on the test. Colon cancer screenings, for example, first require a COVID-19 test

and a quarantine period while results are determined.

Mammograms do not require virus testing. Broghammer says this is because of differences in test processes, such as sedation for colonoscopies that require an oxygen mask. Risks for contracting or spreading the virus vary based on those procedures.

ASK QUESTIONS

When it comes to screening, Broghammer agrees with the ACS that they do save lives. But he urges patients to be thoughtful and consider the following:





DZWONKOWSKI SAYS SUPPORT FROM HER HUSBAND, FRAN, AND OTHER FAMILY MEMBERS HAS HELPED IN HER RECOVERY.

says. “But I still think that people have to log onto their websites and see what their COVID-19 response is.”

What is your screening schedule? What does your provider recommend?

“If you were due in March or April you might want to think about getting screened now,” Broghammer says. “When we paused screening, we didn’t intend for this to be a whole year in which you didn’t get screened.”

Broghammer also advises all patients to follow safety guidelines during appointments, for their own health and the safety of others.


ROAD TO RECOVERY

Following her lumpectomy, Dzwonkowski underwent radiation therapy five days a week for more than three weeks in La Crosse, Wisconsin. She will be on medication for at least the next year.

The mother, grandmother, and retired Winona Health customer service lead has had strong support from her family during her recovery. She also has her flower and vegetable garden, which kept her busy throughout the summer.

“For one thing, it took my mind off cancer,” she says. “And the other thing is, after you’re done with the weeding and taking care of everything, it’s just a good feeling, like you’ve accomplished something.”

With no family history of breast cancer and a strong bill of health, the diagnosis caught her by surprise. Though it is recommended women age 50 and older have a mammogram every two years, she gets one annually, as suggested by her doctor. She’s grateful for the advice and positive about the future.

“I’m just taking it one day at a time,” she says. “I have all the trust in my doctors who keep telling me they caught it in time. I’m very optimistic.” 

What is the state of COVID-19 in your community?

“I think all communities have been affected, but they’re being affected at different degrees,” Broghammer says. “How severe is the outbreak where you live? If it’s high, you might have to question whether it’s a good time to be out and about.”

What are the safety protocols where you will be tested?

“I think most institutions—hospitals, health care centers—are probably doing a pretty good job at this right now,” he





KNOWLEDGE IS POWER

Read your ANOC to understand what's changing

You should have recently received your Annual Notice of Change—or ANOC—from Blue Cross and Blue Shield of Minnesota.

The ANOC is a great resource that outlines the changes to your Blue Cross health and drug plan that will start on January 1. Even though not all changes may apply to you, it's important to read the entire document to make sure you have all the information that will affect your health care decisions.

We want you to be happy with your plan and to have a plan that is best for you.

UNDERSTANDING THE CHANGES

The ANOC starts with a summary of changes to your costs. There are sections that go into more detail on the changes to your benefits, your provider and pharmacy networks and your Part D drug plan.

As you read through the document, make notes:

- Do any questions come to mind?
- Are you unsure about how anything might affect you?
- Do you feel like you are guessing what anything means?

IMPORTANT CHANGES

There are changes to your network of providers in 2021. Make sure the doctors you want to see will still be in-network before your visit. You can find Blue Cross provider network information at bluecrossmn.com, or by calling Member Services using the phone number on the back of your Blue Cross member ID card.

There are changes to the The List of Covered Drugs (Formulary) for 2021. The 2021 List of Covered Drugs (Formulary) is available at bluecrossmn.com or you can request a copy by calling Member Services using the phone number on the back of your Blue Cross member ID card.

Check your prescriptions to ensure they are still covered

under your Blue Cross drug plan. Be sure to check for any other changes or new restrictions. There are changes to your Blue Cross pharmacy network in 2021. Make sure you know where you can go to get the best possible price for your prescriptions. See the steps on how to do this on the back of your *thrive.* magazine.

