

thrive.

WINTER 2021

 BlueCross
BlueShield
Minnesota

a magazine for healthy choices and your best life.

A Taste for Life

Living well with diabetes
through diet lifestyle changes

special edition

OUR ANNUAL
GUIDE TO
NAVIGATING
YOUR HEALTH
PLAN

page 4

A FOCUS ON
HEALTHY FOOD
CAN MAKE ALL
THE DIFFERENCE
IN HOW
YOU FEEL

bluecrossmn.com/thrive

WELCOME

Hello, members! To those of you who are continuing coverage with a Blue Cross and Blue Shield of Minnesota and Blue Plus plan—thank you for staying with us. And if you're new, thank you for choosing us—and welcome!



The last year has presented challenges for all of us and as the COVID-19 pandemic continues, know that you can continue to count on us as your dependable partner in health. We are grateful for your membership and trust.

For returning members familiar with **thrive.**, you might notice a different look in this edition. We added more space to the design, revamped our graphics, tweaked the text and formats, all for the purpose of delivering a more engaging publication that is also easier to digest. You might see other changes throughout the year, but the useful health and wellness advice and inspiring stories will still be here.

As the first edition of the year, this one also serves as a guide to your plan. You'll find plan benefits, useful tools, different ways to connect with Blue Cross, information about important documents, and more. We also have an inspiring member feature on page 4 about managing diabetes through diet and lifestyle changes. We hope you will enjoy the content and find it useful in navigating your plan.

As always, we welcome your feedback on this magazine and the health care you are receiving. If you have comments, suggestions, or story ideas, email us at thrivemagazine@bluecrossmn.com.

I wish you good health in the year ahead and thanks again for being a member.

Craig Samitt, MD, MBA
President and Chief Executive Officer



VIRTUAL HEALTH ASSESSMENT

With COVID-19 changing things for many of us, Blue Cross and Blue Shield of Minnesota is working with Signify Health™ to offer you a Virtual Health Assessment, reducing your chance of exposure. This is a convenient and safe way to get ahead of your health. You'll cover:

- Questions you have about your health
- Your family's medical history
- Your health and medical history
- Your medications
- How to live safe in your living environment, and more!

Call Signify Health™ today to schedule your Virtual Health Assessment at **1-844-226-8218** (TTY 711), 7 a.m. to 6 p.m., Central Time, Monday–Friday. Learn more about preventive care at bluecrossmn.com/medicare-preventive.



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HEALTH BITES



Easily digestible tips and advice to feed your healthy lifestyle.



Stay Positive

The last year has been challenging for all of us, but a recent Blue Cross poll of Minnesotans aged 64 and older found that optimism remains. The majority believe Minnesotans can overcome the challenges, and nine of 10 feel inspired to pursue one health goal. As you look to the year ahead, here are three ways to stay healthy and strong.

1. Make and stick to health goals, such as eating healthy, staying active and improving mobility.
2. Stay current on immunizations, especially your flu shot, which is even more important for maintaining your health during the COVID-19 pandemic.
3. Use technology, such as videoconferencing, to stay connected with others and make progress on goals. Check out popular options **zoom.us**, **skype.com**, or **hangouts.google.com**.

Walk Safely

Snow and ice have returned to Minnesota, making it more important to be aware of the risk of falls. Follow these tips from the National Council on Aging to stay safe:

- Look ahead at your path for cracks, holes, or uneven surfaces.
- Use extra caution during or after inclement weather.
- When out at night, walk in areas with plenty of light and consider bringing a flashlight.
- Wear appropriate shoes with good traction.
- Use a cane or walker if you experience changes in your balance. Check to see if durable medical equipment (DME) is available to you as part of your health plan.





Step Therapy

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

Member: When I went to pick up my prescription, my pharmacist said it wasn't covered right now because it's part of a step therapy program. What does this mean? —Charlotte, St. Paul

Dr. Fendrich: Step therapy is used to ensure you're getting the most reasonably priced and most effective drug available. Step therapy encourages the use of lower-priced medications before "stepping up" to medications that cost more. This helps keep costs down for everyone.

