

thrive.

FALL 2021

 BlueCross
BlueShield
Minnesota

a magazine for healthy choices and your best life.

Lighting the Way

Breast cancer survivor **Carmen Berrios** spreads the word about the importance of routine screenings

page 8
YEARLY
MAMMOGRAMS
CAN HELP
YOUR ODDS OF
BEATING BREAST
CANCER

also inside

Tips for healthy teeth

Simple steps to prevent falls

Managing medications safely



bluecrossmn.com/thrive

WELCOME



Hello members and welcome to a new edition of **thrive.** magazine!

This is a publication I'm very familiar with, having addressed many of your medication questions in the Ask the Pharmacist section of previous editions. I recently took on a new role and am excited to be able to serve you in a new way. As vice president for the Center of Excellence for Star, Quality and Risk Adjustment, I'll be working on measures aimed at delivering optimal health outcomes for you.

We are always working toward providing better care for our members. An example of that is enhanced commitment to dental care in 2022. Oral hygiene is important for overall wellness, a topic you can learn more about on page 6 of this edition.

And since it's Breast Cancer Awareness month, you'll notice that our cover feature emphasizes the importance of regular mammograms. For our featured member, Carmen Berrios, a routine screening helped save her life.

Elsewhere in this edition you'll find ways to stay social this fall, advice for preventing falls and insight about safely managing your medications. Again, I'm excited to serve you and looking forward to ensuring Blue Cross and Blue Shield of Minnesota helps you with your health and wellness needs.

As always, we encourage your feedback on **thrive.** and on the health care you are receiving. If you have story ideas, comments or suggestions, email us at thrivemagazine@bluecrossmn.com. Thank you for being a member.

Victoria Losinski
Vice President, Center of Excellence
for Star, Quality and Risk Adjustment

BEHIND THE SCENES

Our featured member, Carmen Berrios, shared her story for the pages of **thrive.** magazine and on camera.



See the video at
bluecrossmn.com/thrive



BUILDING BETTER CARE

Each year, Blue Cross and the Centers for Medicare & Medicaid Services (CMS) sends surveys to members. Depending on the survey, they might include questions about your experience with your health plan or ask more specific questions about your clinical activities. 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 health care 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.



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PHOTO BY JOE TRELVEN; INSET PHOTO BY JAKE WEYER

HEALTH BITES



Easily digestible tips and advice to feed your healthy lifestyle.

Fighting the Flu

As we move into fall, now is the time to think about scheduling your flu shot.

As more of our state becomes vaccinated against COVID-19, we want to continue that positive health momentum by keeping safe from the flu, too. The flu shot provides the best way to do that.

Receiving your annual flu shot is considered preventive care and is covered by your plan. Scheduling your flu shot is easy. Most pharmacies, retail clinics, public health offices and your doctor's clinic offer the shot. Call to schedule or visit a clinic today to get your shot.

And if you haven't received it yet, remember to get your COVID-19 vaccine, too. It's the surest way to protect yourself from contracting the disease and developing serious symptoms from it. Learn more at blucrossmn.com/coronavirus.

Get Screened for Diabetes



If you're worried that you're at risk for diabetes, the best way to find out is to get an A1C test. An A1C test is a common blood test that measures your average blood sugar levels for the past three months. The test can be done in a doctor's office or lab using a sample of blood and can help diagnose prediabetes, as well as manage diabetes.

In order to be diagnosed with prediabetes or diabetes, your A1C test has to be within a certain percentage.

Your A1C results are:

Normal if below 5.7 percent

Prediabetic if between 5.7 and 6.4 percent

Diabetic if 6.5 percent or above

The goal for many people with diabetes is an A1C level of 7 percent or less. However, your personal goal will depend on many factors, like your age, ethnicity (Black, Indigenous, Hispanic and Asian individuals are at higher risk of diabetes and complications), and medical conditions.



GET TO KNOW US



Q&A WITH

Heidi Nielsen

Strategic Provider Partner

Making interactions between health care systems and members more meaningful is a goal for Heidi Nielsen in her role with Blue Cross. She and four other strategic provider partners work with health care systems (providers) in the Blue Cross network to support everyday challenges, while also working to deliver quality care for the community.

thrive.: Tell us a bit about your role at Blue Cross.

