

thrive.

FALL 2022

 BlueCross
BlueShield
Minnesota

a magazine for healthy choices and your best life

Page 8

AT 79,
JUDE COLLINS
IS REAPING THE
REWARDS OF
JOYFUL LIVING

Light Your Life

How purposeful living
helps your health
and well-being

Also inside

Make the most
of your Care
Coordinator
relationship

How to find the
best pharmacy
for you

Tips for
maintaining
memory

bluecrossmn.com/thrive

WELCOME

Hello, members. Welcome to the fall edition of **thrive.** magazine. We hope you have enjoyed the summer months as you transition into fall with its changing leaves and cooler temperatures.

Fall is harvest season; it's a time to gather and enjoy the payoff of your hard work and careful attention to seeds planted earlier in the year. I hope this year you planted seeds of good health and that you are reaping the benefits.

At Blue Cross and Blue Shield of Minnesota, we believe that cultivating a lifetime of healthy living includes intentional preventive healthcare and access to healthcare. You can find information about how to utilize your Care Coordinator to make accessing your healthcare benefits easier on page 14. And on page 8, our featured member, Jude Collins, reminds us of the importance of living with purpose.

As always, we encourage your feedback on **thrive.**, as well as any ideas for how we can improve your healthcare experience. We welcome your comments, suggestions and story ideas at **thrivemagazine@bluecrossmn.com**.

Thank you for being a valued member.



Jeff Snegosky
Vice President,
Medicare and Individual



Participate in the Member Insights Community

Navigating your health plan can sometimes be challenging. That's why we'd like to invite you to the Member Insights Community where you can help influence decisions that make health plans work better for you and other members.

Just for sharing your opinion, you'll be entered for a chance to win amazing prizes. Visit **bluecrossmn.com/insights** for more information.

Your participation is optional and will not affect healthcare or plan benefits. If you choose to participate, we thank you.

BEHIND THE SCENES

Cover subject Jude Collins strikes a pose for photographer Joe Treleven at her Duluth home. Do you have a compelling story for the pages of **thrive.**? We'd love to hear it! **thrivemagazine@bluecrossmn.com**.



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HEALTH BITES



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



TIME YOUR EXERCISE

If you're living with diabetes, consider your pre-exercise blood sugar levels

We cannot emphasize enough the importance of exercise. This is especially true if you have diabetes. Exercising has many benefits for people with diabetes, including lowering blood sugar levels and a much lower likelihood of developing insulin resistance and heart disease.

For most people with diabetes, the best time to exercise is one to three hours after a meal. If you use insulin, check your blood sugar levels before you lace up to avoid hypoglycemia. If your low blood sugar is less than 100 mg/dL, eat a small snack, such as a piece of fruit, before you work out.

MAPLE ROASTED CHICKEN THIGHS

This diabetes-friendly meal for two is both seasonally delicious and healthy

INGREDIENTS

- 1 tablespoon pure maple syrup
- 2 teaspoons olive oil
- ½ tablespoon snipped fresh thyme
- ¼ teaspoon salt
- ¼ teaspoon black pepper
- ½ pound sweet potatoes, peeled and cut into 1-inch wedges
- ½ pound brussels sprouts, trimmed and halved
- 2 bone-in chicken thighs, skinned
- 1½ tablespoons snipped dried cranberries
- 1½ tablespoons chopped pecans, toasted

DIRECTIONS:

1. Preheat oven to 425 degrees. In a small bowl, combine maple syrup and thyme along with half of the olive oil, salt and pepper.
2. In a large bowl, combine the sweet potatoes and brussels sprouts. Drizzle with the remaining olive oil and toss with remaining salt and pepper.
3. Line a 9x13-inch baking pan with foil. Arrange chicken, meaty sides down in center of pan. Arrange vegetables around chicken. Roast 15 minutes.
4. Turn chicken and vegetables; brush with maple syrup mixture. Roast 15 more minutes or until chicken is at least 175 degrees and vegetables are tender. Serve topped with cranberries and pecans.



DO I NEED ANOTHER COVID-19 SHOT?



