

thrive.

SUMMER 2020

a magazine for healthy choices and your best life.

*discover
what's
possible*

It's never too late to try
something new and take
your life to another level

page 8

LIN BRUCE
HAS CYCLED
25,000 MILES
SINCE TAKING
UP THE SPORT
AT 60



also inside

Tips for a healthy heart

Answers to common COVID-19 questions

Financial guidance for caregivers



**BlueCross
BlueShield**
Minnesota

bluecrossmn.com/thrive

Welcome

Hello, members. The last several months have tested our resolve as we've faced the COVID-19 pandemic as well as tragedies unfolding throughout many of our communities following the devastating loss of George Floyd in Minneapolis. I hope that you are all staying safe and healthy as we recover and heal.

We have received numerous questions from members since the start of the virus outbreak and continue to do our best to answer all of them, and to make sure your needs are met. You can find more information about COVID-19 coverage and ways to protect yourself and others on page 14 and at bluecrossmn.com/coronavirus.

Though communications about the virus are important, we know the constant pandemic news stream has created fatigue for many, and we hope this edition also offers some much-needed respite. Our cover story on page 8, for example, features inspirational member Lin Bruce, who took up cycling at age 60 and now at 81 has pedaled thousands of miles all over the country! Her message to get out and do something you love should resonate regardless of your interests.

One way to stay active during this time is to check out the virtual workout offerings from SilverSneakers, which are included in your plan. Learn more on page 7. This edition also features helpful advice for heart health on page 6, financial advice for caregivers on page 19, and more.

Remember, we encourage your feedback on *thrive*, and the health care you are receiving. Send any comments or suggestions to thriveNewsletter@bluecrossmn.com.

Thank you for being a Blue Cross member.

Christine Reiten

Christine Reiten
Vice President of Medicaid

BEHIND THE SCENES

Cover subject Lin Bruce cycles along The Mill Towns State Trail with her husband, Bob, while photographer Joe Treleven captures the action from above.

Do you have a compelling story for the pages of *thrive*? We'd love to hear it!
thriveNewsletter@bluecrossmn.com.



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 and 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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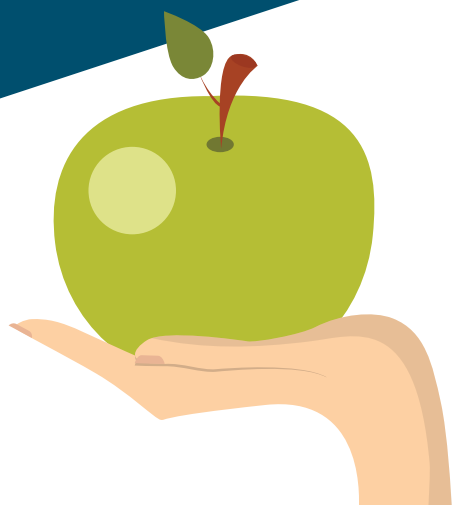
Spreading the Joy of Cycling

Helping individuals with disabilities learn to bicycle.

HEALTH BITES



Easily digestible tips and advice to feed your healthy lifestyle.



SNACK HEALTHY

Eating healthy snacks throughout the day can keep your mind and body strong. They can also help curb your appetite between meals, stabilize your blood pressure or provide an afternoon boost of energy. Just be sure to choose a snack that's healthy, control portion size and keep your personal dietary needs in mind.

SunSafe

Less than 50% of older adults protect their skin from the sun when outside for an hour or more on a warm, sunny day, according to the Centers for Disease Control and Prevention. But protection is important, and easy! A few tips:



- 1 Stay in the shade
- 2 Use sunscreen on sunny and overcast days
- 3 Wear a wide-brimmed hat
- 4 Wear clothing to the ankles
- 5 Wear a long-sleeved shirt



Treating Urinary Incontinence

While urinary incontinence affects millions of Americans, it shouldn't be considered a normal part of aging. In fact, it's often very treatable. Certain exercises, setting bathroom times and

changing your eating habits can help ease the burden of urinary incontinence. Schedule an appointment with your doctor to discuss the best treatment options.