Heidi Nielsen: I manage the relationship between Blue Cross and a large care provider. We manage the contract and handle day-to-day operational challenges between Blue Cross and the provider, while also thinking more strategically with the provider about long-term initiatives that will benefit the

member outcomes or improve experience.

thrive.: What's an example of the work you've done?

Heidi: As our health care system partners address the need to continue to provide quality care at a lower cost, one of our partners recognized the opportunity to pilot a member outreach program. Blue Cross provided funding for it and we've been collaborating with them to look at how to improve care for members.

thrive.: Why is this important for members?

Heidi: In the new model, providers will receive extra payment for providing better quality of care. Instead of being paid for the number of patients they see, they're paid for how well they're caring for those patients.

thrive.: What's the best part of your job?

Heidi: I worked in clinical care for 18 years and during that time, I saw the everyday differences in people's lives that were super rewarding. As a strategic provider partner, I now see how we can make the whole system better for people.

Fun Facts

WHERE ARE YOU FROM?

I live in Lakeville, but I'm from North Dakota originally.

FAVORITE SPORT:

Volleyball, indoor or beach.

FAVORITE FALL ACTIVITY:

We'll cycle through Mendota into the Chain of Lakes and look at fall colors.



Dealing with Leg Discomfort



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

Member: Lately when I go on my walks, I feel a cramping pain in my calves. It eventually goes away if I sit and take a break. Should I be concerned? —*Julia, White Bear Lake*

Dr. Fendrich: Thank you for the question, Julia. First off, I encourage you to make an appointment with your doctor to go over your symptoms as I don't want you to take my comments as a diagnosis. That said, what you're describing could fit a common disease that many older adults face, called peripheral artery disease (PAD).

When you have PAD, your legs and/or arms do not receive enough blood flow due to

narrow, blocked arteries. Because you are not receiving enough blood flow to keep up with demand, you may experience symptoms such as pain in your legs while walking. That pain is called claudication.

The good news is there are plenty of ways to prevent PAD and reduce symptoms if you have it, starting with maintaining a healthy lifestyle. That includes quitting smoking, keeping your blood sugar levels in check if you have diabetes, exercising regularly, eating healthy and maintaining low cholesterol and blood pressure levels. Sometimes it is necessary to have a procedure to open up a blocked blood vessel.

The severity of claudication can vary from mild discomfort to severe pain. Extreme claudication may prevent you from doing normal physical activities, such as walking. That is why it's important to speak to your doctor if you are experiencing leg pain, numbness or any other symptoms.

KNOW THE SIGNS

Here are some of the most common symptoms, according to the Mayo Clinic:

- Painful cramping in your hips, thighs or calf muscles when active
- Leg numbness or weakness
- A cold sensation in your lower leg or foot
- Sores on your toes, feet or legs that do not heal
- A change in the color of your legs
- Hair loss or slower hair growth on your feet and legs



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



TAKE ACTION



Meeting for Mah Jongg

Tile-based game provides a brain boost and a chance to interact with others

A great way to get social while also giving your mind a workout is with a game of Mah Jongg.

Mah Jongg is a tile-based game of skill that's commonly played with four players and is similar to rummy. The goal is to be the first person to declare "Mah Jongg" and win by creating a hand that matches the scorecard's hand. St. Paul resident Susan Gillmer, the 75-year-old organizer of the Metro Mah Jongg group, spoke with **thrive.** about why playing the game is great for older adults and how to get involved.

thrive.: What got you into Mah Jongg?

Susan Gillmer: I have always loved all things Asian even though I'm not of Asian heritage. I visited China in 1982 and again in 2002. I loved the sound of the tiles clattering on the tables and wanted to learn. In 2002, I played one game with a group of Chinese people who did not speak English. A man stood behind me and pointed at what tile I should play. I had no idea what I was doing or saying, but thoroughly enjoyed myself anyway. Since I learned, I have played at least three times each week.

thrive.: What do you think makes it appealing to older adults?