Though your doctor may have prescribed a specific medication, there may be other options that cost less and work just as well. For example, generic drugs may often have the same quality and strength as a brand name medication and will typically be less expensive. They may also have fewer side effects for you.

How step therapy works:

Your doctor prescribes a medication and you find out that it requires step therapy. If you're at the pharmacy and told that your prescription requires step therapy, either you or your pharmacist should tell your doctor. It's possible there's a different drug they could prescribe that doesn't require step therapy.

If that is not an option, then your doctor can work with you through the step thera-

"If the generic or other alternatives work well for you, that is good news because you will most likely pay less out of pocket for the medicine."

py process. If the generic or other alternatives work well for you, that is good news because you will most likely pay less out of pocket for the medicine. But if you do try a generic version, or another alternative first and find that it's not working for you, your doctor can submit a request to your Blue Cross health plan for an exception, which is called a "coverage determination" to have the more expensive drug covered.

If you have questions, please call the number on the back of your member ID card.

If you'd like to get a better idea of which prescriptions require step therapy, you can find your drug formulary at [bluecrossmn.com/secureblue](https://www.bluecrossmn.com/secureblue) under your Medicare plan name.



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



A Taste for Life

Diet and lifestyle changes can make all the difference in preventing and managing Type 2 diabetes



DID YOU KNOW?

You can find a variety of healthy recipes from previous editions of **thrive.** by searching for "recipe" at bluecrossmn.com/thrive

Working as a registered nurse at the Minneapolis VA Medical Center, Sue Behr was closely familiar with the serious health problems that could result from diabetes.

But life was busy, her shifts were long, and she didn't always make the most healthy choices. Diet soda and cheesy popcorn were her go-to snack when she was stressed, and fast food from the drive-thru made for convenient meals.

She knew, though, that her diet was impacting her health, especially as she got older. She felt fatigued, always thirsty, and started having

vision problems. She knew she needed to make a change, and a Type 2 diabetes diagnosis confirmed it.

"It was a real wake-up call for me that if I didn't do something, I was going to end up in serious trouble," says Behr, 71, a Blue Cross member who lives in Bloomington.

Years later, with significant changes made to her diet and lifestyle with help from a nutritionist and the support of others, Behr is in a much better place. She serves as an example of the power of healthy choices, showing that it's never too late to change your habits and improve your well-being.

A Chronic Problem

More than 34 million Americans are living with diabetes, according to the Centers for Disease Control and Prevention (CDC), and up to 95 percent of those have Type 2. About a quarter of adults age 65 and older have diabetes and half of those who don't are considered to have prediabetes, which puts them on the cusp of developing Type 2.

The disease is characterized by the body's resistance to insulin, a hormone needed to absorb glucose, or sugars that are broken down from carbohydrates. When the body can't absorb glucose properly, it leads to high blood sugar that can cause serious health problems, such as heart disease, vision loss, and kidney disease, according to the CDC.

Common risk factors for Type 2 diabetes include family history, age (45 or older), obesity, inactivity, and high blood pressure. Certain populations, including African Americans, Hispanics, American Indians, Alaska Natives, and some Pacific Islanders, are also more predisposed to developing diabetes.

Symptoms can often go unnoticed for years, or be mistaken for normal changes associated with aging. The CDC recommends seeing your doctor about getting your blood sugar tested if you experience any of the following:

- Frequent urination
- Irregular thirst
- Weight loss without trying
- Ongoing hunger
- Blurry vision

- Numb or tingling hands or feet
- Fatigue
- Dry skin
- Slowly healing sores
- An increase in infections

It was more than a decade ago when Behr began experiencing some of these symptoms, and sought help to turn her life around.

Making a Change

Behr's son was diagnosed with Type 1 diabetes, an autoimmune disease that stops the body from producing insulin, when he was a teenager. Though different from Type 2 diabetes, Behr says that experience put her on a path to learning more about both types and how blood sugar affects health.

"He has a glucose monitor and a couple of times, he let me check my blood sugar just for the heck of it," Behr says. "And that's when I discovered, wow, you know, I'm running these really high numbers."

She started looking into it more and checking out how different foods impacted her blood sugar levels—and how she felt. She tried it after her favorite snack of cheesy popcorn and diet soda.