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

Member: I got my initial COVID-19 vaccine(s) and booster, but I've had a hard time following more recent recommendations. Do I need another booster? And can I get my flu shot at the same time? —*Scott, Apple Valley*

Dr. Fendrich: Hi, Scott. I'm glad to hear that you've received your initial COVID-19 vaccines and your booster. That's a great way to protect yourself against serious illness or hospitalization from COVID-19. Individuals over the age of 50 can be more prone to severe outcomes related to COVID-19, which is why the Centers for Disease Control and Prevention (CDC) recommends a second booster dose.

Your second booster dose should be either of the currently available mRNA vaccines — Pfizer-BioNTech or Moderna — even if you initially received the Johnson and Johnson Janssen vaccine. It should also be at least four months after you've received your first booster. Companies are currently working on new formulations of the vaccine to address the changing variants of the virus and an additional booster may be recommended.

Two shots, one visit

The flu shot is another excellent defense against illness this fall and winter. The CDC recommends the annual flu shot for almost everyone over six months old. Flu activity changes year to year, and the flu vaccine is reviewed and updated as needed to help combat the viruses going around. This makes it especially important to stay up to date with your yearly flu shot.

According to the CDC, it's safe to get your flu vaccine at the same time as a COVID-19 vaccine or booster shot. In fact, getting them at the same time saves you a trip and makes it easy to schedule. Talk to your doctor about any questions or concerns you have, and get them both scheduled as soon as you can.



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



Q&A WITH

SARA HOWER

Director, Government Programs Management,
Medicare

Building Medicare plans that offer valuable benefits for our members is Sara Hower's goal. At Blue Cross, she oversees the development of Medicare products to bring you the #1 choice for Medicare in Minnesota¹. The benefits included in your plan are carefully designed to be meaningful, so members can live their healthiest life.

thrive.: What are a couple ways you learn what Blue Cross members want and need in their Medicare plans?

Sara Hower: We review member feedback from our service department and from our agents. This helps us know what members look for when they shop for a plan and how to make our plans easier to use.

Fun Facts

FAVORITE FALL ACTIVITY:

Cheering on the Minnesota Vikings!

FAVORITE FALL FOOD:

Pumpkin bars with cream cheese frosting and tomato basil soup

thrive.: So when a member speaks with Blue Cross, that conversation helps to improve our plans?

Hower: Yes — we really appreciate member feedback because we want to offer the best benefits to our members. One of our company values is to put the customer first, and we do that when we build out the coming year's healthcare plans.

thrive.: Blue Cross is Minnesota's #1 health plan². Why do you think that is?

Hower: I think part of that is because we're local. Most Blue Cross associates live and work here in Minnesota. We are committed to the mission of inspiring change and improving health through volunteerism.

Additionally, Blue Cross has been committed to providing access to quality, affordable healthcare for almost 90 years. Our Medicare plans have strong provider networks that include 99 percent of Minnesota hospitals and 96 percent of doctors. We're proud of our current Medicare plans, and we are very excited for some new offerings coming in 2023.



Disc golf is a great low-impact way to exercise and socialize

Looking for an affordable, low-impact way to exercise outdoors this fall? Give disc golf a try. It's a sport anyone can pick up, plus it's a great way to stay social.

The basics

Disc golf is played outdoors on a disc golf course. Just like traditional golf, these courses have either nine or 18 holes. Each hole is either a par three, four or five. Every throw is considered a "stroke." The hole ends when your disc makes it in the disc basket.

It should be noted that disc golf discs are not Frisbees. These are weighted discs that are smaller and heavier than a Frisbee. You only need three disks to play: a driver, putter and mid-range disc.

Give it a try

Minnesota has one of the largest populations of disc golf courses in the country. You can easily find a course with a quick search, and many courses can be found at the Professional Disc Golf Association's website, using their search function: [pdga.com/course-directory](https://www.pdga.com/course-directory).

Don't worry if you've never played before. This outdoor activity doesn't require special shoes or clothes, and it isn't a major expense. In fact, there are many courses that are free to the public. Disc rental is common, but not guaranteed, so call the course ahead of time to make sure you can rent discs if you don't have your own.