HELPFUL RESOURCES

- Connect with your Care Coordinator.
- Contact Member Services using the number on the back of your member ID card. They will help you or get you connected to someone who can.

MEDICATION OBSERVATION



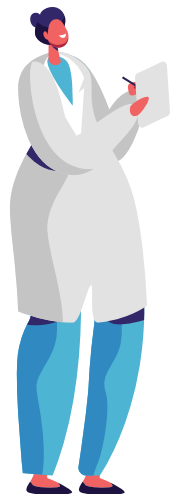
A Comprehensive
Medication Review
helps ensure your
meds are working
well for you

by JAKE WEYER

Taking multiple medications for different health conditions is common as we get older. But over time, medications may no longer work as they once did. Or, they don't interact well with newer prescriptions.

That's when a Comprehensive Medication Review (CMR), offered through Blue Cross and Blue Shield's Medication Therapy Management (MTM) program, can be useful. The service is available at no additional cost to members with a full Medicare Part D plan. It involves a phone call with a pharmacist who reviews and evaluates each medication to make sure they are doing what they should.

"The key reason this was started was to support patients in their medication usage," says Marypat Habermas, a Blue Cross MTM pharmacist. "We wanted to optimize therapies and reduce risk of hospitalization and of falling, which can be strongly related to medication use."



A PREVENTIVE APPOINTMENT

Karyn Pierce, 67, of Minneapolis, set up a CMR in June. She manages several different medications for cholesterol, blood pressure, and other conditions. Though she had no problems, she wanted to make sure there weren't issues that she wasn't aware of.

"It was a precautionary appointment," Pierce says. "I just saw that it was included in my drug plan and I thought, well, this is a good idea to have a double check. I trust my physician. But it can't hurt to have a second set of eyes on things."

During the appointment, the pharmacist did the following:

- Went through Pierce's medication list to make sure nothing was duplicated.
- Verified that dosages were right.
- Ensured the drugs were doing what they were intended to.
- Made sure Pierce's medications were compatible with her supplements.
- Discussed how Pierce takes her medications.

"I thought that the pharmacist that called me was very sharp and it was a great conversation," Pierce says. "It was a very easy process to go through and gave a lot of peace of mind."

SCHEDULING AN APPOINTMENT

Scheduling a CMR appointment is highly recommended if:

- You are experiencing potential drug-related side effects, such as trouble sleeping or discomfort.
- You have questions about your medications.

But annual preventive CMR checkups can also help ensure problems never happen, Habermas says.

"We're trying to look for and identify any potential issues before they cause a problem and you end up in the hospital," Habermas says.

MEDICATION SPECIALISTS

Habermas says MTM pharmacists work in partnership with patients' doctors. A CMR does not replace a doctor visit. The biggest distinction be-



BE PREPARED

Comprehensive Medication Reviews can take about an hour. Participating pharmacists may have access to your recent prescription history with Blue Cross. Have a list of your medications available prior to the appointment. They will want to know how you take them as well as whether you take any over-the-counter medications or supplements. And be sure to bring up any questions or concerns!



Medication Observation

tween a CMR and a doctor visit is the specific focus on medications from a clinical pharmacist.

“Doctors usually only have about five to 10 minutes with each patient,” Habermas says. “So it’s a very limited ability to look in-depth at medications. And while they may be able to address side effects from one drug, they’re unlikely to be able to address issues across multiple medications.”

“We’re trying to look for and identify any potential issues before they cause a problem and you end up in the hospital.”

— MARYPAT HABERMAS, MTM PHARMACIST

One of the most common challenges MTM pharmacists see is patients who have been on multiple medications for many years. They might have started on one or two, but that number has since climbed into double digits. Every time you add a medication, Habermas says, it can affect how a previously prescribed medication works. Changing health

conditions can also impact the effect of medications.

A FEW OTHER THINGS TO CONSIDER

Certain drugs that are routine for younger adults can create risks, in older adults.


