

thrive.

WINTER 2023



BlueCross
BlueShield
Minnesota

a magazine for healthy choices and a best life

Page 4

RADIO STAR
JOHN HINES
LIVES AN
ADVENTUROUS
LIFE IN
RETIREMENT

Reaching New Heights

It's never too late to
find new joys in life

Also inside

Make the most of your
health plan benefits

Tips for managing
bone health

Where to schedule
your vaccines

bluecrossmn.com/thrive

WELCOME

Hello members and welcome to the winter edition of **thrive**. We hope your 2023 is off to a great start and you've set some attainable health and wellness goals to live your best this year.

We also want to thank you for choosing Blue Cross and Blue Shield of Minnesota for your health plan needs. Whether you have been with us for years or are just starting a new plan, we are grateful for your trust in us.

As we have done in past years, we are using this edition of **thrive** to provide helpful information you can use to guide your healthcare throughout the year. Inside you'll find an overview of key plan benefits, helpful tools and resources, and explanations of common Medicare language.

In every edition, you'll find inspiration as well. Our cover feature is former Minnesota radio personality John Hines. At 69, Hines is really just beginning a new chapter of life. A world traveler, he's more active than ever, and his health and wellbeing reflect that. We hope his story on page 4 helps motivate your own adventures.

We welcome your feedback on **thrive** and the healthcare you are receiving. Please contact us at **thrivemagazine@bluecrossmn.com**. Thank you and be well.



Dana Erickson
President and CEO,
Blue Cross and Blue Shield of Minnesota



BUILDING BETTER CARE

Each year, Blue Cross and the Centers for Medicare & Medicaid Services (CMS) send surveys to members. Surveys might include questions about your experiences with your health plan or healthcare providers. All of these surveys are confidential, do not affect your benefits, and serve an important purpose.

Member responses to the questions are used to hold us accountable to both you and the government, to drive changes to your healthcare and ultimately to improve patient outcomes and overall health. Please keep an eye out year-round for surveys from us and CMS. If you receive one, we hope you take the time to complete it.

BEHIND THE SCENES

Minnesota radio mainstay John Hines preps for a video shoot in Eagan, Minnesota. Do you have a compelling story for the pages of **thrive**? We'd love to hear it! **thrivemagazine@bluecrossmn.com**.



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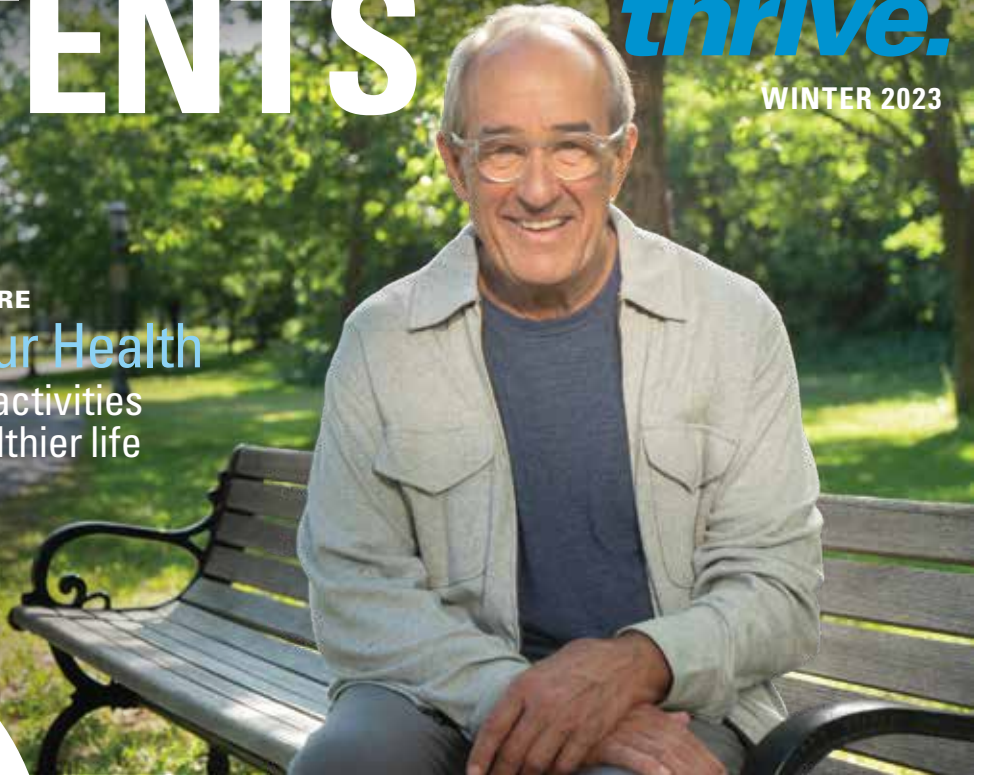
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HEALTH BITES



Easily digestible tips, recipes and advice to feed your healthy lifestyle.