While you can play disc golf individually, it's a healthy way to socialize and stay active at the same time.



HEALTHY BODY, HEALTHY MIND

Take action to manage memory loss *by Kelsey Hanson*

At some point, you've likely experienced a temporary loss in memory, such as briefly forgetting someone's name or misplacing something you use frequently. These are normal, expected moments as the mind ages.

But brain function is much more than just memory. Dr. Kathleen Woo-Rippe, medical director of Allina Health's cognitive and memory program, shares that the brain is responsible for learning, problem solving, orientation and planning language in addition to memory. All of these thought processes slow down as we age.

While a brief memory lapse is not a concern, bigger issues with memory, speaking or time disorientation may be symptoms of dementia.

What is dementia?

Dementia is an umbrella term to describe changes in brain function that are not part of the normal aging process and are not caused by other conditions. Common types of dementia include Alzheimer's, early onset, vascular and Parkinson's-related dementia.

"Dementia is a chronic, progressive medical condition," Dr. Woo-Rippe says. "Just like diabetes or heart failure — it needs to be managed like other medical conditions."

When to see your doctor

Dr. Woo-Rippe says that dementia is undiagnosed 50 percent of the time, which means less medical support and intervention. If you are experiencing any symptoms of

dementia or have concerns about memory or other thought processes, it's important to visit your primary care provider (PCP) and bring a loved one to your appointment, if possible.

Be proactive

Dementia cannot be reversed, but we can try to prevent, slow and manage these changes.

"The only proven way to slow down memory loss, thinking changes or dementia," says Dr. Woo-Rippe, "is healthy living."

Healthy living means eating a healthy diet and being physically active. Aerobic exercise has been shown to increase the size of the hippocampus, the part of the brain responsible for memory.

Diet and exercise are only half of the preventive measures you can take; healthy living also means learning new things and staying socially active.

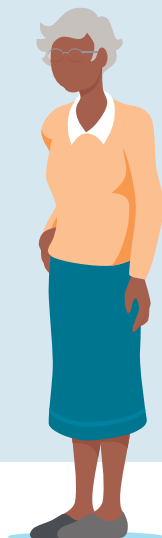
Dr. Woo-Rippe says the brain benefits from new challenges. If you do a crossword or sudoku everyday, that's a habit. Instead of the same daily activity, challenge yourself to vary the activities you already do.

"If you like to read," she says, "join a book club. If you like crosswords, try the cryptogram or wordle." She adds, "Learning how to use the features of a smartphone and tablet is one challenge. Then, continue to exercise your brain by learning to use different apps — there are even brain training apps, like CogniFit and BrainHQ, you can download."

Lastly, there is a relationship between social isolation, depression, anxiety and higher rates of dementia, which is why staying socially active is important for the aging brain. Joining the senior center or taking community education classes are great ways to keep your mind sharp while being social.

NORMAL AGING

- Forgetting a name, word, appointment, or day of the week but remembering it later
- Making an occasional error when managing finances
- Having trouble finding the right word when speaking
- Misplacing something sometimes



POSSIBLE SYMPTOMS OF DEMENTIA

- Forgetting major events, asking the same questions repeatedly, forgetting entire conversations, not knowing what year or season it is
- Having trouble with monthly finances — it takes longer, is more difficult or you make frequent mistakes
- Using the wrong word or vague words more often (that "thing," that "person")
- Often misplacing items — putting things in odd spots (example, putting a purse in the fridge)

LIVING WITH



PURPOSE



Finding meaningful ways to stay active and socially connected contributes to a healthier life

by Jake Weyer

FOR JUDE COLLINS, LIFE IS AN ATTITUDE.

Hers has been spent largely in the service of others — as an Army veteran, a college professor, a pastoral assistant, a hospital chaplain, and a creator of handcrafted woodwork, to name a few roles. Being active and purpose-driven has helped the 79-year-old Duluth resident and Blue Cross member stay healthy in both mind and body.