Have a healthy recipe to share with **thrive.** readers? Send it to thriveNewsletter@bluecrossmn.com and it might appear in a future issue!

Penne Tossed with Cherry Tomatoes, Asparagus and Goat Cheese

Celebrate summer with this simple, healthy, and tasty pasta salad recipe for two from Mayo Clinic. Find more healthy recipes at mayoclinic.org/healthy-lifestyle/recipes.

INGREDIENTS

- ⅓ pound whole-wheat penne pasta
- ½ cup chopped asparagus, 1-inch pieces
- 1 tablespoon water
- ½ cup halved cherry tomatoes
- ¼ cup chopped fresh basil, plus whole leaves for garnish
- 1 tablespoon minced garlic
- ⅛ teaspoon freshly ground black pepper
- 2 ounces of goat cheese (chevre)

DIRECTIONS

1. Fill a large pot 3/4 full with water and bring to boil. Add the pasta and cook until tender (al dente), 10 to 12 minutes, or according to the package directions. Drain the pasta thoroughly.
2. While the pasta is cooking, put the asparagus and water in a microwave-safe bowl. Heat the asparagus on high power until tender-crisp, about 3 minutes.
3. In a bowl, combine the cherry tomatoes, basil, garlic and pepper. Add the asparagus, pasta and goat cheese and toss until well-mixed. Place in the refrigerator for at least 20 minutes to cool.
4. Divide the pasta between plates. Garnish with fresh basil leaves and serve.





Understanding Alzheimer's

The Doc is in. Each issue, Dr. Dan Trajano answers your health, medical, and wellness questions



Member: I have an older loved one who has become more forgetful in recent years. I worry it might be Alzheimer's, but how do I know?

—*Suzanne, Rochester*

Doctor: Thank you for the question, Suzanne. Age-related memory loss is a common concern and though Alzheimer's disease often comes to mind, there are many factors to consider.

First, it is not unusual for older adults to experience a slight

decline in memory as they age. It's when memory loss becomes unmanageable and impairs quality of life that it becomes a medical concern.

If that is the case, it could be an early sign of dementia, the symptoms of which are impairment to memory, reasoning, judgement, language and other thinking skills. Alzheimer's is the most common cause of dementia—thought to account for 60–80 percent of cases, according to the Alzheimer's Association.

The greatest Alzheimer's risk factor is age. Family history is another risk factor. Research suggests that some lifestyle and wellness-related factors—such as head trauma and heart health—might also play a role.

Unfortunately, there is not a single, simple way to test for Alzheimer's. Evaluation can involve physical and neurological exams, memory and problem solving tests, brain imaging, and more. However, there are some early dementia signs you can look for, including:

- Repeatedly asking the same questions
- Forgetting common words while speaking
- Confusing simple words
- Taking longer to complete familiar tasks

If your loved one experiences any of these symptoms, it's important to talk to a doctor about them. Though Alzheimer's is not treatable, many other causes of memory loss are.

KNOW THE SIGNS

Memory lapses are a normal part of aging and not necessarily a sign of dementia. This chart from the Alzheimer's Association provides some examples to help you see the signs.

Signs of Alzheimer's & Dementia	Typical Age-Related Changes
Poor judgement and decision-making	Making bad decisions once in a while
Losing track of the date or season	Forgetting which day it is and remembering later
Difficulty having a conversation	Sometimes forgetting which word to use
Misplacing things and being unable to retrace steps to find them	Losing things from time to time

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





customers make more informed decisions when shopping for a Medicare plan.

thrive.: How does your role help ensure members have up to date and accurate information about their plan?