"I didn't like what it was doing to my body," she says. "I'd get these blood sugars that shot way up, which was totally not normal, and one or two hours later it was still high. And I thought, this isn't right."

Behr was diagnosed with Type 2 not long afterward and though she



DID YOU KNOW

Prediabetes, a condition of higher than normal blood sugar that can ultimately lead to diabetes, can be reversed through healthy eating and exercise.



DID YOU KNOW?

The American Diabetes Association suggests meals consist of a 9-inch plate half filled with protein, one quarter filled with non-starchy vegetables, and one quarter filled with grains and starchy foods.

had started making diet changes on her own, she reached out to Darlene Kvist, a licensed nutritionist, counselor, and founder of Twin Cities-based Nutritional Weight & Wellness. Behr had heard Kvist speak at the VA Medical Center and liked her approach to wellness through better eating.

Working with Kvist, Behr cut back significantly on sweets—including dropping soda completely. She also reduced her intake of non-nutrient rich carbohydrates and processed foods with unhealthy fats. Rather than getting carbs from bread, pasta, or rice, they are now coming primarily from vegetables. She tries to keep her meals balanced, mixing in meats or eggs for protein and a variety of vegetables and beneficial, natural fats.

In retirement, Behr has found more time to cook and enjoys finding new recipes, or experimenting with her own—she loves a good lettuce wrap, something she hadn't considered years ago.

"I even started making my own mayonnaise using avocado oil," she says. "And bit by bit, through all of this, my weight started dropping and I started to feel a whole lot better."

Behr has lost 70 pounds, is able to maintain healthy blood sugar levels (which she checks at least a couple of times each day), and has more energy. Though she was initially prescribed Metformin, a drug that helps the body respond to insulin and slows the production of glucose, she no longer needs it to manage her diabetes successfully.

Staying Active

Regular activity is another key to preventing and managing diabetes, even if it's as simple as a walk around the block.


When she was a nurse, Behr was on her feet all day, often doing 10-hour shifts. She also joined a gym and started working with a personal trainer, though that has been paused because of the COVID-19 pandemic.

To fill the void, she teamed up with a neighbor to start walking 30 minutes a day and doing weight-bearing exercises twice a week. They don't actually exercise together, but they hold each other accountable.

"We just kind of keep each other on track," Behr says. "I've never been able to walk as fast as she does, so we wouldn't be a good match, but at least I'm getting out there and doing something again."

Behr, who lives alone, says she has also made a point of staying socially active, even if it's virtual. She still speaks regularly with her son, who helps support her health goals, and she participates in video conferences with a group of scrapbooking friends.

For anyone struggling to manage diabetes, or feeling like she used to, Behr says there's no reason to struggle alone. Reach out for help, build a network, and others will help bring out your strength to live healthier.

"If somebody would have told me 10 years ago that I'd be feeling as good as I feel today, I would have said they were nuts," Behr laughs. "But I made it happen. You have to believe that you can change." 

We Have You Covered

Blue Cross offers a wide range of resources to meet your health care needs



BLUE CROSS has a variety of health care plans that allow members to continue to receive the care they need. We have over 85 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, such as flu shots. 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 health care providers. A professional Care Coordinator is a social worker, public health nurse, registered nurse or nurse practitioner. To learn more call

SecureBlue member services at 888-740-6013 (TTY 711), 8 a.m. to 8 p.m., seven days a week (except Thanksgiving and Christmas) from Oct. 1 through March 31, and Monday to Friday (except holidays) from April 1 through Sept. 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, fitness kits, and online videos with fitness and nutrition tips are among the many benefits of SilverSneakers. Visit **SilverSneakers.com** to find an in-network gym. After that, you can provide your SilverSneakers ID number to the facility (found on the back of your SilverSneakers membership

card). You can request a card through the Silver-Sneakers website or by calling 833-226-1271. Or, you can use your Blue Cross member ID card and the gym can look up your number.

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. All classes are available telephonically! Call 855-215-2174 to learn more.

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.

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 correct medications and taking them correctly.