HARVESTING HAPPINESS

Finding a sense of purpose is one of five pillars that can help you live a happy, fulfilling life, according to the Mayo Clinic. The other pillars include:

- Developing strong relationships with family and friends
- Appreciating and expressing gratitude for what you have
- Keeping an optimistic outlook — don't let negativity cloud your life
- Living in the moment — don't wait for a less busy or less stressful time to find joy

“I think the purpose of life is to live it in healthy, balanced ways,” Collins says. “And to remember that we belong to a community and we’re here to help each other. If we don’t help each other, why are we here?”

“Purpose in life” is commonly described as having a sense of direction or goals — doing something that adds meaning to your life or maintains connections to others.

Living with purpose is important for our health and wellness in a number of ways. It’s been shown to lower risk of chronic conditions and disabilities, as well as brain disorders, such as Alzheimer’s disease. Some studies have even shown a link to longer life.

The reality, however, is that maintaining meaning in our lives can prove more challenging as we age. With children raised, careers complete and, sometimes, favorite activities becoming more challenging to do, some older adults might feel as though their identity — and purpose — is unclear. But it’s never too late to discover new passions and improve your health and well-being along the way.

Finding purpose in passions

“I think it’s important to have passion for something, no matter how trivial it seems to others,” says Dr. Denise Park, distinguished professor of brain and behavioral sciences at the University of Texas at Dallas. “Purpose is passion. To find purpose, you have to care about what you do.”



As a cognitive psychologist, Dr. Park has spent her entire career studying how age affects the brain. Part of that research includes how an engaging lifestyle, one that creates a sense of purpose, impacts brain activity. In one of her studies, she found that a group of adults age 60 to 90 who learned and practiced quilting and photography developed a strong sense of purpose and brain benefits. The participants took part in their activities for 15 hours a week over three months, resulting in a lasting boost in memory, attention and other brain functions.


Purpose-driven activities can range widely; spending time with grandchildren, partner dancing, creating artwork, playing chess, or volunteering at the local food shelf are just a few examples. Regardless of the activity, Dr. Park suggests exploring what you find fun. Social connectedness can also play a role, she says. Involving others and sharing achievements builds motivation and a greater sense of accomplishment.



DID YOU KNOW?

There are over 100 senior centers across the state. These centers offer many classes and programs to keep older adults learning, engaged and purpose-driven.

Find your nearest center at [mnseniorsonline.com](https://www.mnseniorsonline.com).



“ To protect your health, you have got to be actively engaged in your health. ”

— Jude Collins

“That’s not to say it’s impossible to find purpose doing things on your own. A lot of the hardest tasks that people have performed, they did alone,” Dr. Park says. “But it can be challenging because you don’t get a lot of validation that what you’re doing is worthwhile. Even if you have one other person who believes in you and what you’re doing, it can make all the difference.”

Staying connected and living purposefully are also important for avoiding social isolation, which can increase the risk for mood disorders, such as depression, and lead to other health problems.

“If you don’t feel you have a purpose, you are more likely to be depressed,” says Dr. Richard Kinnier, a retired professor of counseling psychology at Arizona State University. “And if you’re depressed, you are more likely not to take care of yourself.”

That might mean poor lifestyle choices, such as an unhealthy diet, lack of exercise, alcohol abuse, or taking more risks than you might otherwise.

“Living with purpose is absolutely an important component to both mental and physical health,” Dr. Kinnier says.

Building better lives

Collins finds joy in helping others and using her multiple talents to create things or make them better. Those passions have persisted throughout her life and often go hand-in-hand.

After teaching high school in a small Wisconsin town for four years, she joined the Army and spent a couple of years training enlisted women. She served another decade in the Army Reserves before becoming a pastoral assistant in Superior, Wisconsin, and later a corrections

and hospital chaplain. She eventually started working part-time at Lake Superior College, transitioning to full-time as a psychology professor before retiring about 11 years ago.

At age 67, she wasn't ready to slow down. Using woodworking skills she learned from her father, she launched her own business making caskets and urn boxes, something her grandfather used to do. She has since moved on from that business, but uses her skills for fun, whether it's for home improvement, yard decorations, or making things for friends. She also spends much of her time volunteering with her local church, "up to her elbows in dirt" in her garden, and helping out neighbors.