STAY ON YOUR FEET

A fall prevention checklist for winter

Falls are a primary cause of injury and loss of independence for older adults. To help avoid falls this winter, follow this prevention checklist:

WITH YOUR DOCTOR

- Talk to your doctor if you are fearful of falling or if you have fallen
- Tell your doctor if you get dizzy when you stand up after sitting
- Review your medication with your doctor for common side effects that can cause dizziness, increasing your risk of falls
- Get an annual eye exam
- Exercise to improve strength and balance

INSIDE YOUR HOME

- Put non-slip rubber mats on the floor of a tub or shower
- Install grab bars in a shower
- Put night lights on the path from the bedroom to the bathroom
- Have easy access to lamps at the bedside
- Declutter your hallways, stairs, and common areas
- Remove or tape down rugs



- Tape electrical cords to the wall, and make sure they are out of the way
- Wear appropriate footwear

OUTSIDE YOUR HOME

- Make sure all sidewalks, steps and walkways are shoveled
- Use a de-icing salt on all shoveled walkways
- Make sure exterior lights work, especially over your front steps
- Check that all handrails are sturdy
- Wear non-slip boots or use a traction device over the bottom of your boots when you go outside



MANAGING BONE HEALTH

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



Member: At my last annual wellness exam, I noticed that I've lost some height. Is that normal or something I should be concerned about? —*Susan, Two Harbors*

Dr. Fendrich: Thank you so much for your question, Susan. It can be hard to tell if changes to our bodies are simply aging or something more serious. Loss of height is a common symptom of osteoporosis, a condition that causes the bones to soften or become brittle. It most commonly affects women over the age of 65.

“*The only way to know if you have osteoporosis is to do a bone density test.*”

Osteoporosis is often described as bone loss, and it happens when the body can't make new bone tissue at the same rate that it loses old bone tissue. In the early stages of osteoporosis, you might not have any symptoms, but as bone loss progresses, you may notice loss of height, posture issues, back pain or even a broken bone.

The only way to know if you have osteoporosis is to do a bone density test. This screening uses low-dose X-rays to measure the density of the bones in the hip and spine.

If you have osteoporosis, there are a variety of medications that can help. Typically, a group of drugs called bisphosphonates, which reduce the rate of bone loss, are the first course of action. They are available in many forms, such as a weekly or monthly pill. Some people aren't able to tolerate bisphosphonates — it's best to talk with your doctor about what medication is best for you.

Any osteoporosis treatment plan should include lifestyle changes or commitments as well. Eating a healthy diet rich in calcium and vitamin D, exercising, quitting smoking and reducing or eliminating alcohol are all important ways to slow, or prevent, osteoporosis.



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

TUNE INTO YOUR HEALTH



Former mainstay of Minnesota radio **John Hines** isn't letting his age slow him down *by Elizabeth Boger*

For more than 46 years, generations of listeners around the Twin Cities tuned in to hear John Hines' familiar voice on the airwaves.

A mainstay of Minnesota radio, Hines has taken calls from countless citizens and had conversations with people of all walks of life. From interviewing President Jimmy Carter to doing the 6 a.m. news with Huey Lewis and the News — Hines treasures the career that led him to people and places around the world.

IN ADDITION TO OCCASIONAL RADIO WORK HE STILL DOES TODAY, JOHN HINES IS A CONTRIBUTOR TO BLUE CROSS HEALTH AND WELLNESS BLOGS. FIND HIS WORK AT **BLOG. BLUECROSSMN.COM/AUTHOR/JOHNHINES.**



Despite retiring in 2018, Hines' life doesn't look all that different.

He traveled to Alaska this past summer as part of the WCCO Radio Good Neighbor Tour, and he puts quite a few miles on his bicycle every chance he gets.

"I have the time and the opportunity," Hines says. "I just can't sit on the sidelines. I feel like I need to be out

there doing these things. It's just part of continuing to learn."

The 69-year-old is as tuned in as ever to leading a healthy lifestyle, exploring the world and connecting with the community around him. Hines, a Blue Cross member, isn't letting his age hold him back, and he offers advice and inspiration for others hoping to do the same.



DID YOU KNOW?

Healthy adults over age 65 should aim for about 150 minutes of exercise per week. Virtual and in-person classes are available through your SilverSneakers® benefit. Learn more about SilverSneakers and how to get started at silversneakers.com.

Finding a passion

Radio has been a part of John Hines' life ever since he graduated high school. He attended the Brown Institute in Minneapolis, and then started his career at WAKC in Normal, Illinois, in July 1972.

"I was there for 13 months, three weeks, four days, and 37 minutes," Hines says. "I wanted to come home to Minnesota."

He found a job at a Twin Cities station in 1973, and has worked at stations throughout his career — broadcasting everything from news-talk radio to top country music.

"I've always been interested in the news and things that were going on in the world," Hines says. "There are just so many great stories from individuals everywhere we go."

That mindset has served him well in life, and it's one of the reasons he still fills in on WCCO Radio from time to time. He still feels right at home — both on the air and in Minnesota — even though he spends much of his time these days in Florida.

"I am still in Minnesota as often as I can be," Hines says. "Minnesota will always be my home."

Logging miles

Hines spent most of his four decades on the air waking up to a 4 a.m. alarm — a habit he still can't break to this day. During his nine years with WCCO Radio in downtown Minneapolis, he'd often

use that time to bike to work from his home in Mendota Heights.

There was a time he biked all the way to the State Fair for a broadcast — a favorite activity he did for many years — only to be informed that there was an electrical problem and he'd need to get to the studio downtown. He jumped right back on his bike and soaked in the scenery of his hometown.

Biking is still a huge part of Hines' life. He also enjoys playing sports like golf and pickleball, for both the physical activity and the social connections. In fact, Hines appreciates almost anything that'll keep him active, and encourages others to do the same.

"I try to get to the gym whenever I can," Hines says.

Staying ahead of obstacles

Hines says he feels fortunate to not have any significant health challenges, despite aging into Medicare just a few years ago.

"I hate to say it, but I didn't even think about it," Hines says. "I try to stay healthy as best I can, including a yearly visit to my doctor for my annual wellness visit."