Meal Delivery

Blue Cross offers two medically-tailored meal delivery programs, that include nutrition education, 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. 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, and more. All information shared is confidential and will not impact your health care costs or coverage. Contact the number on the back of your 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 or for trips to and from an Alcoholics Anonymous, Narcotics Anonymous, or Juniper class—up to one round trip per day. To schedule your ride, call 866-340-8648 (TTY 711) Monday through Friday, 8 a.m. to 5 p.m.

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 866-873-5941 (TTY 711), Monday through Friday, 9 a.m. to 5 p.m. Central Time. Learn more at bluecrossmn.com/mtm.

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.

Additional Support

Looking for support beyond your traditional care? We have many ways to help. Here are a few.

Health Assessment

This is a benefit that Blue Cross offers with Signify Health at no additional cost to you. It offers you an unhurried time with a nurse practitioner or doctor to talk about everything related to your health. Because of COVID-19, these visits are currently offered virtually. To schedule your assessment, call Signify Health toll-free at 844-226-8218 (TTY 711), 7 a.m. to 6 p.m., Monday–Friday.

Dealing With Dementia

Dementia is an umbrella term for a set of symptoms including impairment to memory, reasoning, judgement, 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 for family caregivers of loved ones with dementia or other cognitive impairments, Parkinson’s Disease and stroke has been added as a no-cost supplemental benefit. The digital platform from Ceresti supports family caregivers of SecureBlue members with diminishing cognitive, memory and decision-making capabilities. Learn more at ceresti.com.

Music Therapy

Members who live in a care facility and have dementia, Alzheimer’s disease, depression, or other mental health-related needs, can receive 12 therapy sessions per year by a board-certified music therapist. Sessions include preparation of resident-preferred music, individualized intervention planning, ongoing communication and support, and more. Contact your Care Coordinator to learn more.

Other 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! 



Building a Better Experience

Tools to help simplify health care management



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

Helpful Tools **Find A Doctor**

We take the stress out of finding a local doctor within your network to meet your specific needs. At **bluecrossmn.com/find-a-doctor**, you can search within your network for doctors, clinics and hospitals that your plan covers. You will need to enter your group number,



DID YOU KNOW?

To ensure your medications are as affordable as possible, it is important to use an in-network pharmacy.

which can be found on the front of your member ID card. All plans have different coverage options when it comes to specific doctors, clinics, services, and treatments.

Online Member Portal

Visit bluecrossmn.com/for-members to see your claims, deductibles, coverage, network doctors, member ID card, and more. You will need to register to create an account, so you'll need your member ID card handy. But registration is simple, your privacy is protected, and step-by-step instructions are provided. The online member portal is available 24 hours a day. It also offers a variety of information on plans, healthy living, and more. 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 Directory

The Provider Directory is your guide to doctors, clinics, pharmacies, 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)*

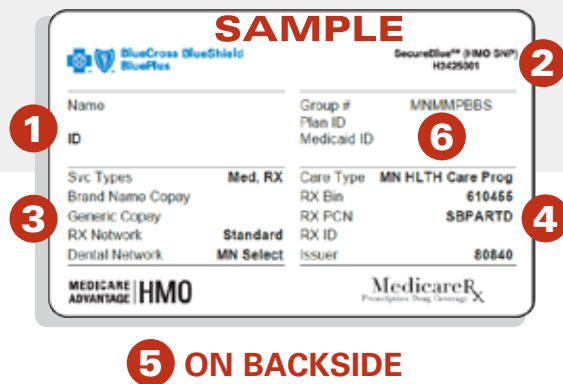
The List of Covered Drugs, also known as your Formulary, details medications that are covered under your plan. If you have a question about covered drugs, please call the number on the back of your Blue Cross member ID card. 

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. You can find out everything you need to know about card use at bluecrossmn.com/members/your-blue-cross-id-card.

Important features of your member ID card include:

- 1) Your name and member identification number.
- 2) The name of your plan.
- 3) Information for your pharmacist about prescriptions.
- 4) Instructions for providers or pharmacists for how to submit a claim.
- 5) Member services phone numbers for you and your providers.
- 6) 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.