When one of Collins' neighbors was having trouble deciding what to do with their yard recently, she rolled up her sleeves and did some landscaping — an easy way to add purpose to her day.


"It's very satisfying to see the work and the expression on their faces when they see it," she says. "I had extra plants, I had the tools to do it. I had the energy and the desire. Everybody wins."

Collins says she's never been an athlete. She attributes her strong health to her active lifestyle, doing her best to eat balanced meals, and being proactive about her health.

"To protect your health, you have got to be actively engaged in your

health," Collins says. "I know I'm never going to be 23 again, but there are things I can do at 79. I can watch what I eat, I can exercise, I can have good close friends."

More than anything, she just wants to leave a positive mark on the world, something she suggests anyone, at any age, can do.

"I believe we have to leave the world better than when we came into it," she says. "I think we owe that to the world and everyone that's in it. And if you can do good, why would you not?" 



DID YOU KNOW?

Staying active promotes physical and cognitive health. Use your SilverSneakers® membership to get free access to local gyms. Find out more at silversneakers.com.

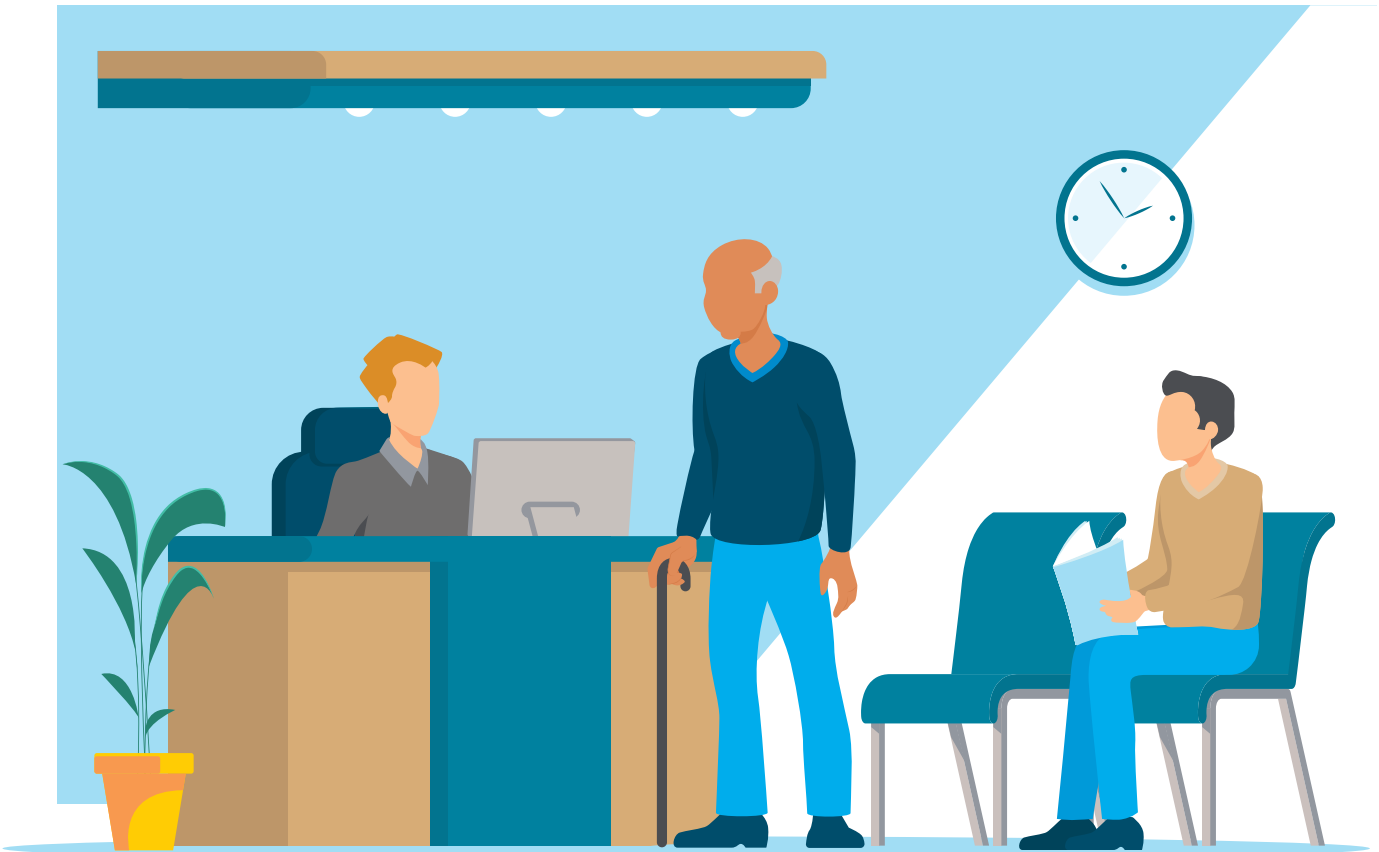


FROM VOLUNTEERING AT THE COLLEGE OF ST. SCHOLASTICA TO WOODWORKING, JUDE COLLINS HAS FOUND WAYS TO STAY ENGAGED IN ACTIVITIES SHE IS PASSIONATE ABOUT.



YOUR PARTNER IN HEALTH

The benefits of working with your Blue Cross Care Coordinator



From finding the right doctor to scheduling preventive care to managing medications, healthcare is complex and keeping track of everything can feel overwhelming.

As a SecureBlue member, you don't have to do it alone. All SecureBlue members are assigned a Care Coordinator who can support you and your family in managing your healthcare needs, at no cost. Care Coordinators are licensed nurses,

social workers or qualified healthcare providers who play a key role in supporting your health.