Some temporary drugs are mistakenly continued.

Any challenges you have managing or taking medications as directed can be dangerous.

You can become more or less sensitive to a drug over time.

“As people age, their bodies change,” Habermas says. “Their kidney functions might change. Their liver function might change. All of those things can impact medication usage, effectiveness, and the risk for side effects.”

A CMR will not affect your prescription coverage. And it will not force you to change your medications. It is meant to provide you with the best information to make the right choices. You will receive a written summary of recommendations. And, with your permission, the pharmacist can talk to your doctor about updates. In the end, it is still up to you and your doctor to make any changes.

It’s easy to schedule your CMR, just call 1-866-873-5941. 



Reaching Out

YOU MIGHT RECEIVE A LETTER OR PHONE CALL FROM BLUE CROSS TO HELP YOU SCHEDULE AN APPOINTMENT IF:

- You have at least three of these conditions: diabetes, chronic heart failure, end-stage renal disease, rheumatoid arthritis, or chronic obstructive pulmonary disease.
- You take at least eight covered Part D drugs to manage these conditions.



Managing Diabetes Meds

Pharmacy Services Manager Anita Sharma provides professional insight and practical tips to answer your medication questions



Blue Cross and Blue Shield of Minnesota is happy to welcome Anita Sharma as the new face of the “Ask the Pharmacist” column. Sharma is the Pharmacy Services Manager at Blue Cross, leading the team of Medication Therapy Management Pharmacists that provide Comprehensive Medication Reviews and has accountability over quality programs to ensure optimal care for members. She has extensive training and experience in developing, growing, and managing pharmacy services.

Member: I’ve been on the same diabetes medicine for years without problems, but had a friend mention new options I’ve never heard of. Should I consider changes even if things seem fine?
—Dennis, Bloomington

Anita: It’s true that diabetes medications have changed over the years. What you started taking years ago might not work as well as something new. That is why you should talk to your doctor about all the options. Or, you can schedule a Comprehensive Medication Review (CMR) with one of our Medication Therapy Management (MTM) pharmacists.

Increasing options

Diabetes medications can help reduce the risk of complications, including the risk of damage to your eyes, kidneys and nerves. They also help you attain healthy blood sugar and A1C levels.

But if you’ve been taking the same medication for years, it might be time to talk with your doctor. Even if your medi-

cations seem to be working, there may be new and better ways to help you manage your diabetes. Just remember that every person is different, so it’s important to note that what works well for someone else may not be the right fit for you.

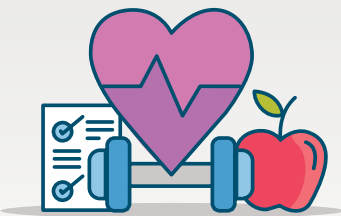
Changes as you age

It’s no secret that as we age, our bodies change. Diabetes medications that worked for you at 45 years old may not be the right choice at 70 years old, due to natural changes in how your body functions.

Muscles and body fat can change, which can affect the amount of time medications stay in your body. Sometimes, your kidneys and liver might take more time to process those medications out of your body. Cells can eventually tire out, which makes it difficult to keep up with the demand of insulin production.

By adjusting your medications to your current lifestyle and age, you can ensure you’re getting the right treatment.

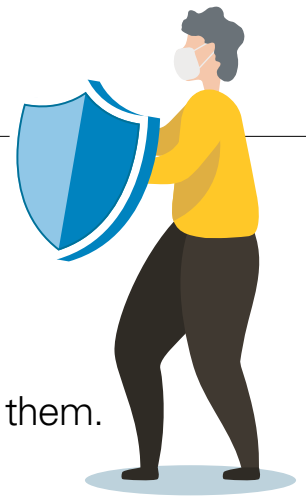
INDIVIDUALS WITH DIABETES CAN REDUCE THE RISK OF COMPLICATIONS BY:



- Eating a healthy diet
- Exercising regularly
- Scheduling regular physicals
- Controlling blood sugar, blood pressure and cholesterol levels

To submit a question for Ask the Pharmacist, email thriveNewsletter@bluecrossmn.com.