**Changes to our pharmacy network and formulary may occur throughout the year. Call Member services using the phone number on the back of your member ID card to confirm you have the most up to date information. Drug coverage only applies if you have a prescription drug plan with Blue Cross.*

A Step Ahead

Preventive screenings and regular doctor visits can help you avoid chronic conditions and serious illness



PREP FOR YOUR ANNUAL WELLNESS VISIT

With a little preparation, you can make the most of your annual wellness visit.

Here's how:

- Write down a list of questions or items you want to discuss with your doctor
- Bring all of the medications you take—prescriptions, over-the-counter drugs, and any vitamins or supplements
- Prepare a list of all your health care providers and include names and contact information

Preventive screenings and routine doctor visits are critical to your health and wellness, as they can help you stay ahead of illness, chronic conditions and related complications. Here's a look at some important check-ups to get on your schedule.

Preventive Screenings

Your health plan will typically cover annual exams and screening tests that can help you detect health issues. And the sooner you know about a concern, the sooner you can take action to address it.

No one is the same—your doctor will work with you to develop a screening schedule tailored for you based on your medical history and risks. A few common screening examples are listed below, and other important tests are noted in the chart on page 16.

Welcome To Medicare Visit

This visit is for new Medicare members and is covered during the first 12 months you have Medicare Part B. It helps to establish a baseline to compare any health changes over time.

During the visit, your provider will typically:

- Go through your medical and family history.

- Review any health conditions you have and medications or supplements you take.
- Check your blood pressure, vision, weight and height.
- Make sure you're up to date with preventive screenings and vaccines.
- Order any other tests you need based on your health history.

Annual Wellness Visit

Members who are not new to Medicare are still covered for an Annual Wellness Visit (AWV). At this visit your doctor can help you to create or update your personalized prevention plan. The visit typically involves:

- Going through your medical and family history.
- Making or updating a list of providers you see and medications and supplements that you take.
- Taking key measurements like height, weight and blood pressure.
- Checking for signs of new conditions, including dementia or depression.
- Making a list of risk factors and treatment options for you.
- Making a schedule for preventive services like immunizations and screenings. Your health plan will typically cover important screening

FIND THE RIGHT PROVIDER

Different health needs require different types of medical visits. Using the right service for your needs will ensure proper care.



OFFICE VISIT

Primary care clinics are typically open weekdays, 8 a.m. to 5 p.m. and often require appointments. Your primary care doctor is the best person to see for non-urgent health needs, and to manage your ongoing needs.



URGENT CARE

Urgent care centers are open late, and on weekends and holidays for walk-in care. Visit an urgent care center for concerning, but not life-threatening injuries. Examples include sprains, minor cuts, or burns.



EMERGENCY CARE

ERs are open 24 hours a day and are the most expensive place to go for care. They should be used only for life-threatening issues, such as difficulty breathing, seizures, and signs of a heart attack or stroke.

tests that can help you detect and address health issues.

- Talking about advance care planning.

Annual Physical Exam

Whereas a Wellness Visit is more of a conversation about your health history and concerns, a Physical Exam is more hands-on. Your doctor will look, feel and listen to your body to decide if any other tests might be needed. A physical exam might include:

- Reviewing your medical and family history.
- Taking key measurements, such as height, weight and blood pressure.
- Checking your heart rate, breathing, and temperature.
- Listening to your heart and lungs.
- Examining your eyes, ears, throat, skin and stomach.
- Making a list of risk factors and treatment options for you.

- Talking about a schedule for preventive services like screenings and shots.

Colon Cancer Screening

Colon cancer screening should begin earlier in life, at age 45 for both men and women, according to the U.S. Preventive Services Task Force (USPSTF). A colonoscopy is recommended every 10 years up to age 75.

A colonoscopy is the most common form of testing, but other methods, including at-home tests, are also available. If an at-home test comes back positive, you would still need to have a diagnostic colonoscopy. It's best to consult with your doctor about testing.

Breast Cancer Screening

The American Cancer Society has encouraged women to return to routine mammograms, which have



DID YOU KNOW?


Colon cancer almost always develops from precancerous polyps in the colon or rectum. Screening can help find those polyps, so they can be removed before cancer develops.

declined during the COVID-19 pandemic. Most women should receive a mammogram every two years, though some doctors recommend receiving one annually. Talk to your doctor about what is best for you.