SG: It's important to exercise the brain. Mah Jongg is really good at that. It takes some critical thinking and because new cards

are added each year, there are always new things to learn. And it's a social game.

thrive.: How can others get involved?

SG: We meet a couple of times a week at locations in St. Paul.

We are happy to have people who have never played before. They can find our meeting times at the **MeetUp.com** group, Metro Mah Jongg.



MAH JONGG NEAR YOU

Looking for a game nearby? You can find local places to play under "Where is my Mahjong Community" at **modernmahjong.com.**

PHOTOS BY JAKE WEYER



Healthy Smiles

Tips for maintaining good dental and oral health *by Elizabeth Boger*

A healthy smile can say a lot about your wellbeing. In fact, your oral health plays a huge role in your ability to eat, speak, learn and interact with others.

As we age, it's essential to prioritize keeping our teeth, gums and mouths healthy. Just as you'd visit the doctor for your annual wellness visit, it's important to make a yearly trip to the dentist for a routine cleaning and checkup.

Oral health goes a long way in affecting your overall health. Our mouths are the entry point for bacteria to get to our respiratory and digestive track. This means poor oral health can lead to numerous diseases and conditions in other areas of your body, such as cardiovascular disease, pneumonia or endocarditis, an infection in the heart that can spread to other parts of the body. Poor oral hygiene can worsen diabetes as well. But with regular brushing, flossing and visits to the dentist, you can help keep bacteria at bay.

Follow these tips to help maintain good dental and oral health.

Practice good oral hygiene

Thoroughly brush your teeth twice per day, and floss between your teeth to remove plaque — the thin film of bacteria that builds up on your teeth daily. These simple habits not only aid in warding off tooth decay, but also help set the stage for a healthy lifestyle. With all this brushing, you should also replace your toothbrush every three to four months.

Visit the dentist

Your yearly coverage through Blue Cross may include dental coverage (please check your plan). A regular check-up and cleaning can do wonders for your teeth. Even if you have no teeth, it's still important to regularly visit the dentist. Your dentist can help answer your questions and watch for any signs of oral cancer. If you have dentures, your dentist will want to make sure they fit well and are comfortable. To find an in-network dentist, contact the dental number on the back of your member ID card. Or, use the Find a Doctor tool at <https://tinyurl.com/6279rm88>.



DID YOU KNOW?

You can receive a free electric toothbrush. As a supplemental benefit, you can receive one electric toothbrush and a set of three replacement heads per year. Talk to your Care Coordinator for more information.

Manage conditions

Some health conditions can make it difficult to keep your teeth clean. If you have arthritis, brushing your teeth can be a challenge. Try using an electric toothbrush, or buy a toothbrush with a large handle. People with diabetes have an increased risk of developing gum disease, so it's important to work on controlling your diabetes. Talk to your dentist about any concerns, and develop a plan to make sure you can take good care of your teeth.

Review medications

If you're on certain medications, dry mouth can be an unwanted side effect, which increases your risk of fungal infections, tooth decay and

cavities. If this is the case, be sure to sip plenty of water throughout the day or chew sugarless gum. Your dentist may also make additional recommendations. You can also arrange a Comprehensive Medication Review with your pharmacist to take an in-depth look at your medication list. Learn more about the process by calling 866-873-5941 (TTY 711), Monday through Friday, 9 a.m. to 5 p.m. Central Time or at [bluecrossmn.com/mtm](https://www.bluecrossmn.com/mtm).

SOURCES: CENTERS FOR DISEASE CONTROL AND PREVENTION, NATIONAL INSTITUTE ON AGING, MAYO CLINIC







THE ART OF by Natalie Cierzan SAVING LIVES

A routine mammogram helped 73-year-old Carmen Berrios beat breast cancer

Putting together the beautiful pieces of her latest mosaic in her Robbinsdale senior community home, Carmen Berrios uses this creative outlet as a way to manage the stress and anxiety she's been feeling lately.

"I only focus on the glass, colors, design and my instruments. It gives me pleasure when I stop and look at my work," she says. "For a while, every worry goes away."