But his superior health report card hasn't come without any hiccups. Just before he turned 65, he was hiking in California when his knee started hindering his ability to walk downhill.

A knee replacement has helped him continue to lead an active lifestyle.



For Hines, that meant traveling the world. From a trip to Cuba a few years back with WCCO to interviewing 150 citizen soldiers in Iraq in 2004 — Hines says his experiences have opened his eyes to new perspectives.

“Every time you experience something different — whether it’s scenery on the highway in Alaska or climbing the stairs at Tottenham Hotspur Stadium in London to see the Vikings play the Browns a few years ago — these are all new experiences, new things to see, and it’s just part of an ongoing education and a reminder that the world isn’t that big,” Hines says.

Connecting with the community

Hines feels fortunate to have built lasting connections with citizens around the world. But some of his strongest bonds of all are with his seven siblings.

They catch up and check in with each other on a regular basis, and often reminisce

about stories from their childhood in South Minneapolis. Those conversations go a long way in boosting each other’s mental health.

For older adults in particular, engaging in a community is important for maintaining a healthy body and mind, according to the Centers for Disease Control and Prevention (CDC). Ways to get involved might include volunteering with a charitable organization, taking part in fitness classes or starting a book or dinner club with friends.

“If you don’t have those connections readily available, look for them. Make them,” Hines says.

Whether you find those people in your neighborhood, on a trip, or simply by turning on the radio — they can remind you that getting older doesn’t have to limit your enjoyment of life.

“Just meet it head on,” Hines says. “Meet life head on, and it certainly doesn’t need to slow down if you don’t want it to.” [!\[\]\(cf531ed27e91483460120fcc057b3901_img.jpg\)](#)

COVERAGE YOU CAN DEPEND ON

Key benefits to help you make the most of your health plan

Blue Cross has a variety of healthcare plans that allow members to continue to live their best lives and receive the care they need. We have 90 years of experience providing outstanding coverage and we have supported Medicare for more than half a century. You can count on our strong network of doctors and providers to be there for you no matter what. Beyond great care, our plans include easy access to the right providers, and coverage of preventive services. Here are some examples of the resources available to you.

Care Coordinator

Your Care Coordinator is someone who plays a key role in supporting your needs by working closely with you and your healthcare providers. A Care Coordinator is a social worker, public health nurse, registered nurse, or nurse practitioner. To learn more, call SecureBlueSM (HMO SNP) Member Services at 1-888-740-6013 (TTY 711), 8 a.m. to 8 p.m., seven days a week (except Thanksgiving and Christmas) from October 1 through March 31, and Monday–Friday (except holidays) from April 1 through September 30.

Fitness and activity

Looking for ways to stay active? We have the programs and tools to get you moving. Here are a few:

SilverSneakers

Fitness center memberships, exercise classes for all abilities, and online videos

with fitness and nutrition tips are among the many benefits of SilverSneakers.

Visit [SilverSneakers.com/StartHere](https://www.silversneakers.com/StartHere) or call 1-833-226-1271 (TTY 711) 8 a.m. to 8 p.m. ET Monday–Friday, to get your SilverSneakers ID number and enroll today (it only takes 2 minutes). Always talk with your doctor before starting an exercise program.

Juniper classes

Juniper evidence-based interactive classes help you take charge of your health with education, fitness instruction and self-care strategies for those with chronic conditions. Some classes are available telephonically. Call 1-855-215-2174 (TTY 711) 8 a.m. to 4:30 p.m. Monday–Friday or visit [yourjuniper.org](https://www.yourjuniper.org).

Fitness trackers

Ask your Care Coordinator about a personal wearable activity tracker to support you in making lasting changes in activity levels to improve health.

Medication management

Taking your medications as prescribed is important, but it can be difficult to stay on track, especially when managing multiple medications. We have some ways to help.

Medication Therapy Management (MTM)

Taking multiple medications? A yearly “check-up” with a pharmacist makes sure your medicines are right for you. Our pharmacists work with you and your doctor through Medication Therapy Management (MTM). Call 1-866-873-5941 (TTY 711), 9 a.m. to 5 p.m., Monday–Friday. Learn more at bluecrossmn.com/mtm.

Over-the-counter (OTC) products

Get the commonly used over-the-counter health and wellness products you need with a quarterly allowance. We offer quarterly allowances depending on your plan. You can get them through select CVS retail locations, over the phone at 1-888-628-2770, 9 a.m. to 8 p.m., Monday–Friday or online at cvs.com/otchs/secureblue. You can order from a list of approved OTC items, and OTC Health Solutions will mail them directly to your home address. You may also use select CVS stores to make an in-store purchase.

Smart pill medication dispenser

Lockable pill box/medication dispensers are available to help members and caregivers safely manage medications for multiple conditions. Included are reminders and caregiver notifications for missed doses. Contact your Care Coordinator for more information.

Help finding a doctor

Looking for a doctor? We can help you find one to meet your needs, whether you’re meeting in-person or virtually.

Doctors in your network

We take the stress out of finding a local doctor within your network to meet your specific needs. At bluecrossmn.com/findadoctor, you can search within your network for doctors, clinics and hospitals that your plan covers. You will need to enter the first three characters of your member ID, which can be found on the back of your Blue Cross member ID card, or select a network from the drop-down.