The Importance of Vaccines

How they protect against disease and where to get them.

by JAKE WEYER

Vaccines are a key preventive care tool at any age. But they become even more important for our health with every passing year.

As we get older, our bodies make fewer of the antibodies that fight infections. That makes us easy targets for infectious diseases, such as pneumonia and the flu, says Dr. Teresa McCarthy, an assistant professor of medicine at the University of Minnesota who specializes in aging.

Other age-related changes can also make it hard to fight disease. This is why vaccines are so important.

Think of vaccines like an extra layer of protection. They won't prevent illness. But they can lower your risk. Here are four important vaccines to consider getting before the end of the year.

FLU

The flu vaccine can lower your risk of getting sick by 40 to 60 percent, according to the Centers for Disease Control and Prevention (CDC). It may also help prevent flu-related hospital stays and other illnesses, such as pneumonia, McCarthy says.

It's especially important to get a flu shot this year, to limit your

risk of illness while COVID-19 is also a threat.

To get it: To make sure your flu vaccine is covered under your benefits, visit your doctor to receive it. The CDC recommends getting it done by the end of October.

PNEUMOCOCCAL PNEUMONIA

Pneumococcal pneumonia, a common type of bacterial pneumonia, is more common in young children. But older adults are at the greatest risk of serious illness from it. Smoking and chronic conditions, such as asthma and diabetes, can also increase your risk.

Vaccines are the best way to protect yourself against this disease.

To get it: The pneumococcal vaccine is only covered if you get it from your doctor. The CDC notes that you don't need this vaccine every year. So talk to your doctor to find out the ideal time for you.

SHINGLES

Shingles can appear at any age. But older adults are more likely to experience complications from shingles, such as long-term nerve pain, known as postherpetic neuralgia.

Thankfully, the shingles vaccine can lower your risk of shingles

and postherpetic neuralgia by more than 90 percent, according to the CDC.

To get it: The shingles vaccine should be administered at a pharmacy. It should be submitted under your Part D (drug) coverage. For best results, get two doses of the shingles vaccine (Shingrix). Doses should be separated by two to six months. Protection lasts about four years, but talk with your doctor to find out if you need more frequent doses.

HEPATITIS B.

Hepatitis B is a liver infection caused by the hepatitis B virus. Left untreated, it can lead to serious liver damage and other problems.

Unvaccinated adults, health care workers, and people traveling to countries where hepatitis B is common have a higher risk of hepatitis B, McCarthy says.

To get it: Visit your doctor to get the hepatitis B vaccine covered under your benefits. The vaccine is usually given in two or three doses.

Remember that your own personal health history and risks are important factors when considering vaccines. Be sure to talk to your doctor for a complete list of vaccines you should receive.



CARE DURING COVID-19

How to care for your loved one when they have COVID-19
by ELIZABETH BOGER

If your loved one has tested positive for COVID-19 or has symptoms, caring for them can seem like a daunting task. Be sure to first contact your loved one's doctor to help determine the best plan of care. If your loved one develops symptoms such as trouble breathing, new confusion or persistent pain or pressure in their chest, seek emergency care immediately.

Here are some other tips, from the Centers for Disease Control and Prevention and John Hopkins Medicine.

BE PREPARED

Set up a schedule to ensure your loved one has meals and any necessary medication on time. It's a good idea to also have a list for both you and your loved one that includes phone numbers for their doctor, pharmacist and an emergency contact.

KEEP YOURSELF WELL

As a caregiver, it's important to keep yourself healthy. Avoid crowds or gatherings and practice good hygiene habits. Be sure to wash your hands for at least 20 seconds before and after coming

in contact with your loved one. Keep your hands away from your face, and make it a habit to frequently clean and disinfect common surfaces around the home.