Diabetes Screening (A1C Test)

The A1C blood test indicates your average levels of blood glucose, with higher levels indicating increased risk of diabetes complications. A normal A1C level is less than 5.7 percent for someone without diabetes. Levels

of 5.7 percent to 6.4 percent indicate prediabetes, and 6.5 percent or higher on two separate occasions results in a diabetes diagnosis.

Committing to routine checkups every year will ensure that you stay on track with treatments of existing conditions and avoid future ailments—or beat them through early detection. 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

PLUS

Talk to your doctor annually about how your body changes, including new medications, changes to your exercise program, and your physical activity.

ALSO

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

SCREENING	PROCEDURE	FREQUENCY
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
Diabetes A1C*	Have A1C levels checked for controlled blood sugar	Annually, or more often as doctor-directed
Osteoporosis+	Check bone mass	At least once
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



Your Partner **IN HEALTH**

Connect with a case manager
to achieve your health goals

**Managing a health
issue isn't easy, but
you don't have to do
it alone. We can provide
the support you need
to manage your health
conditions, so you can
be your best self.**

Information shared is
confidential and will not
impact your health care
costs or coverage.

CASE MANAGERS PROVIDE EXPERT GUIDANCE THAT INCLUDES:

- Really listening to your needs
- Explaining your diagnosis
- Helping with condition management
- Staying on track with treatment
- Answering questions between doctor visits
- Identifying lifestyle behaviors that affect physical and mental health
- Referring you to resources or health programs
- Developing health goals
- Caregiver support

**TO CONNECT WITH A CASE MANAGER, CALL THE MEMBER
SERVICES PHONE NUMBER ON THE BACK OF YOUR MEMBER ID CARD.**



Access to Medications



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

Member: I'm having trouble affording the medications I need. Is there anything I can do to bring my costs down or find alternatives? —*Judy, Richfield*

Anita: This is an important topic, as accessing and taking the medications your doctor prescribes is essential for your health and well-being. We want to make this process as simple and affordable as possible for members.

First, make sure you are using an in-network pharmacy, which is required for coverage unless it is an emergency. Look on the back of your member ID card to find your pharmacy network name, then search for a location near you by using the search tool at myprime.com/en/find-pharmacy. Or, you can call the number on the back of your member ID card.

You might also receive some over-the-counter (OTC) drugs as well as non-drug OTC products at no cost, even if you typically would have a co-pay for other generic or brand prescription medications. You

"Taking the medications your doctor prescribes is essential for your health and well-being."

will need a prescription for OTC drugs to be covered. Examples of covered OTC drugs and products include aspirin, ibuprofen, motion sickness tablets, calamine lotion, rubbing alcohol, and elastic bandages. More information regarding the

covered OTC drugs and products can be found in the SecureBlue formulary available at bluecrossmn.com/secureblue or by calling 1-888-877-6424.

My final recommendation would be to talk with your doctor or pharmacist about lower-cost generic medicines. Oftentimes a generic medication will perform

the same as a brand-name drug, but at a lower cost.

It's important to remember to take your medications as directed. Be open with your healthcare providers about your challenges. They will help you find a solution.



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



STAYING ON TRACK

Blue Cross members must complete an Authorization for Disclosure of Health Information form annually

Caring for your loved one comes with a multitude of responsibilities. You'll likely encounter a variety of documents and forms that require your loved one's signature. One form your loved one will need to fill out and sign each year from Blue Cross is the Authorization for Disclosure of Health Information (ADHI). This form must be completed annually, and it's valid from the date of signature until the following year at that time.

The form should be completed in order for Blue Cross to release a person's information to another person or entity. If your loved one is able to sign the form, they can do so themselves. If not, the form can also be signed by the personal representative of the person whose information will be released, such as a power of attorney, conservator or executor.

It's a good idea to keep this signed form on file with Blue Cross in case of an emergency situation in which your loved one is unable to sign it.

You can find and download the ADHI form under "Legal & disclosure" at [bluecrossmn.com/members/forms](https://www.bluecrossmn.com/members/forms). You can also call the number on the back of your member ID card to request a form by mail.