Hospital recovery

Have you recently returned home from a hospital stay? Ask your Care Coordinator about these benefits:

Medication reconciliation

Medication reconciliation involves creating an accurate list of all medications you are taking and comparing it against a physician’s admission, transfer, or discharge orders. Included in the review are the medication names, dosages, frequency, and more. The goal is to ensure you’re getting all of the right correct medications and taking them correctly.

Meal delivery

Blue Cross offers two medically-tailored meal programs for members in the community. If you are discharged to your home from an inpatient or short-term nursing home stay, you are eligible to receive two meals per day for a period of four weeks. If you are diagnosed with or at risk for one or more chronic conditions, you are eligible to receive two meals per day for a period of 12 weeks, plus nutrition education. Contact your Care Coordinator to learn more.

Dental health

Oral hygiene is important for healthy teeth and gums and can ward off other conditions. Your plan may include periodic exams, preventive services, and more. Contact your Care Coordinator to learn more.

Additional care for chronic conditions

Managing an ongoing health issue isn't easy, but we can provide you with support in a variety of ways.

Case manager

A Case Manager can help you achieve your health goals by listening to your needs, explaining your diagnosis, helping with condition management, answering questions between doctor visits, helping to coordinate your care and more. All information shared is confidential and will not impact your healthcare costs or coverage. Contact the number on the back of your Blue Cross member ID card to connect with a Case Manager.

Transportation

BlueRideSM is a service you can use to get a ride to medical, dental, and mental health appointments, or to pick up prescriptions, or repair durable medical equipment (DME). You can also use the service when discharged from the hospital. To schedule your ride, call 1-866-340-8648 (TTY 711), 8 a.m. to 5 p.m. Monday–Friday.

In-home wellness visit

This is a benefit that Blue Cross offers with Signify Health. It offers you an unhurried time with a nurse practitioner or doctor to talk about everything related to your health. To schedule your wellness visit, call Signify Health Toll-free at 1-844-226-8218 (TTY 711), 7 a.m. to 7 p.m., Monday–Friday.

Or, visit schedule.signifyhealth.com to request your appointment today.

Dealing with dementia

Dementia is an umbrella term for a set of symptoms including impairment to memory, reasoning, judgment, language, and other thinking skills. Dementia can take many forms and often calls for assistance from a caregiver and others.


Caregiver support

A technology-based education, coaching and support program is available for family caregivers of loved ones with dementia or other cognitive impairments. The digital platform from Ceresti supports family caregivers to assist in providing the best possible care for their loved one. Learn more at ceresti.com.

Music therapy

Members who live in a nursing home, assisted living facility or foster care and have dementia, Alzheimer's disease, depression, and other mental health-related needs, can receive music therapy sessions by a board-certified music therapist. Music has the power to bring about emotions and memories. Music therapy is the use of music and sound by a trained therapist to enhance quality of life and wellness. Contact your Care Coordinator to learn more.

Additional benefits

Your Blue Cross plan offers many other benefits beyond those listed above, everything from podiatry services to dental programs to a Personal Emergency Response System. See your member handbook or talk to your Care Coordinator for details about all of these benefits and more! 



GET ACTIVE WITH SILVERSNEAKERS

SilverSneakers® is more than a fitness program. It's an opportunity to improve your health, gain confidence and connect with your community. Plus, it's included at no additional cost as part of your health plan.

With SilverSneakers, you're free to move in the ways that work for you.

In participating fitness locations

- Thousands of participating locations¹ with various amenities
- Ability to enroll at multiple locations at any time
- SilverSneakers classes² designed for all levels

In your community

- Group activities and classes² offered outside the gym
- Events including shared meals, holiday celebrations and class socials

At home or on the go

- SilverSneakers LIVE™ virtual classes and workshops throughout the week
- SilverSneakers On-Demand™ fitness classes available 24/7
- SilverSneakers GO™ mobile app with adjustable workout plans and more
- Online classes in topics like technology, cooking, travel and more, with at-home kits for those who don't have access to various digital resources

Did you know?

88%

of participants say SilverSneakers has improved their quality of life.³

Always talk with your doctor before starting an exercise program.

1. Participating locations ("PL") are not owned or operated by Tivity Health, Inc. or its affiliates. Use of PL facilities and amenities are limited to terms and conditions of PL basic membership. Facilities and amenities vary by PL.

2. Membership includes SilverSneakers instructor-led group fitness classes. Some locations offer members additional classes. Classes vary by location.

3. 2021 SilverSneakers Annual Participant Survey

[SilverSneakers.com/StartHere](https://www.silversneakers.com/StartHere)


SilverSneakers

MAKING SENSE OF MEDICARE

Understanding the terms in your health plan can be challenging. To help make sense of it, here's a quick rundown of some common terms that you may see.



Copay

A fixed amount you might be required to pay for your share of the cost for a prescription drug.

Explanation of Benefits

The statement you receive after using your health plan benefits. It is not a bill, but shows an itemized list of what your plan paid and the amount you owe.

Group number

The number on your member ID card assigned by your health plan. You will need this number when registering for your online member account.

Medicaid

A joint federal and state program that helps with medical costs for some people with limited income and resources. Most healthcare costs are covered if you qualify for both Medicare and Medicaid, but Medicaid programs vary from state to state.

Prescription drug formulary

A list of prescription drugs covered by the plan. Formularies are approved by the federal government and may have different tiers of drugs that are covered.


Prior authorization

For certain procedures or prescriptions, your insurer needs to be aware beforehand to ensure you're getting the proper care and that it will be covered under your plan.

Provider network

Recommended healthcare providers that are part of your plan. Seeing a healthcare provider outside your provider network may not be covered by your insurance.