"We want to make sure that our members are getting their health and safety needs met," says Stormy Church, Blue Cross Partner Relations Manager, whose team supports and trains more than 400 Care Coordinators across the state. "The goal is to assist members with accessing any services that they may need to be as independent as possible."

Getting started

With SecureBlue, members are automatically assigned a Care Coordinator who reaches out by phone or mail within days of enrollment. Your Care Coordinator is required to meet with you at least twice a year, but is available to talk or meet more frequently if needed.

Early on, your Care Coordinator will contact you to offer to complete a health and safety assessment that covers your daily activities, nutrition, medications, safety concerns, personal goals and more. That information will be used to jointly make a care plan, which your Care Coordinator will track and manage with you. Care Coordinators work with your doctors and specialists as part of your larger healthcare team.

Some things your Care Coordinator can do for you:

- Access home care and community-based services, local resources and plan benefits
- Find assistance with transportation for medical and other needs
- Coordinate care between your primary care clinic and specialists
- Get information you and your family can use to make decisions about your healthcare
- Provide information about preventing illness and injury and trips to the hospital
- Manage your care needs before and after a hospitalization
- Help you to better understand and manage your medications

“ The goal is to assist members with accessing any services that they may need to be as independent as possible. ”






MAKE THE MOST OF YOUR PLAN

Blue Cross offers a wide range of tools and services to help you access the healthcare benefits you need. To find a list of resources, visit bluecrossmn.com/thrive and search for “Building a Better Experience.”

Developing a relationship

Your Care Coordinator will be your one point of contact throughout your membership to help with your healthcare needs. They will work with you regardless of where you live, whether it’s in the community, in an assisted living, a nursing facility, or with a loved one. Your Care Coordinator will get to know you and, if needed, your caregiver or family members.