Last year, Berrios was living in Miami, a COVID-19 hot spot where many medical facilities had put certain services, including mammograms, on hold. Berrios had dutifully scheduled a mammogram each year and a colonoscopy every five years because both cancers occurred in her family. But given the obstacles during the pandemic, she briefly thought about taking a year off from screenings.

BUILDING MOSAICS HELPED CARMEN BERRIOS STAY POSITIVE DURING BREAST CANCER TREATMENT.

PHOTOS BY JOE TRELEVEN

KNOW YOUR RISK

Common factors that may increase your breast cancer risk include:



Breast density



Drinking excessive amounts of alcohol



Having lifetime exposure to estrogen



Obesity



Having never been pregnant



Beginning menopause and/or having your first child at an older age



Receiving postmenopausal hormone therapy



TESTING TISSUE

An important breast cancer risk factor is breast density. A system called Breast Imaging Reporting and Data System (BI-RADS) can determine your level of breast density.

- A:** Almost entirely fatty
- B:** Scattered areas of density
- C:** The majority is dense
- D:** Extremely dense

She changed her mind when she found out she could make an appointment for both screenings at a clinic five hours away. The drive was worth it. On the same day she received her mammogram, a message appeared in her patient portal asking her to return for additional screenings. "The radiologist and the ultrasound specialist, they were really concerned," she remembers.

At the age of 71, Berrios was diagnosed with breast cancer.

About one in eight women will develop breast cancer in their lifetime, according to the American Cancer Society, making it the most common cancer among women, aside from skin cancers. Breast cancer is treatable, though, moreso when it's caught early. That makes regular screenings a must.

Make time for mammograms

Mammogram screenings take an X-ray of the breast and may detect early-stage breast cancer developing before any signs or symptoms are present. By finding the cancer early, it can be treated sooner and could prevent the cancer from spreading.

Receiving a mammogram is still a primary preventive measure for breast cancer that shouldn't be put off, especially by older women. Age is the most important risk factor for breast cancer, and women between 60 and 69 are most likely to benefit from mammogram screenings, according to the U.S. Preventive Services Task Force.

Sandhya Pruthi, a Breast Health Specialist at the Mayo Clinic in Rochester, cautions women about many organizations releasing

different guidelines. She warns it can cause confusion about when to start mammograms or how frequently to receive them.

“Talk with your doctor about your personal values and what is right for you,” she says, adding that women who are unsure should have one every year.

While mammograms aren’t universally recommended for women 75 and older, some doctors recommend women continue to receive them and you should talk to your doctor about their recommendation for you.

Many women were forced to forego mammogram screenings at the beginning of the COVID-19 pandemic as hospitals in Minnesota put them on hold for safety reasons. Other women didn’t feel comfortable or safe attending appointments and have yet to resume, but Pruthi encourages them to restart their annual screenings.

Don’t put off what can be a life-saving screening. Talk to your doctor about developing a screening plan.

Am I at risk?

Pruthi says that the key to prevention is for doctors to get to know their patient and really understand what their risk factors are.

Prevention and early detection are hallmarks of reducing risk. Performing a risk assessment can help determine what the risks are and whether you’re more at risk than the average woman.

One primary risk is your family history. Doctors estimate that 5 to 10 percent of breast cancers occur because of gene mutations passed through family generations according to the Centers for Disease Control and Prevention. Next to age,

RESEARCH HAS SHOWN THAT STAYING ACTIVE BOTH MENTALLY AND PHYSICALLY CAN HELP TO COPE WITH CANCER TREATMENT. FOR BERRIOS, CREATING MOSAICS PROVIDED A MUCH-NEEDED DISTRACTION.





PEOPLE OF COLOR & BREAST CANCER

Breast cancer disparities exist among people of color in a variety of ways.

- For Black women, the breast cancer mortality rate is about 39 percent higher than it is for white women.
- For Hispanic women, breast cancer is the most common cancer. They also tend to be diagnosed with more advanced breast cancers, which may be due to lower mammography rates or follow-up care delays after a mammogram.
- For Asian and Pacific Islander women, breast cancer is the second leading cause of cancer death. Compared to white women, Asian women also have more delays in follow-up care after an abnormal mammogram.
- For Native American and Alaska Native women ages 50 to 74, 66 percent had a mammogram during 2019 to 2020 compared to 74 percent of Black women and 73 percent of white women. Access to care may be a reason for this, with many women needing to travel to receive a mammogram.