Pharmacy network

Recommended pharmacies that are part of your plan. Like healthcare providers, pharmacies outside your network might not be covered. 



MASTERING MEDICARE

Want to learn more about Medicare?

At [Medicare.gov](https://www.Medicare.gov), you can explore the parts of Medicare, general costs, how it works and more.



PRIORITIZE PREVENTIVE CARE

Schedule preventive screenings and regular doctor's visits to live healthier this year

Taking a proactive approach to your health and wellness is important for making sure you are living your healthiest life.

Annual wellness visits and physicals, along with preventive screenings, lead to more informed decision-making and ensure that you are prepared for anything that lies ahead. Preventive tests can catch health problems in an early stage, helping you avoid complications and chronic conditions.

Use the checklist below to help you track some of the most important appointments throughout the year. Talk to your doctor about additional checkups that might be needed.

Welcome to Medicare visit

If you are a new Medicare member, be sure to schedule this visit as soon as possible. It is covered during the first 12 months of Medicare Part B enrollment and helps establish a baseline for your health in case there are any changes over time.

During the visit, your provider will generally:

- Go over your medical and family history
- Review your health conditions, medications, and any supplements you take
- Check your blood pressure, vision, height, and weight
- Ensure you're up to date on preventive screenings and vaccines
- Order additional tests you may need based on your health history

In home wellness visit

You have the option to have a trained clinician from our independent partner, Signify Health, conduct a wellness visit from the comfort of your own home. After your visit is complete, you will receive a summary and a copy will be sent to your primary doctor. To schedule, call 1-844-226-8218 (TTY 711), 7 a.m. to 7 p.m., Monday–Friday. Or you can request an appointment online at **schedule.signifyhealth.com**. Virtual options are also available.

During the visit, a highly-trained clinician will:

- Check your reflexes, blood pressure and heart rate
- Review your medication
- Go over your medical and family history
- Check for safety risks in your home
- Answer any questions you may have

Annual Wellness Visit

This appointment is for members who are not new to Medicare. Your Annual Wellness Visit is covered by your plan and is a time for you to have a conversation with your doctor about your health concerns or questions. These annual visits allow your doctor to update or create a personalized prevention plan for you.

During the visit, your doctor will generally:

- Go over your medical and family history
- Make or update a list of providers you see, as well as any medications or supplements you take
- Measure your weight, height, and blood pressure
- Check for any signs of new conditions like dementia or depression
- Create a list of risk factors and treatment options for you
- Make a schedule for your preventive care, including immunizations and screenings. Your health plan generally covers important screening tests that can help you detect and address health issues.
- Talk to you about advance care planning

Annual physical exam

While a Wellness Visit and a physical exam may seem similar, a physical exam involves more hands-on elements. For the exam, your doctor will look, feel and listen to your body to determine if any other tests might be needed.

During your physical exam, your doctor will generally:

- Go over your medical and family history
- Check your blood pressure, vision, height, and weight
- Check your heart rate, breathing, and temperature
- Listen to your heart and lungs
- Examine your eyes, ears, throat, skin, and stomach
- Make a list of risk factors and treatment options for you
- Chat with you about a schedule for your preventive care, including immunizations and screenings

Schedule your screenings

Be sure to talk to your doctor about additional appointments for screenings and vaccinations. Your doctor can help you determine what screenings are best, based on your risk factors.

A colonoscopy, which the U.S. Preventive Services Task Force recommends every 10 years between the ages of 45 and 75, is one example. Other tests are also available for colon cancer screening.


Breast cancer screening is another screening your doctor might recommend. The U.S. Preventive Services Task Force recommends that women receive a mammogram every other year from age 50 to 74.

Getting screened for diabetes, which involves an A1C blood test to measure blood glucose, might be recommended. The sooner diabetes is discovered, the sooner it can be managed.

Blood pressure management, fall prevention, checking bone density after a fracture, managing urinary incontinence — all of these topics and more are good to discuss with your doctor. Also be sure to go over what vaccines to schedule and where to get them.

Each year, Blue Cross covers a variety of routine checkups and preventive services

for our members. Choosing to schedule screenings and make these important visits will ensure that you continue to properly treat any existing conditions and avoid future ailments.

For more information on preventive care, visit bluecrossmn.com/medicare-preventive, or check out our previous *thrive.* articles on the subject at bluecrossmn.com/thrive. 

Preventive Screening Schedule

Talk to your doctor annually about how your body changes, including new medications, changes to your exercise program and your physical activity. Your doctor may consider your age when recommending screenings.

Also see your doctor each year for a physical exam, blood pressure test, medication review, exercise review, fall-prevention tips, BMI measurement, COVID-19 vaccine, and, prior to flu season, a flu shot.

SCREENING	PROCEDURE	FREQUENCY
Breast cancer*	Mammogram	Every 2 years
Colorectal cancer	Colonoscopy Flexible sigmoidoscopy Cologuard® Fecal occult blood test (FOBT)	Every 10 years Every 5 years Every 3 years Annually
Diabetes eye disease**	Check for eye damage from diabetes	Annually if diabetic retinopathy is present; if not, every 2 years
Diabetes kidney disease**	Check for kidney damage from diabetes	Annually, or more often as doctor-directed
Diabetes A1C**	Have A1C levels checked for controlled blood sugar	Annually, or more often as doctor-directed
Osteoporosis*	Check bone mass	At least once, or more often as doctor-directed
Osteoporosis after a fracture*	Check bone mass	Within 6 months of fracture
Urinary incontinence	Talk to your doctor	When experiencing leaking urine
Falls	Risk and balance screening	Annually

*For women **For individuals with diabetes

These are just some of the screenings you may need.