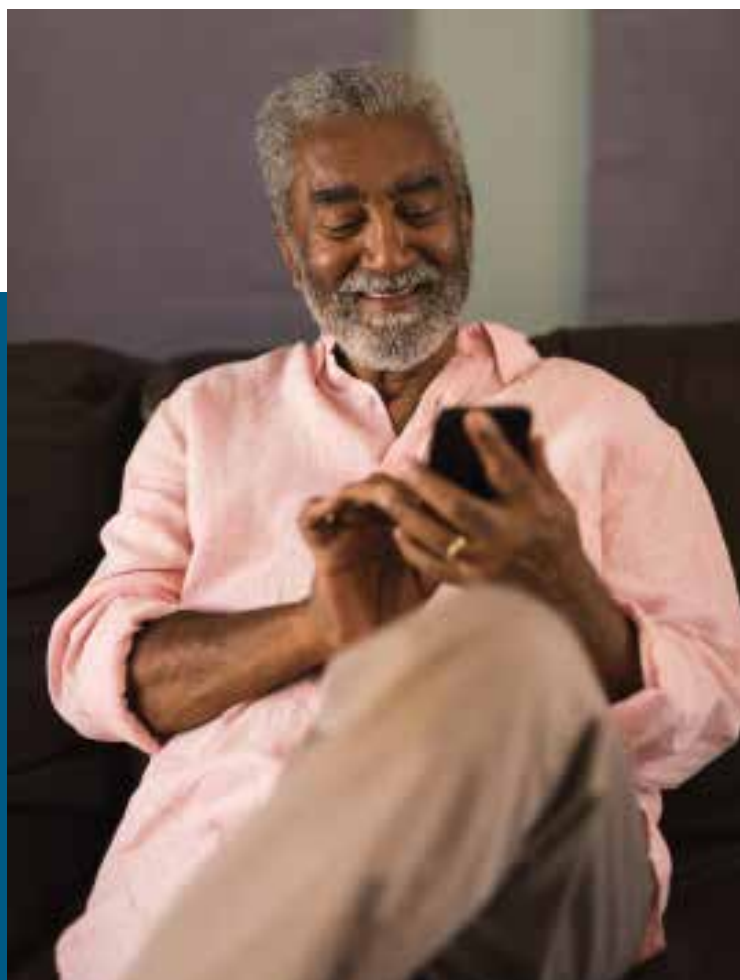
If you are unsure who your Care Coordinator is, call Member Services at **888-740-6013** (TTY 711), 8 a.m. to 8 p.m., seven days a week (except Thanksgiving and Christmas) from October 1 through March 31, and Monday–Friday (except holidays) from April 1 through September 30.

Remember, your Care Coordinator is here to help, so make sure to stay in touch and make the most of this valuable resource. 



It’s Blue Cross calling

If you have yet to connect with your Care Coordinator, keep an eye out for a call from Blue Cross, or a letter in the mail. Your Care Coordinator will also be notified of care transitions — if you are hospitalized or discharged — and will reach out to provide support.





FINDING A PHARMACY

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



Member: There are many pharmacies in my area, but I'm not sure which ones are in my network. How do I choose which one to go to? —*Rich, Circle Pines*

Anita: It's good that you're looking for an in-network pharmacy to ensure you get the best price on your medications. Blue Cross has a large network of pharmacies for members to choose from and there are a few ways to find one that is most convenient for you.

Your online account

You can login to your account at bluecrossmn.com/members and choose "prescriptions" to see pharmacies in your network.

MyPrime

Go to myprime.com, where you can search for medications and pharmacies without signing in (though you will need to sign in to see prices). Note that if you are not signed in, you will also need to select your health plan. Then you can choose from a retail or specialty pharmacy — just enter the ZIP code for your area and browse the results. You can also see a map of the pharmacies

and filter results by locations that offer 90-day supplies, are open 24 hours, or are able to receive prescriptions electronically from your doctor.

Pharmacy directory

At bluecrossmn.com/secureblue, you can find an online copy of the pharmacy directory.

In your pharmacy directory, you can also find specialized pharmacies. The main types of specialized pharmacies are for:

- Home infusion drugs
- Long-term care facilities
- Indian Health Service/Tribal
- FDA-restricted drugs

Call us

Remember, you can always call the number on the back of your Blue Cross member ID card. The representative can help you look up pharmacies in your area and can help you look up the cost of your medications.



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



CARING FOR CAREGIVERS

Newly revamped website supports caregivers

There are 53 million individuals who act as a caregiver for a parent, spouse, sibling or friend, according to a 2020 study conducted by the National Alliance for Caregivers (NAC) and the American Association of Retired Persons (AARP).