SOURCE: SUSAN G. KOMEN



this is the second most common risk factor. You should talk to your doctor about your family history and be sure to mention if you have any family members or relatives who were diagnosed with breast cancer.

Another important factor is breast density, which can make screening for breast cancer more difficult. When breasts are viewed on a mammogram, some women have more dense tissue than fatty tissue. Dense breast tissue can be seen in all women. This includes postmenopausal women and women with small breasts. Throughout Berrios' mammograms over the years, she had dense tissue that made mammograms harder and they often had to be repeated.

Among things like maintaining a healthy weight and exercising 30 minutes every day, there are also Federal Drug Administration (FDA)-approved medications that have been shown to reduce breast cancer risk. These medications include tamoxifen, raloxifene as well as aromatase inhibitors which stop the production of estrogen in postmenopausal women. Talk to your doctor about whether using one of these medications is right for you.

A disparity in screenings

According to research published in the Journal of the National Cancer Institute, women of color made up less than 30 percent of women who had mammograms



from January 2019 to July 2020. Mammogram rates in 2020 were lowest among Asian and Hispanic women compared to earlier rates.

There are many reasons that these disparities exist, says Kris Newcomer, the former Executive Director of Firefly Sisterhood, a nonprofit organization that pairs newly diagnosed breast cancer patients with trained, peer mentor survivors of breast cancer. Some of these factors include access to insurance, socioeconomic status, public transportation options, representation in the doctor's office and the cost of medical care.

Encouraging prevention and providing support to all women is a key part of the Firefly Sisterhood, which Berrios recently joined.

Moving forward

Berrios is back in Minnesota, now five months past her last chemotherapy session. Before then, she had a double mastectomy on her birthday

to remove three tumors, an operation she was glad to have.

"I thought it was a really good birthday present because I wasn't happy knowing I had cancer inside of me," she says.

Alongside creating mosaics, she's now volunteering at North Memorial Health Hospital, subbing for teachers in public schools, and is approaching the idea of rejoining the YMCA, which was on pause during the pandemic. Berrios is also looking forward to being paired with other breast cancer patients through Firefly Sisterhood.

"I would love to be there for somebody," Berrios says. "Being a guide gives me the chance to give back and help somebody else." 



SCREENINGS SAVE LIVES

Breast cancer is treatable when caught early. More than **3.8 million** breast cancer survivors are alive in the U.S. today.

SOURCE: BREAST CANCER RESEARCH FOUNDATION



BERRIOS SAYS STRONG SUPPORT FROM FAMILY AND FRIENDS HELPED HER RECOVER.



Fending Off Falls

How to identify risks and prevent the leading cause of injury for older adults *by Natalie Cierzan*

Up until a few years ago, 61-year-old Denise Gaard had never fallen. As a parish nurse at First Lutheran Church in St. Paul, an avid gardener and a daily walker, Gaard had always lived an active lifestyle.

When she fell and both fractured and dislocated her ankle, she needed months of rehab and her activity level drastically shifted. With that change came a blow to her independence and a new fear of falling — a normal, common response in older adults, but one Gaard had to overcome to get back to the things she loved.

“I hadn’t even thought about it before. I would work with people who were afraid of falling and I would help them,” Gaard says. “I didn’t really think about it for myself at all until after my fall.”

Recognizing and addressing that fear of falling, along with evaluating other risk factors and taking steps to minimize them, has put Gaard in a better, healthier place. Performing a fall-risk self assessment is a great idea for all older adults, along with proactive fall prevention. With the right steps, you can fend off falls.

Understanding risks

Falls are the leading cause of injury among older adults in the U.S., according to the Centers for Disease Control and Prevention (CDC). But they are often preventable. The best way to prevent a fall is to understand what could lead to one.