For additional screenings, go to bluecrossmn.com/medicare-preventive

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

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ملاحظة: إذا أردت مساعدة مجانية لترجمة هذه الوثيقة، اتصل على الرقم أعلاه.

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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。

Attention. Si vous avez besoin d'une aide gratuite pour interpréter le présent document, veuillez appeler au numéro ci-dessus.

Thov ua twb zoo nyeem. Yog hais tias koj xav tau kev pab txhais lus rau tsab ntaub ntawv no pub dawb, ces hu rau tus najnpawb xov tooj saum toj no.

ဟ်သူဉ်ဟ်သးဘဉ်တက့ၢ်. ဝဲနမ့ၢ်လိဉ်ဘဉ်တၢ်မၤစၤကလိလၢတၢ်ကကျိးထံဝဲဒၣ်လံာ် တီလံာ်မိတခါအံၤန့ၣ်.ကိးဘဉ် လီတဲစိနီၢ်ဂံၢ်လၢထးအံၤန့ၣ်တက့ၢ်.

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

ໂປຣດຊາບ. ຖ້າທາກ ທ່ານຕ້ອງການການຊ່ວຍເຫຼືອໃນການແປເອກະສານນີ້ພຣີ, ຈົ່ງ ໂທໂປໂຫີໝາຍເລກຂ້າງເທິງນີ້.

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

Внимание: если вам нужна бесплатная помощь в устном переводе данного документа, позвоните по указанному выше телефону.

Digniin. Haddii aad u baahantahay caawimaad lacag-la'aan ah ee tarjumaadda (afcelinta) qoraalkan, lambarka kore wac.

Atención. Si desea recibir asistencia gratuita para interpretar este documento, llame al número indicado arriba.

Chú ý. Nếu quý vị cần được giúp đỡ dịch tài liệu này miễn phí, xin gọi số bên trên.

BOOSTING YOUR HEALTHCARE EXPERIENCE

Tools to help simplify healthcare management

Healthcare can be complicated, but Blue Cross is always working on ways to simplify management of your plan, so your needs are met without difficulty. You have many tools at your disposal. Here are some of the most important, along with guidance for finding important plan documents.

Online member account

Login at bluecrossmn.com/members to see your claims, coverage, network doctors, Blue Cross member ID card, and more. You will need to register if you don't have an account. You'll need your Blue Cross member ID card handy. Registration is simple, your privacy is protected, and step-by-step instructions are provided. The online member website is available 24 hours a day, seven days a week. It also offers a variety of information on plans. Resources are available online to search for pharmacies and find hospitals and doctors based on your network and location.

Important plan documents

The vast amount of Medicare information and documentation can be daunting. Blue Cross has organized all important

documentation to make it easy for you to access and understand. Most other documents, including those listed below, are available at bluecrossmn.com/secureblue, on the right under "Plan Documents."

Summary of Benefits

Your Summary of Benefits provides a general summary of the medical benefits covered by your Blue Cross health plan. You will find an overview of your plan and an easy-to-read chart of plan coverage options.

Member Handbook

Unlike the summary of benefits, your Member Handbook describes your health plan's exact terms of coverage, outlining your benefits in greater detail, and explaining how the plan works, including how much you pay for your prescriptions.


Annual Notice of Changes (ANOC)

Your Annual Notice of Changes outlines any changes made to your plan's costs and benefits.

Provider and Pharmacy Directory*

The Provider and Pharmacy Directory is your guide to doctors, clinics, pharmacies, dentists and other health care resources in your plan's network. If you choose a provider or pharmacy that is not in your plan network, you may pay more for the services you receive.

List of covered drugs (formulary)*

The List of Covered Drugs, also known as your Formulary, details medications that are covered under your plan. If you have a question about covered drugs, please call the number on the back of your Blue Cross member ID card. 

*Changes to our pharmacy network and formulary may occur throughout the year. Call Member Services using the phone number on the back of your Blue Cross member ID card to confirm you have the most up to date information.



WE CAN HELP!

Having trouble finding a plan document? Call the number on the back of your Blue Cross member ID card for assistance.

BLUE CROSS MEMBER ID CARD


The most important document for you to have is your Blue Cross member ID card, which includes important information about your plan. Your ID card ensures you are billed correctly for your care and lets in-network providers know where to send your claim.

Important features of your Blue Cross member ID card include:

- 1) Your name and member identification number
- 2) The name of your plan
- 3) Your group number. This number is assigned to you by your health plan. You will need this number when registering for your online member account
- 4) Information for your pharmacist about prescriptions
- 5) Instructions for providers or pharmacists for how to submit a claim
- 6) Member Services phone numbers for you and your providers

Sample only. Blue Cross cards may vary based on the type of Blue Cross plan you have.

SAMPLE

		2 SecureBlue SM (HMO SNP) H2425001	
1 Name <Member Name> ID <JTM><9 Digit Facets ID>		Group # <8 digits> Plan ID <8 digits> Medicaid ID 3 <8 digits>	
Svc Types <Med, Rx> Brand Name Copay <\$4.30/\$10.35/ NONE/15%>		Care Type <MN HLTH Care Prog> Rx Bin <610455> Rx PCN <SBPARTD> [Rx ID] <SBPARTD> Issuer <RX ID#> <80840>	5
4 Generic Copay <\$1.45/\$4.15/ NONE/15%> Rx Network <Standard> Dental Network <MN Select>			
MEDICARE ADVANTAGE HMO		MedicareRx Prescription Drug Coverage	

6 ON BACKSIDE



WHERE SHOULD I GET MY VACCINES?