LIMIT CONTACT

It can be heartbreaking to limit contact with your loved one—especially when they're facing health struggles. In order to lower your risk of infecting others, try as much as possible to limit contact. Time you spend with them will depend on the level of care they require.

UTILIZE TECHNOLOGY

Just because you're spending less time with your loved one doesn't mean you can't connect with them in other ways. Teach your loved one how to use video chat, or spend time talking with them on the phone. You can also encourage other family members and friends to call or send frequent letters to stay connected.

STAY ENGAGED

It's tough to be ill and isolated at the same time. Reassure your loved one that the situation is not permanent, and offer suggestions for how they can stay engaged throughout the day. Perhaps it's time to pick up a new hobby or watch old family videos. Feelings of loneliness and isolation can have negative impacts on immunity or mental health, so it's vital to keep your loved one occupied.



Living Our Values

YWCA partnership offers relief, healing in communities impacted by social unrest.



BY THE NUMBERS



Blue Cross assembled and donated **1,000 SNACK PACKS,**

kicking off a summer of associate volunteerism at the YWCA Minneapolis Midtown.

SOURCE: BLUECROSSMN.COM

When it comes to helping the community, Blue Cross and Blue Shield of Minnesota knows relationships are key. Which is why we recently came together to help our neighbors in need.

This summer, Blue Cross associates teamed up on a large-scale volunteer event for the YWCA Minneapolis - Midtown. This area was one of the hardest hit during the unrest following the death of George Floyd. Since 1891, the YWCA Minneapolis has:

- Strived to end racism.
- Empowered women.
- Embraced new perspectives.
- Promoted justice for all people.

The event offered relief and optimism to the community, and a sense of pride to Blue Cross volunteers. But that was only the beginning of a larger partnership between Blue Cross and the YWCA Minneapolis.

The partnership includes:

- More volunteering to distribute food and essential items.
- Participation in the YWCA’s It’s Time to Act and It’s Time to Talk forums.
- A series of community healing conversations.
- Training Blue Cross racial justice facilitators.

“We live our values by taking action to address current needs and future opportunities focused on racial and health equity,” says

Angel Uddin, director of diversity and inclusion at Blue Cross. “Seeing our associates together is a powerful example of how one person can make a difference, and how together, we can be a force for positive change.”

While there’s always work to be done, Blue Cross and the YWCA are encouraged to see so many individuals working together.

“We want to thank Blue Cross for its encouragement, support and championship,” says Kari L. Clark, chief development officer at YWCA Minneapolis. “I’m excited to see what we can do together as we work to help our community rebuild and advance reforms to make us a more just, equitable and healthy Twin Cities.”

SecureBlue 1-888-740-6013; TTY 711

Attention. If you need free help interpreting this document, call the above number.

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هال عا مقررلا على لصلتا ، قق يثول ا هذه قم جرتل قق ين اجم قق ع اسم تدرأ اذا : قظ حال م .

သတိ။ ကျ်စာရွက်စာတမ်းအားအခမဲ့ဘာသာပြန်ပေးခြင်း အကူအညီလိုအပ်ပါက၊ အထက်ပါဖုန်းနံပါတ်ကိုခေါ်ဆိုပါ။

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請注意，如果您需要免費協助傳譯這份文件，請撥打上面的電話號碼。

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ဟ်သုန်ဟ်သးဘန်တက့ၢ်.ဖဲန့ၢ်လိန်ဘန်တၢ်မၤစၢၤကလိလၢတၢ်ကကျိးထံ့ဝဲၣ်လံာ်တီလံာ်မိတခါအံၤန့ၣ်,ကိးဘန် လိတဲစိနီၢ်ဂံၢ်လၢထးအံၤန့ၣ်တက့ၢ်.