Amy Dallmann, the program director for the Dancing Sky Area Agency on Aging (DSAAA), which serves older adults and communities in northwestern Minnesota, says falling is not a normal part of aging and it certainly is not inevitable. She says there are three main categories of risk factors:

Behavioral, such as placing items out of your reach or using alcohol.

Environmental, such as the type of house you're living in or fixable factors, like removing rugs you could trip over.

Physical, which deals directly with your body, like loss of muscle strength, taking medications or impaired vision and hearing.

Here's a closer look at common fall risk factors that you can use to evaluate your own risk level. This is not a comprehensive list, but one you can use to start thinking about your risk. Talk to your doctor about other potential risk factors.

- Fear of falling. This is a top predictor of a future fall.
- Not talking about your fear of falling with a loved one, doctor

or caregiver. Hiding your fear can lead to increased anxiety and often results in limited movement and avoidance of activities, which worsens your risk of falling.

- Mobility limitations during your activities of daily living, such as dressing, showering or standing to prepare a meal.
- Impaired vision, hearing, gait or balance.
- Reduced muscle strength or poor reaction time.
- Taking medications that may cause side effects, such as drowsiness or dizziness. Using multiple medications also increases risk.
- Medical conditions such as diabetes, heart disease or problems with your thyroid, nerves, feet or blood vessels.

Practice prevention

Understanding your fall risk will help you find ways to prevent falls and maintain your independence. Let's take a look at some ways that you can avoid falls in your own home and elsewhere.

- Stay physically active. Regular exercise, such as brisk walking 30 minutes a day and participating in balance and strength training, will help keep you strong and mobile. Exercise provides the greatest protection to reducing your risk of falling. SilverSneakers, a benefit included with your Blue Cross plan at no additional cost, is a good way to get started. Learn more at silversneakers.com.



DID YOU KNOW?

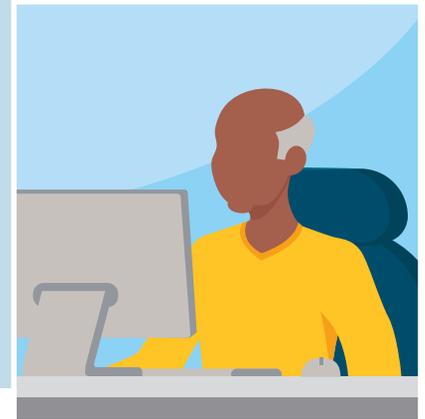
Regular exercise has been found to be the most effective way to prevent falls. It strengthens muscles, improves flexibility and boosts balance.

SOURCE:
U.S. PREVENTIVE SERVICES
TASK FORCE

HELPFUL RESOURCES

For older adults trying to prevent falls, Juniper offers classes at locations throughout Minnesota designed to help. These classes are covered for members at no additional cost. Learn about the classes below and others at yourjuniper.org. You can register yourself or work with your Care Coordinator.

- A Matter of Balance aims to reduce the fear of falling by setting goals, identifying home hazards, and increasing communication and strength.
- Tai Ji Quan: Moving for Better Balance has been shown to reduce the risk of falls by 55 percent by improving balance, muscle strength, flexibility and mobility.
- SAIL: Stay Active and Independent for Life incorporates strength, balance and fitness all in one program.



DID YOU KNOW?

Most falls, as many as 60 percent, occur in the home. Many of those falls can be prevented with some simple steps, such as clearing clutter, removing tripping hazards and making sure spaces are well lit.