Dr. Anita Sharma provides professional insight and practical tips to answer your medication questions

Member: I still need to get my vaccines scheduled and am wondering if it makes a difference whether I make an appointment at my clinic or elsewhere? —*Chris, Rochester*

Anita: Thanks for the question, Chris. This is a good topic. Because some vaccines are covered under Part B and some are covered under Part D, where you get your shots does make a difference on how the claim is processed.

Part B vaccines can be administered at your doctor’s office or at your pharmacy. They both are able to bill your insurance directly. Not all doctor offices will bill your insurance for Part D vaccines. With new changes to Part D benefits in 2023, most of the common Part D vaccines will be \$0 cost share for the vaccine and vaccine administration fee (this fee could vary depending on where you go). This applies even if you get them at your doctor’s office.

It is still your most convenient option to get your Part D vaccine administered by a pharmacist at your in-network pharmacy. If you get a Part D vaccine at a clinic, doctor’s office, or out-of-network pharmacy, you may have to pay 100 percent of the charges up front. You could then submit a form to be reimbursed for the cost of the Part D vaccine

and any vaccine administration fee. This is also the case if you get a Part B vaccine at an out-of-network provider or pharmacy.

The table lists a few examples of vaccines and where to go to get them. If you have questions about this list, or vaccines that are not listed here, call us using the number on the back of your ID card.

Reimbursement forms can be found at myprime.com/forms.

Coverage	Vaccine	Location
Part B	pneumonia, flu, COVID-19	doctor’s office or pharmacy
Part D	shingles, preventive tetanus or hepatitis B	pharmacy

These are some of the more common vaccines. If you have questions about other vaccines, call the number on the back of your member ID card.



DIABETES CARE

Advice for taking care of a loved one with diabetes

Managing a loved one's diabetes can feel overwhelming, especially when you're acting as their primary caregiver. From proper meal planning to monitoring blood sugar levels — there's a seemingly endless list of daily tasks.

Whether your loved one has been newly diagnosed with diabetes, or they've been living with it their whole life, it's important to keep it under control.

According to the National Diabetes Statistics Report, more than 11 percent of the population has diabetes. While diabetes can affect your physical, mental and emotional wellbeing, there are many ways to help manage it and live a full life.

Educate yourself

It's important to educate yourself and your loved one as much as possible. Attend doctor appointments together, and learn as much as you can about your loved one's medication and equipment.

Be on the lookout

Learn the signs of a drop or spike in blood sugar and what to do in each situation.

Stay active

With your loved one's doctor's approval, spend some time exercising together every day. Physical activity can be very beneficial to individuals with diabetes. A walk around the neighborhood can do wonders.

Eat healthy

Healthy eating habits are critical for anyone with diabetes. Meet with your loved one's doctor or dietitian to discuss proper nutrition, and develop a meal plan and grocery list to stay on track.

Join a support group

Diabetes can take a mental toll on both you and your loved one. Find a support group with individuals who are in the same situation. Building a community can help you feel connected and ease feelings of anxiety.

STAY IN TOUCH

Contacts for all your healthcare needs

We want to make it easy for you to get in touch with us whenever needed. Whether you have questions about your plan, want to explore coverage options, or are looking for advice, we are here to help.

The best way to reach us is to call the number on the back of your Blue Cross member ID card. That will put you in touch with a service representative trained to help you with your plan. But there are other key contacts for specific needs. Here are some of the most important ones:



Minnesota Health Care Programs

As a SecureBlue member, you are enrolled in a Minnesota Health Care Program. If you have questions about continued financial eligibility, please contact the Human Service Agency in the county where you live.

On the web

bluecrossmn.com/contact

Check out our blog

Visit blog.bluecrossmn.com to find helpful and inspirational posts from our team, as well as the latest news and updates from Blue Cross.

For caregivers

bluecrossmn.com/caregiver
caregivercornermn.com

Connect with *thrive.* magazine

bluecrossmn.com/thrive

Find us on social

twitter.com/bluecrossmn


facebook.com/bluecrossmn

youtube.com/bluecrossofmn

instagram.com/bluecrossmn

Keeping out-of-pocket costs down

There are times when health care costs should be covered by another party. For example, with an injury because of a car accident, auto insurance will usually cover most, if not all of your associated health care costs. Blue Cross will work to make sure the responsible party pays, which can keep your out-of-pocket costs down.

If you're involved in any kind of accident that results in you needing medical care, let us know as soon as possible by calling 1-866-251-6691 (TTY 711), 9 a.m. to 4:30 p.m., Monday–Friday. We'll help make sure the right party takes responsibility for the cost of your care. 