알려드립니다. 이 문서에 대한 이해를 돕기 위해 무료로 제공되는 도움을 받으시려면 위의 전화번호로 연락하십시오.

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Hubachiisa. Dokumentiin kun tola akka siif hiikamu gargaarsa hoo feete, lakkoobsa gubbatti kenname bilbili.

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Civil Rights Notice

Discrimination is against the law. Blue Plus does not discriminate on the basis of any of the following:

- race
- color
- national origin
- creed
- religion
- sexual orientation
- public assistance status
- age
- disability (including physical or mental impairment)
- sex (including sex stereotypes and gender identity)
- marital status
- political beliefs
- medical condition
- health status
- receipt of health care services
- claims experience
- medical history
- genetic information

Auxiliary Aids and Services: Blue Plus provides auxiliary aids and services, like qualified interpreters or information in accessible formats, free of charge and in a timely manner to ensure an equal opportunity to participate in our health care programs. Contact Blue Plus at Civil.Rights.Coord@bluecrossmn.com, or call SecureBlue Member Services at 1-888-740-6013 (TTY: 711), or your preferred relay services. The call is free.

Language Assistance Services: Blue Plus provides translated documents and spoken language interpreting, free of charge and in a timely manner, when language assistance services are necessary to ensure limited English speakers have meaningful access to our information and services. Contact Blue Plus at Civil.Rights.Coord@bluecrossmn.com, or call SecureBlue Member Services at 1-888-740-6013 (TTY: 711), or your preferred relay services. The call is free.

Civil Rights Complaints

You have the right to file a discrimination complaint if you believe you were treated in a discriminatory way by Blue Plus. You may contact any of the following four agencies directly to file a discrimination complaint.

U.S. Department of Health and Human Services' Office for Civil Rights (OCR)

You have the right to file a complaint with the OCR, a federal agency, if you believe you have been discriminated against because of any of the following:

- race
- color
- national origin
- age
- disability
- sex
- religion (in some cases)

Contact the **OCR** directly to file a complaint:

U.S. Department of Health and Human Services
Office of Civil Rights
200 Independence Avenue SW
Room 515F
HHH Building
Washington, DC 20201
Customer Response Center:
Toll-free: 800-368-1019
TDD 800-537-7697
Email: ocrmail@hhs.gov

Minnesota Department of Human Rights (MDHR)

In Minnesota, you have the right to file a complaint with the MDHR if you believe you have been discriminated against because of any of the following:

- race
- color
- national origin
- religion
- creed
- sex
- sexual orientation
- marital status
- public assistance status
- disability

Contact the **MDHR** directly to file a complaint:

Minnesota Department of Human Rights
540 Fairview Avenue North
Suite 201
St. Paul, MN 55104
651-539-1100 (voice)
800-657-3704 (toll free)
711 or 800-627-3529 (MN Relay)
651-296-9042 (fax)
Info.MDHR@state.mn.us (email)

Minnesota Department of Human Services (DHS)

You have the right to file a complaint with DHS if you believe you have been discriminated against in our health care programs because of any of the following:

- race
- color
- national origin
- creed
- religion
- sexual orientation
- public assistance status
- age
- disability (including physical or mental impairment)
- sex (including sex stereotypes and gender identity)
- marital status
- political beliefs
- medical condition
- health status
- receipt of health care services
- claims experience
- medical history
- genetic information

Complaints must be in writing and filed within 180 days of the date you discovered the alleged discrimination. The complaint must contain your name and address and describe the discrimination you are complaining about. After we get your complaint, we will review it and notify you in writing about whether we have authority to investigate. If we do, we will investigate the complaint.

DHS will notify you in writing of the investigation's outcome. You have the right to appeal the outcome if you disagree with the decision. To appeal, you must send a written request to have DHS review the investigation outcome. Be brief and state why you disagree with the decision. Include additional information you think is important.