SOURCE:
HOSPITAL FOR SPECIAL
SURGERY VOICES 60+ SENIOR
ADVOCACY PROGRAM

- Talk to your pharmacist about potential side effects from the medications you take. It's a good idea to bring a list of your medications to your pharmacist for review at least once a year.
 - Schedule and complete a vision exam at least once a year.
 - Make items accessible. Remove things from high, hard-to-reach places and locate regularly used items on shelves or cabinets that are at waist to shoulder level.
 - Install railings along both sides of stairways and handles in areas where you might be at higher risk for a fall, such as the bathroom.
 - Remove clutter and get rid of tripping hazards, such as loose rugs and cords.
 - Use assistive devices indoors and outdoors like a cane or walker.
 - Talk to your doctor about durable medical equipment (DME).
 - Make sure your home is well lit and install nightlights in hallways and bathrooms. When outside, walk in well-lit areas.
 - Wear supportive footwear with good traction that is appropriate for the conditions and avoid shoes with heels.
 - Avoid slippery surfaces.
 - Avoid distractions while walking, such as using a cellphone.
 - Get enough sleep.
 - Limit the amount of alcohol you consume.
- If you do experience a fall, it's important to talk to your doctor about it, even if you don't get hurt. Your doctor can work with you to reduce the risk of additional falls, performing a more thorough assessment of your health and medical conditions, medications, your style of walking, foot health, your balance, vision and more. 



Is Your Plan Meeting Your Needs?

Remember to review your plan Annual Notice of Changes

In September, you should have received your “Annual Notice of Changes” (ANOC). The ANOC includes any changes to your plan including coverage, costs or service area, effective in January.

Be sure to review your ANOC for any changes to your plan and to determine if it will continue to meet your needs in the year ahead.

If you didn't receive your ANOC by September 30th, please call the customer service number on the back of your ID card.

Not Just Medical

If you have a Blue Cross drug plan, the ANOC will also show upcoming changes to your drug plan.





Medication Safety

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

Member: Now that I'm taking multiple medications, I get worried about whether they're filled correctly. Is there anything I can do to make sure I'm getting the right medications and that they're working as they should? —*Lawrence, St. Paul*

Anita: Hi Lawrence and thank you for the question.

It's a good idea to keep close tabs on your medications, to make sure you receive the right ones and to follow a few other medication safety guidelines.

Talk to your pharmacist

It's important to remember that your pharmacist is more than someone who just fills prescriptions. They are available to answer your medication questions and help guide your medication management.

You can participate in a Comprehensive Medication Review with your pharmacist to take an in-depth look at your medication list and ultimately confirm that it is free of potential drug interactions or side effects. Learn more about the process at [bluecrossmn.com/mtm](https://www.bluecrossmn.com/mtm).

Double check prescriptions

Be sure to carefully review your medication labels. Make sure the medication brand and dosages are in line with what your doctor

prescribed. If something doesn't look right, be sure to ask your pharmacist about it.

If you were recently discharged from an inpatient stay, contact your Care Coordinator to receive a medication reconciliation. A pharmacist can visit your home to review all of your medications, look for potential medication interactions and answer your questions. At the end of the visit, the pharmacist can provide a medication schedule.

Take medications as prescribed

It's critical for you to take your medications as directed by your doctor. A medication will not work as intended if it is not taken as prescribed. Don't skip or double up dosages and don't stop taking a medication without first consulting with your doctor.

Store and dispose of medications properly

If a medication is expired or no longer used, dispose of it properly at a drug take-back center to prevent yourself or others from taking it. You can find a list of drug take-back locations by searching for "Drug Disposal" at [fda.gov](https://www.fda.gov).



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



STRENGTHENING CARE FOR CAREGIVERS

Changes to the Blue Cross caregiver website provide additional guidance and resources for caregivers

One in five adults in Minnesota are caregivers, providing continual care to loved ones who need ongoing assistance with everyday tasks, according to the Centers for Disease Control and Prevention (CDC).

With so many Minnesotans helping others, Blue Cross aims to further support those caregivers by offering new tools and resources. Our caregiver website, **caregivercornermn.com**, relaunched in August and has new features that make it easier to get the information you need to help you care for your loved one and yourself.

Caregivers can now create an account to save their information in the site and can look forward to improved functionality when searching for community resources through **mnhelp.info**. On the site, they can also share stories, allowing them to connect with real advice from other experienced caregivers.

This winter, Blue Cross will unveil an additional live social worker resource for caregivers. Using this resource,

members can connect with a social worker over the phone to talk about their specific caregiving situation and receive advice. The social worker may identify where the caregiver needs help or where they can go to get connected with additional resources from Blue Cross or within their community.

Look for more details in the upcoming months.