Remember, it's each member's own responsibility to fill out the Authorization for Disclosure of Health Information form each year. Here's how to do it:

Section 1:

- Fill in the name, address, member identification and date of birth of the person whose information will be disclosed.
- Provide the date range of records to be disclosed. The "From" and "To" areas must be entered as dates (mmddyyyy). An actual date must be entered in the "From" and "To" fields.

Section 2 and 3:

- Check the boxes to identify the type(s) of information you want us to disclose.
- You must enter the purpose for which you want the information disclosed.

Section 4:

- Fill in the name and address of the Individual, Organization, or Provider.

Section 5:

This form must be completed and signed by one of the following:

- The person whose information will be released.
- The parent or legal guardian of a minor whose information will be released except as noted above.
- The personal representative of the person whose information will be released.



Stay Well

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Juniper **Live Well** classes are now available by phone!

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- Living Well with Diabetes
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or visit **yourjuniper.org**

Toll Free: 1-855-215-2174 | info@yourjuniper.org | yourjuniper.org

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 as your share of the cost for a medical service or supply, such as a doctor's visit, hospital outpatient visit, or 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 health care 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 drugs covered by the plan. Formularies are approved by the federal government.



Prior Authorization

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

Provider Network

Recommended health care providers that are part of your plan, and will be less expensive for you to see. Seeing a health care provider outside your provider network will be more expensive and possibly not covered by your insurance.

Preferred Pharmacy

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

Stay In Touch

How to reach us for any of your health care needs



WE AIM TO MAKE IT EASY for you to connect with us whenever needed. Whether you need help understanding your plan, want to explore new coverage options, or are looking for wellness advice, we are here to help. Here's how to stay connected with us:



DID YOU KNOW?

Though we are not meeting in person at our Blue Cross centers, you can make a virtual appointment with a representative to discuss your plan details.

Call Us

The best way to reach us is to call the number on the back of your member ID card. You will reach a service representative trained to help you with your specific health plan.

Blue Cross Centers

Our centers are temporarily closed because of COVID-19, but you can still make a virtual appointment to discuss coverage options, claims and benefits, and more. Center hours are 8 a.m.–5 p.m. Monday through Friday. For more information, go to [bluecrossmn.com/centers](https://www.bluecrossmn.com/centers).

Duluth

425 West Superior St.
Suite 1060
Duluth, MN 55802
218-529-9199,
TTY users call 711

Edina

6807C York Avenue S
Edina, MN 55435
952-967-2750,
TTY users call 711

Roseville

Crossroads of Roseville
1647B County Rd. B2 W
Roseville, MN 55113
651-726-1100,
TTY users call 711



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 Health Care Assistance office in the county where you reside.

Medicare

800-MEDICARE (800-633-4227)

TTY 877-486-2048

24 hours a day, 7 days a week

Medicare.gov

Social Security

800-772-1213 TTY 800-325-0778

7 a.m.–7 p.m., Monday through Friday

ssa.gov

On The Web

bluecrossmn.com/contact-us

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/help/caregiver-resources
- caregivercornermn.com

Connect with *thrive.* Magazine

bluecrossmn.com/thrive

Find Us on Social

twitter.com/bluecrossmn

facebook.com/bluecrossmn

youtube.com/user/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 866-251-6691, 9 a.m.-4:30 p.m. Monday-Friday. We'll help make sure the right party takes responsibility for the cost of your care.



Has Your Contact Information Changed?

Call us with your updated information so you don't miss out on any important communications. If you have questions about a piece of mail or a call that you received and would like to learn more or confirm it came from Blue Cross, please call the phone number on the back of your member ID card.



Giving Back

Connecting with the Minnesota communities we live in and serve

Blue Cross employees volunteered more than 17,500 hours at charitable organizations in 2019 and we donated more than \$15.5 million to community programs.

In the wake of the COVID-19 pandemic, economic downturn, renewed calls for racial and social justice, and other hardships faced in 2020, we have continued to step up our efforts to give back. Minnesota nonprofits, in particular, have faced challenges in addressing community needs this year. Recognizing the strain, Blue Cross associates responded in a big way during our annual community giving campaign, which raised a record-breaking \$1.27 million for Minnesota charities in 2020.