Auralie: Medicare is complex. It's my job to help simplify it for members and customers looking for a Medicare plan to maximize member plan confidence. I help ensure accurate information is being shared with our members and communities. This supports a positive new member onboarding experience and reinforces our commitment to each member in helping them find the best plan for their needs.

thrive.: How does your role help advance Blue Cross' mission?

Auralie: As a nonprofit our priority is to put the customer first while making effective and efficient decisions. Marketing incorporates member and customer feedback into our daily work. Listening to our customers gives us a pulse on how we're doing and where we need to improve market reach and understanding.

thrive.: What makes you passionate about serving members?

Auralie: I've been working in health care marketing or communications for more than 15 years, almost half within the Medicare market. Medicare members are near and dear to my heart. Both of my parents use Medicare plans. It's imperative we continue to provide beneficial and affordable health care plan options to our community, while streamlining Medicare communications and advocating on their behalf.

Q&A WITH

Auralie Simi

M.S.M.C. Manager, Marketing Government Markets

Auralie Simi is always looking for new ways to better engage our members and consumers, while being a strong financial steward of our members' dollars. We talked to her about her role in marketing and how she helps demystify Medicare plans and improve market engagement.

thrive.: Tell us about your role in marketing.

Auralie Simi: My main role is to lead a team while planning Medicare market strategy for Blue Cross Medicare plans. This includes providing Medicare awareness and timely information to our customers through a variety of marketing materials and advertising. This helps our

Fun Facts

PETS:

4 rescue toy poodles,
2 pet mini pigs, 6 chickens,
and 13 ducks!

FAVORITE SUMMER ACTIVITY:

Flower gardening
and attending local
outdoor events with
my family.

FAVORITE SUMMER GETAWAY:

I love Lake Superior
and going up north.



AS WE AGE

Preventing Heart Disease



How to stave off common heart complications

by JAKE WEYER



Compared with many parts of our bodies that undergo obvious changes as we age—skin develops wrinkles, bones lose density, for example—the heart is incredibly resilient.

Most of the significant health changes seen in our hearts as we age have to do with how we treat them throughout our lives, says Dr. Jeremy Van't Hof, assistant professor of medicine in preventive cardiology at the University of Minnesota. Though the muscle and blood vessels might stiffen over time, a healthy older heart is much the same as a younger one. “By living a healthy life and eating well and staying active, you can do a lot to extend the normal functioning and structure of your heart,” Van't Hof says.

Heart disease—a term encompassing a range of conditions from coronary artery disease to heart attack to abnormal heart rhythm and others—is the leading cause of death for all men and women in the U.S., according to the Centers for Disease Control and Prevention. Though family history can play a role

in heart conditions, Van't Hof says, heart disease is far from inevitable. Even in our older years, it's possible to improve heart health. He offers a few recommendations:

“By living a healthy life and eating well and staying active, you can do a lot to extend the normal functioning and structure of your heart.”

– Dr. Jeremy Van't Hof

CHECK YOUR CHOLESTEROL AND BLOOD PRESSURE REGULARLY

Cholesterol should be checked every four to six years, or more often if you have a family history of high cholesterol or have been diagnosed with high cholesterol. Blood pressure should be checked at least once every two years, or more frequently if you've been diagnosed with high blood pressure.

MAINTAIN A HEALTHY DIET

Avoid processed foods and be mindful of portions (learn more at [choosemyplate.gov](https://www.choosemyplate.gov)). A Mediterranean diet rich in leafy greens, fruits, nuts, whole grains, and healthy proteins, such as fish, is excellent for heart health.

STAY ACTIVE

The American Heart Association recommends 150 minutes of moderate intensity exercise a week, which is commonly broken down into 30 minutes a day, five days a week. That's a good goal, but any activity is better than nothing, Van't Hof says. If 30 minutes a day is too much now, start smaller and work your way up.

AVOID LIFESTYLE RISKS

Smoking increases the risk of heart disease significantly. If you need extra support quitting tobacco, Blue Cross offers a program to help. Call 1-888-662-BLUE (2583) for more information. Also, avoid heavy alcohol use, as it can put you at increased heart disease risk.