ADDITIONAL SUPPORT

A technology-based education, coaching and support program for family caregivers of loved ones with dementia or other cognitive impairments is available as a no-cost supplemental benefit. The digital platform from Ceresti supports family caregivers of members with diminishing cognitive, memory and decision-making capabilities. Learn more at **ceresti.com**.



Support for Service Members

Honoring current service members, veterans and their families

Blue Cross is proud to offer proactive support to service members, veterans and their families. For these efforts, Blue Cross was recently named a Beyond the Yellow Ribbon company, recognizing the company's efforts of the last five years.

Blue Cross is one of more than 70 Minnesota companies, government agencies and higher education institutions considered a Beyond the Yellow Ribbon company. In January 2016, Blue Cross became the first Minnesota health plan to be honored with the designation.

Last year, Blue Cross Veterans ARG collaborated with the Beyond the Yellow Ribbon committee to create the Allies of the Military ARG, a group open to all associates regardless of a military background who want to show solidarity and allyship for veterans, active duty, Guard or Reserve members and their families.

The group has hosted several events so far, including a Veterans' Day celebration, an annual spring cleanup at the Minnesota Veterans Home in Hastings and a commemoration of the 20th anniversary of the 9/11 terrorist attacks.

Chris Fanning, senior vice president of commercial markets at Blue Cross, pledged another year of support to the Employer Support of the Guard and Reserve (ESGR) this past spring. The ESGR is a Department of Defense program that promotes cooperation and understanding between



Blue Cross managers honored with the ESGR Patriot Award in 2020:

- MARC BAER, vice president of health services
- MATT JOHNSON, director of marketing
- JASON RIVERS, claims manager



Guard and Reserve members and their civilian employers.

"We are so grateful for the sacrifice and service that our military and their families make," says Fanning. "It is truly an honor and privilege to be able to do what we can to support military families."

The continued commitment of Blue Cross to Guard and Reserve associates includes: increasing pay supplements for associates called up for military duty, continuing a partnership with Minnesota National Guard, remaining active within the Minnesota Assistance Council for Veterans, maintaining a veterans' recruiting web page and providing ongoing volunteer opportunities to support military-based organizations.

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

ያስተውሉ፡ ካለምንም ክፍያ ይህንን ደኩሙንት የሚተረጉምሎ አስተርጓሚ ከፈለጉ ከላይ ወደተጻፈው የስልክ ቁጥር ይደውሉ።

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

သတိ။ ဤတွဲရက်စာတမ်းအားအခမဲ့ဘာသာပြန်ပေးခြင်း အကူအညီလိုအပ်ပါက၊ အထက်ပါဖုန်းနံပါတ်ကိုခေါ်ဆိုပါ။

កំណត់សំគាល់ ។ បើអ្នកត្រូវការជំនួយក្នុងការបកប្រែឯកសារនេះដោយឥតគិតថ្លៃ សូមហៅទូរស័ព្ទតាមលេខខាងលើ ។

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.

ဟ်သ့ၣ်ဟ်သးဘၣ်တက့ၢ်. ဝဲန့ၣ်လိၣ်ဘၣ်တၢ်မၤစၢၤကလိလၢတၢ်ကကျိးထံဝဲဒၣ်လံာ် တီလံာ်မိတခါအံၤန့ၣ်,ကိးဘၣ်လိဝဲစိနီၣ်ဂံၢ်လၢထးအံၤန့ၣ်တက့ၢ်.

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

ໂປຣຄຊາບ. ຖ້າຫາກ ທ່ານຕ້ອງການການຊ່ວຍເຫຼືອໃນການແປເອກະສານນີ້ຟຣີ, ຈົ່ງ ໂທໂປຣໂປຣໂຟຣມາຍເລກຂ້າງເທິງນີ້.

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.

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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.

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

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.

Doctor On Demand is an independent company providing telehealth services.

SilverSneakers[®] is a registered trademark of TivityHealth, Inc., an independent company that provides health and fitness programs.

Juniper is an independent company providing a statewide network that helps people manage health conditions, prevent falls, and foster wellbeing.

Prime Therapeutics LLC is an independent company that provides pharmacy benefit management services.

ANSWERS:

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

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