Additional Contacts

CONTACTS	NUMBER	HOURS OF OPERATION ALL TIMES CENTRAL
Member Services	1-888-740-6013 TTY 711	M - F, 8 a.m. to 8 p.m.*
SilverSneakers	1-833-226-1271 TTY 711	M - F, 7 a.m. to 7 p.m.
Nurse Line	1-888-740-6013 TTY 711	24 hours a day/ seven days a week
Quitting Tobacco	1-844-421-5661 TTY 711	M-Th, 8:30 a.m. to 5:30 p.m. F, 8:30 a.m. to 5:30 p.m.
BlueRide	1-866-340-8648 TTY 711	M - F, 8 a.m. to 5 p.m.
Prime Therapeutics	1-888-877-6424 TTY 711	24 hours a day/ seven days a week
Delta Dental	1-800-774-9049 TTY 711	M - F, 8 a.m. to 5 p.m.
Senior LinkAge Line	1-800-333-2433 TTY 711	M - F, 8 a.m. to 4:30 p.m.
Centers for Medicare & Medicaid Services	1-800-633-4227 TTY 1-877-486-2048	24 hours a day/ seven days a week
Social Security Administration	1-800-772-1213 TTY 1-800-325-0778	M - F, 7 a.m. to 7 p.m.
Railroad Retirement Board	1-877-772-5772 TTY 1-312-751-4701**	M/Tu/Th/F, 9am to 3:30pm and W, 9am to 12pm
Medication Therapy Management (MTM)	1-866-873-5941 TTY 711	M - F, 9 a.m. to 5 p.m.

*Please call SecureBlue Member Services at 1-888-740-6013, TTY: 711, 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 call is free. For more information, visit bluecrossmn.com/secureblue.

**Charges may apply.



CREATING CONNECTIONS

Blue Cross volunteers write personalized valentines for older adults

Sometimes the simplest acts create the greatest impact.

Last year, Blue Cross volunteers partnered with Friends and Co in Minneapolis to write over 1,240 personalized Valentine's Day cards for more than 400 of their members. This Quarterly Card Connect program aims to lessen feelings of isolation and loneliness for older adult members of the Friends and Co program.

"As people age, most have a built-in family or financial support system," says Ann Fosco, community impact director at Friends and Co. "But those who don't, like the older adults in our program who receive the cards and notes, are at a greater risk of isolation and loneliness."

Social isolation and loneliness have been greatly increased by the COVID-19 pandemic and are linked to higher rates of depression and dementia. Though most restrictions have been lifted and vaccines and boosters



are readily available, social isolation and loneliness persist.

"Our members need to feel connected, valued, and that someone is thinking of them," Fosco says.

Each member of Friends and Co received three personalized, handwritten cards from Blue Cross associates. Fosco says that these handwritten cards make a difference. Some members write back expressing their gratitude and one member keeps the cards to look at when she's feeling lonely.

"Participating in this activity by addressing envelopes was very rewarding," says Deann Kukla, a senior business analyst at Blue Cross. "It felt good to know the difference they will make in the seniors' lives. It's a simple task with a big reward."

OTHER WAYS TO SUPPORT OLDER ADULTS

In addition to writing cards, Friends and Co has a drop-in "coffee talk" phone line, vision companions, and a phone companion program. Each program aims to combat loneliness through phone conversations. Learn more at [friendsco.org](https://www.friendsco.org).



BRAIN GAINS

Build your brainpower with puzzles



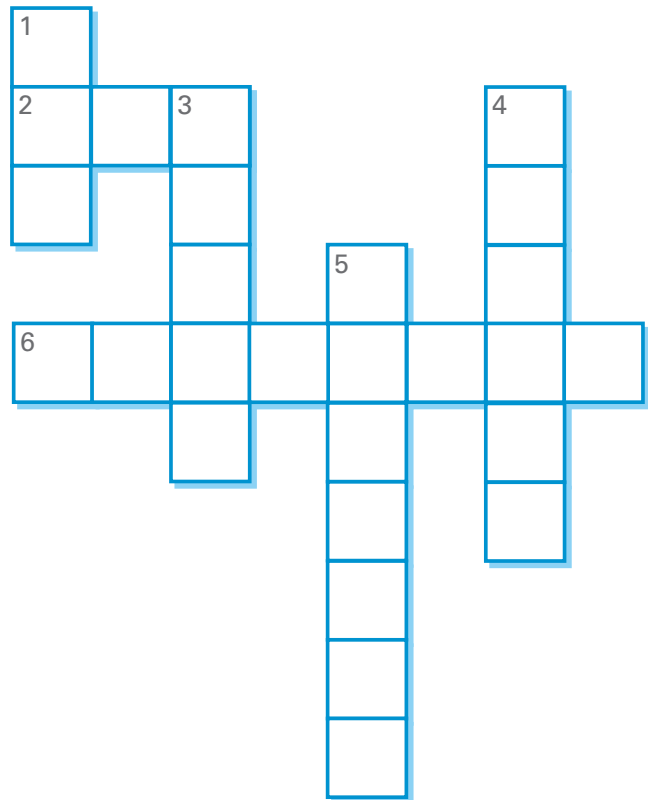
ACROSS

2. An abbreviation used for medications you can buy without a prescription
6. A chronic health condition relating to insulin

DOWN

1. An abbreviation for an itemized statement that is not a bill
3. A fixed amount you may need to pay as your share of medical or prescription costs
4. Blue Cross is _____ years old
5. Recommended providers that are part of your plan

Answers on back cover.



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 member services at the number on the back of your member ID card.

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Your #1 choice for Medicare in Minnesota*

Trust that your plan has everything you need including superior coverage and exceptional service from people who are dedicated to helping you every step of the way.

No one is more passionate about ensuring everyone has access to quality, affordable healthcare.

That commitment began when we became one of the nation's founding health plans 90 years ago and continues to drive us today.

Thank you for choosing us to be part of your health journey.



You and Blue.SM Better together.

*Based on enrollment data from CMS March 2022, NAIC May 2022.

Answers: Across: 2. OTC 6. Diabetes; Down: 1. EOB 3. Copay 4. Ninety 5. Network