Silver Lining

SilverSneakers enables you to stay active outside the gym *by* JESSI PIERCE

Bill and Sue Deeg always considered themselves to be active people. The 66-year-old couple had frequented local gyms in the Apple Valley area to stay physically and mentally fit. When Sue came across the SilverSneakers program this past January, she wasted no time taking full advantage of all the program's offerings.

"It seemed like a natural fit for us," Sue says.

Through SilverSneakers, the Deegs joined two additional fitness clubs to utilize classes and workout equipment. They developed a well-oiled workout routine—until COVID-19 put an abrupt stop to outings, and the normalcy of most everyday activities.

But the silver lining? SilverSneakers opened a force inside both Bill and Sue that couldn't be quarantined.

"I feel like I'm almost getting more in," Sue admitted of her new workout regimen that was activated during the stay-at-home order.

Building off the regimen she started through SilverSneakers, Sue hits the pavement for 4–5 mile walks nearly every day. On nicer days, she and Bill have been able to bike an additional 10 miles.

On the days the Minnesota weather yields less than ideal outdoor conditions, Sue says the SilverSneakers at-home workouts have been equally as fun and engaging.

"I've definitely appreciated the videos," she said, noting she would like to do more in the lunge, squat and core area than her daily walk workout exercises.

With Bill having suffered a herniated disc recently, Sue anticipates using more of the free workouts on her computer while the duo is at home. Ultimately, whatever the workout and wherever the location, both Bill and Sue are grateful for the continued push SilverSneakers gives them in taking care of their health.

"Since we joined SilverSneakers we are working out even more than we were before. It's been a blessing," Sue says.

Healthy at Home



SilverSneakers

SilverSneakers makes it easy to exercise from home. Some of the offerings include:

- SilverSneakers On-Demand™ gives you access to more than 200 online workout videos. Login to **SilverSneakers.com** to view on-demand workouts like SilverSneakers Classic, Yoga, etc. Visit **silver-sneakers.com/learn/ondemand/** to learn more.
- Workout programs that can be tailored to your fitness level on our fitness app, SilverSneakers GO™. Download the app at the Apple or Google stores, or visit **go.silversneakers.com/silversneakers-go-promo**.
- SilverSneakers Live classes via Zoom, through the SilverSneakers website. Find out more at **go.silversneakers.com/live**.
- Facebook Live classes are offered twice per week. Visit and follow the SilverSneakers Facebook page (**Facebook.com/SilverSneakers**) for more details.

**“Whatever your
dream is, whatever
your joy is, whatever
your hope is, go ahead
and stretch for it...”**

— LIN BRUCE

Chain





by JAKE WEYER
photos by JOE TRELEVEN

Breaker

Distance cyclist Lin Bruce, 81, inspires others to reach for their goals regardless of age

AT 81, LIN BRUCE'S PERSPECTIVE ON AGE has changed some in the last couple of decades.

In 1999, when her 60th birthday was approaching, the Northfield resident and longtime Blue Cross member felt the need to do something she had never done—to break out of her normal routine.

“I thought my gosh, 60 is so old, if I don’t do something and bust out now, I’m just going to go downhill for the rest of my life,” Lin remembers. “I decided I wanted some kind of adventure, something that was a challenge, something that was really mine and wasn’t dependent on anyone else—it depended on me.”

After seeing an ad for a cross-country bicycle trip, she made the bold decision to sign up, and spent 60 days cycling from San Diego, California, to St. Augustine, Florida. The trip planted a cycling seed. Since then, Lin has pedaled from Virginia to Oregon, Washington to Maine, down the Pacific Coast, along the Mississippi River, around Lake Superior, and beyond. In 21 years, she has traversed roughly 25,000 miles and counting, from the seat of her bike.



DID YOU KNOW?

Lin Bruce has pedaled a total of **25,000 MILES** on bicycle trips, enough to take a lap around the Earth.