If you file a complaint in this way, the people who work for the agency named in the complaint cannot retaliate against you. This means they cannot punish you in any way for filing a complaint. Filing a complaint in this way does not stop you from seeking out other legal or administrative actions.

Contact **DHS** directly to file a discrimination complaint:

Civil Rights Coordinator
Minnesota Department of Human Services
Equal Opportunity and Access Division
P.O. Box 64997
St. Paul, MN 55164-0997
651-431-3040 (voice) or use your preferred relay service

Blue Cross and Blue Shield of Minnesota and Blue Plus Complaint Notice

You have the right to file a complaint with Blue Cross and Blue Shield of Minnesota and Blue Plus if you believe you have been discriminated against because of any of the following:

- Medical Condition
- Health Status
- Receipt of Health Care Services
- Claims Experience
- Medical History
- Genetic Information
- Disability (including mental or physical impairment)
- Marital Status
- Age
- Sex (including sex stereotypes and gender identity)
- Sexual Orientation
- National Origin
- Race
- Color
- Religion
- Creed
- Public Assistance Status
- Political Beliefs

You can file a complaint and ask for help in filing a complaint in person or by mail, phone, fax, or email at:

Nondiscrimination Civil Rights Coordinator
Blue Cross and Blue Shield of Minnesota and Blue Plus
M495
PO Box 64560
Eagan, MN 55164-0560
Toll Free: 1-800-509-5312
TTY: 711
Fax: 651-662-9478
Email: Civil.Rights.Coord@bluecrossmn.com

American Indians can continue or begin to use tribal and Indian Health Services (IHS) clinics. We will not require prior approval or impose any conditions for you to get services at these clinics. For elders age 65 years and older this includes Elderly Waiver (EW) services accessed through the tribe. If a doctor or other provider in a tribal or IHS clinic refers you to a provider in our network, we will not require you to see your primary care provider prior to the referral.



GET YOUR GAME ON!

Puzzles are a great way to strengthen critical thinking skills, promote brain health and stay sharp. Stretch your brain muscles with this challenging Sudoku puzzle.



OBJECTIVE:

Fill each empty box with a number, one to nine. Each row, column, and 3x3 subgrid must only contain one instance of each number.

Check your answers below.

			3	6			9	
8		9						2
	7	1						3
5				8				
	9						4	
				3				9
9						2	6	
2						1		7
	8			7	5			

SecureBlueSM (HMO SNP) is a health plan that contracts with both Medicare and the Minnesota Medical Assistance (Medicaid) program to provide benefits of both programs to enrollees. Enrollment in SecureBlue depends on contract renewal.

Find important information at bluecrossmn.com by entering 'member annual notice' in the search field. Topics include member rights & responsibilities; our Quality Improvement program; information about case and condition/disease management; benefits and access to medical services; the use and disclosure of Protected Health Information; prior authorizations & benefit limitations; how to request an independent review; and the transition from pediatric care to adulthood. If you would like a copy of the member newsletter mailed to you, contact customer service at the number on the back of your member ID card.

4	3	9	5	7	2	6	8	1
7	8	1	4	6	9	3	5	2
5	6	2	3	1	8	7	4	9
9	1	5	4	3	2	8	6	7
8	7	4	1	5	9	2	3	6
6	3	2	8	9	7	4	1	5
3	5	4	2	8	1	9	6	7
8	3	9	5	4	1	6	7	2
1	9	8	7	3	6	5	2	4

ANSWERS:

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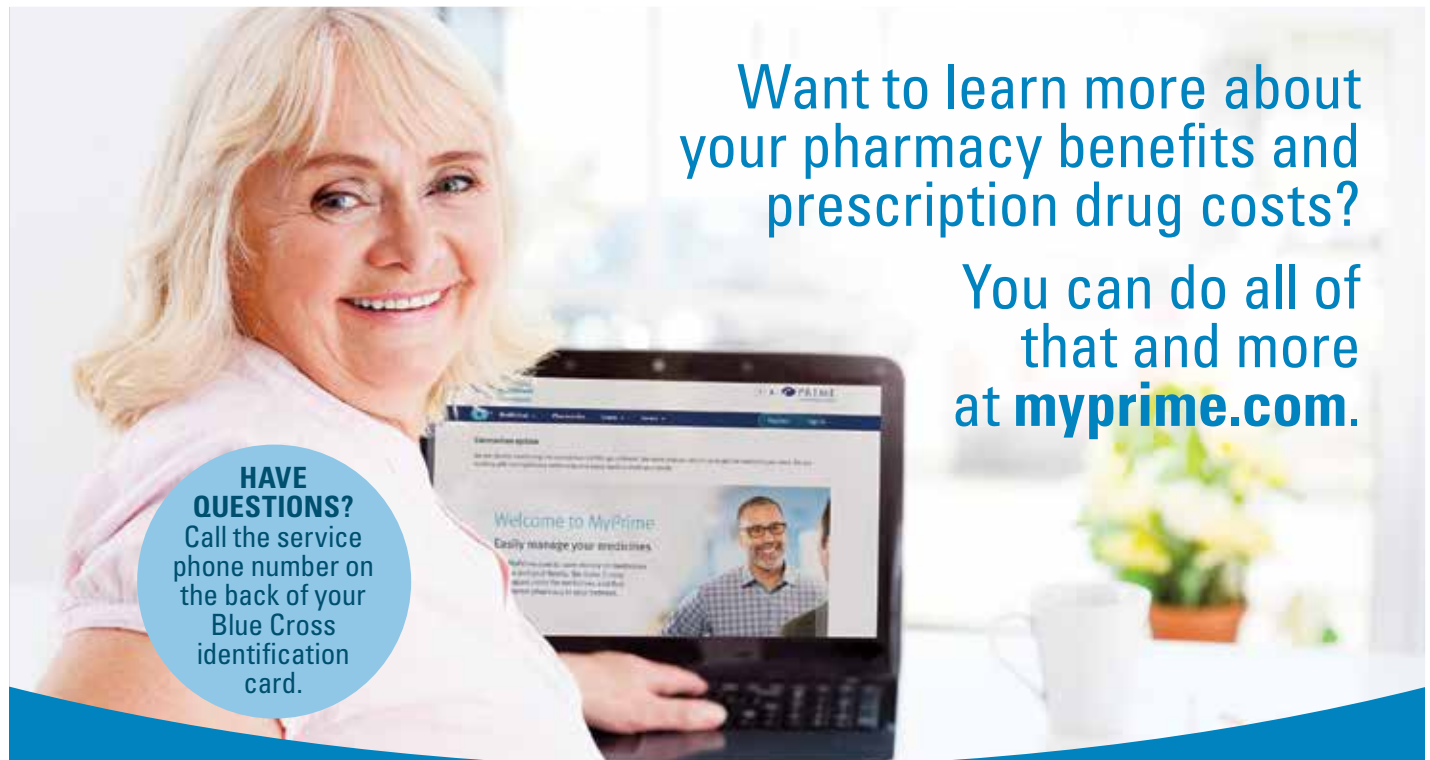
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Want to learn more about your pharmacy benefits and prescription drug costs?

You can do all of that and more at **myprime.com.**

**HAVE
QUESTIONS?**
Call the service
phone number on
the back of your
Blue Cross
identification
card.

CHECK IT OUT IN ONE OF TWO EASY WAYS:

1. Login to your Blue Cross member portal at **bluecrossmnonline.com**.
2. Click on Prescriptions tab.
3. Click on Costs and Savings Icon.
4. This will take you to **myprime.com** and you can search benefits and costs specific to your Blue Cross plan.

OR

1. Go directly to **myprime.com**.
2. Click on Explore myprime.com without logging in.
3. You'll need to know what plan you have to get accurate information.

 **BlueCross
BlueShield**
Minnesota