Here are some additional highlights from our 2019 community efforts:



\$260,000

awarded to 21 Wilmar community groups as part of a \$2 million, multi-year commitment to drive positive community action led by Wilmar residents



17,500 - PLUS

hours served by more than 1,665 associates at charitable organizations



650 - PLUS

colorful winter wear accessories created and collected

Each dollar invested today represents an ability to open doors of opportunity to ensure a healthier tomorrow

\$4.8 million

given across 50 grants through the Blue Cross and Blue Shield of Minnesota Foundation supporting high-quality early childhood programs, safe and welcoming communities and continued work on access to coverage



\$9 million

given by Center for Prevention at Blue Cross to support programs focused on health equity, increasing access to healthy foods and opportunities for physical activity and reducing commercial tobacco use



\$1.7 million

donated to 700 charitable organizations from associate giving programs and company sponsorships



\$15.5 million

given to charitable organizations with 90 percent of charitable investments staying in Minnesota

Internal data, 2020, Blue Cross and Blue Shield of Minnesota Foundation.

Blue Cross® and Blue Shield® of Minnesota Foundation is a nonprofit independent licensee of the Blue Cross and Blue Shield Association.

SecureBlue 1-888-740-6013; TTY 711

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

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

သတိ။ ကျ်စာရွက်စာတမ်းအားအခမဲ့ဘာသာပြန်ပေးခြင်း အကူအညီလိုအပ်ပါက၊ အထက်ပါဖုန်းနံပါတ်ကိုခေါ်ဆိုပါ။

កំណត់សំគាល់ ។ បើអ្នកត្រូវការជំនួយក្នុងការបកប្រែឯកសារនេះដោយឥតគិតថ្លៃ សូមហៅទូរសព្ទតាមលើខាងលើ ។

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.

ဟ်သုန်ဟ်သးဘန်တက့ၢ်.ဖဲန့ၢ်လိန်ဘန်တၢ်မၤစၢၤကလိလၢတၢ်ကကျိးထံ့ဝဲၣ်လံာ်တီလံာ်စိတခါအံၤန့ၣ်,ကိးဘန် လိတဲစိနီၢ်ဂံၢ်လၢထးအံၤန့ၣ်တက့ၢ်.

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

ໂປຣຄຊາບ. ຖ້າທ່ານ ທ່ານຕ້ອງການການຊ່ວຍເຫຼືອໃນການແປເອກະສານນີ້ພ ຣີ, ຈົ່ງໂທໄປທ ໝາຍເລກຂ້າງເທິງນີ້.

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 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.

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.



Senior Moments



It's often said that laughter is the best medicine—and there's some truth to that. From reducing stress and relieving tension to stimulating your heart and other organs, the benefits are no joke. So enjoy local cartoonist J.J. Hubal's work. In her 70s, she says she's just hitting her stride.

J.J. Hubal is a lifelong cartoonist, writer and Blue Cross and Blue Shield of Minnesota member based in Duluth.



Her work has appeared in numerous publications and is sold worldwide at cartoonstock.com. She uses cartoons to find humor on the ever-eventful journey through senior living.

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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CVS Pharmacy, Inc. d/b/a OTC Health Solutions is an independent company providing OTC supplemental benefit administrative services.

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

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

thrive.

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Eagan, MN 55121

Health and Wellness
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BlueCrossMN.com/thrive



NEW YEAR, NEW YOU

Keep your fitness resolutions on track with SilverSneakers

SilverSneakers® is a welcoming community of like-minded people who help you stick to your resolutions. As a Blue Cross member you have access to SilverSneakers at no additional cost.

Enjoy SilverSneakers Live full-length, virtual classes and workshops. Simply log on to join classes led by SilverSneakers instructors. **SilverSneakers On-Demand™** offers 200+ online videos available 24/7. Find workouts for all levels, fall prevention classes, stress management workshops and more.

Use equipment and take classes at any of the thousands of participating locations nationwide, or join hiking and walking groups and unique classes at neighborhood locations.

Questions? **SilverSneakers.com**
1-888-423-4632 (TTY: 711),
Monday – Friday, 8 a.m. to 8 p.m. ET