In this same study, caregivers reported feeling that their own health was on the decline. One reason for this is stress.

Whether it happens gradually or suddenly, many people step into the caregiver role willingly but without fully understanding the responsibility and sacrifice that this role can demand. The NAC and AARP study reports that 45 percent of caregivers have experienced a financial impact and 61 percent report their work has been affected.

The truth is, despite the fact many people find great purpose in being a caregiver, it can result in feeling overwhelmed.

For this reason, Blue Cross has updated its caregiver website, **caregivercornermn.com**, to better serve the needs of those who care for their loved ones. We know

that each caregiver has a different situation, but they have one thing in common: they need easy access to helpful resources, information and support.

The most important new feature on the website is a risk assessment tool. Through a series of questions, this completely anonymous survey helps caregivers determine their stress level. While this is not a clinical diagnostic assessment, it is one way to help caregivers learn to manage stress and find help.

Members also have the option to connect with a licensed social worker following the assessment. The social worker can help answer questions and find solutions to caregiving challenges.

The website will also feature stories from real caregivers and provide an opportunity for you to share your experiences, which might help others in your position. The new site is full of other tools and resources to improve your caregiving experience as well.



PRIORITIZING PLAY

Blue Cross volunteers create “dream space” for YWCA kids

The Midtown Minneapolis YWCA’s Early Childhood Education (ECE) program hasn’t had a playground since 2017. Their play structures were taken down at that time due to safety concerns. And while a new playground has been a priority, other needs took precedence. That changed this past July.

The ECE program’s 270 kids were asked to design their perfect playground, and they let their imaginations run wild. They dreamt up a space that includes slides, a thundercloud climber, an omni spinner and soft, safe surfaces suitable for all ages and abilities.

Over the course of three, scorching-hot days in July, more than 40 Blue Cross volunteers, in partnership with the YWCA Minneapolis, additional sponsors, and KABOOM, a company focused on building equitable play spaces, brought the ECE’s dream playground to life.

“We are thrilled to be here onsite supporting this playground build because we know that children learn by playing,” says Allison Corrado, a senior program officer for the Blue Cross and Blue Shield of Minnesota Foundation.

This is the third playground build Blue Cross has helped with. Access to safe play spaces provide physical, social and emotional benefits to children. But we were especially excited to lend our hands to help build this playground in this particular neighborhood.



MORE THAN

40 BLUE CROSS VOLUNTEERS

CONTRIBUTED TO THE PLAYGROUND BUILD

Located in the heart of Minneapolis, this is one of the city’s most culturally diverse and economically challenged neighborhoods. Many of the community members and businesses in this neighborhood were impacted immediately following the murder of George Floyd in 2020.

“As Blue Cross volunteers, we were here all summer in 2020 supporting the basic needs of this community,” says Sarah Senseman, director of racial and health equity operations at Blue Cross. “Now it’s great to be back again to take part in building the future.”



WELLNESS IN WORDS

Taking a few minutes to do puzzles, like this word search, can produce important brain benefits

Word searches aren't just for kids — they're for everyone. Because the process to look for a word requires both word knowledge and spatial awareness, these puzzles are great for keeping your thinking skills sharp.

Find these words:

INTERNS	FLU SHOT
BOOSTER	MEMORY
DISC GOLF	BLOOD SUGAR
HEALTHY DIET	DIABETES
PHARMACY	BLUE CROSS

H E A L T H Y D I E T E
 L I B S N R E T N I T O
 H O H Y R O G R V R A M
 C S E R H A E H A R D F
 H S Z O Z A B G E I F L
 K O B M B T U T A L H O
 J R N E I S S B U P K G
 C C Q M D O E S F E D C
 I E K O O T H V M L P S
 W U O B E O B A D M F I
 E L I S T G B A T V B D
 B B V P H A R M A C Y I

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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“ ”

*I can tell you from personal experience,
Blue Cross is your best choice.*

— John Hines, radio personality
and Blue Cross member

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You and Blue.™ Better together.

Participant was paid for his testimonial.

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

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