When her activity caught the attention of others in the region about a decade ago, Lin started speaking publicly about her adventures and inspiring others to reach their goals.

“Whatever your dream is, whatever your joy is, whatever your hope is, go ahead and stretch for it, and engage with that, because that enhances your life,” she says. “As I have the privilege of being older and older, I realize that engaging keeps us healthy, it keeps us active, it keeps us interested in what’s going on and keeps us part of the scene.”

EMBRACING ACTIVITY

Lin grew up in Cheyenne, Wyoming, another cycling destination she reached on two separate occasions for high school reunions.

She learned to ride a bike as a child, but like most young women of her era, she notes, she did not pursue it into her adult years. She did cycle with her four children as they were growing up, but she did not travel any serious distances. Until the birthday trip, which actually began on her 60th birthday, she never gave it a thought.

“I grew up in a time where a mom role, a wife role, was really quite defined and narrow,” she says. “So to break out and decide I wanted to take on something like this was way out of the path of what I would have usually taken.”

Lin trained on both a stationary bike and her old hybrid bicycle for the trip and also purchased appropriate gear—padded bike shorts and cycling shirts for example—to help get her through



CYCLING SAFETY



Brandon Busch, a physical therapist at TRIA Orthopaedic Center and part of its Cycle Program team, says cycling can be a lifelong activity if done safely.

"I certainly believe that because there's always a different style of bike that you can go to," Busch says. "Biking doesn't take as much energy as something like running, and it is accessible in terms of equipment and places to ride—I've treated patients who are over 80 years old who bike commute every single day in downtown Minneapolis."

For older adults looking to get back into cycling, or those who are new to the activity, Busch offers some advice for staying safe and avoiding injury.

ILLUSTRATIONS BY MELANIE SCHUMACHER



EASE INTO IT.

If you are new to cycling, it might be good to start on a stationary bike to get the feel for it and maybe an adult tricycle once you're ready to get outside. Remember, cycling is a skill that takes time to learn, so be patient. If it's been a while since you last rode, it's a good

idea to start with shorter rides to avoid placing too much demand on your body, which can result in injury.



GET THE RIGHT FIT.

It's common for older riders to use the same bike they rode when they were much younger. From a position and comfort standpoint, that can lead to problems. Note the position of the handlebars in relation to the seat. Handlebars that are above seat height will help you maintain a more upright, comfortable position. Also make sure you can get on and off your bike without a problem, both at a standstill and in an emergency situation. Practice getting on and off in a safe place, using a wall for support if needed.

It's also a good idea to invest in clothing specifically for cycling, such as padded bike shorts that reduce skin wear and shirts that breathe and don't restrict movement. Also remember to wear a helmet every time you ride. Daytime riding is the most safe, but if you're out after dark be sure to wear bright, reflective clothing.



GET A TUNE UP.

Especially if you have an older bike that hasn't been used for a while, it's a good idea to check the tires, and to make sure the chain, brakes, and cables are in good working order—a bike shop can help with all of this. If you find yourself in mechanical trouble on a ride, Minnesota also offers a variety of tune up stations for quick fixes (dnr.state.mn.us/tuneup/index.html).



BE AWARE OF CONDITIONS.

Though cycling can technically be done year round, riding in the winter is not recommended, as snow and ice can create dangerous conditions. Also look out for loose sand in the spring, or wet surfaces that can reduce traction.



DRESS APPROPRIATELY.

We all know Minnesota weather varies widely. Make sure you dress for the season.



FIND A TRAIL.

If you're returning to cycling or just getting started, bicycle trails offer a safe alternative to dealing with vehicle traffic on roads. The Minnesota Department of Natural Resources (dnr.state.mn.us/state_parks/starter_kit/wheels.html) is a great resource for finding bike trails for all skill levels.

LIN OFTEN CYCLES WITH HER HUSBAND, BOB, SOMETIMES ON TRIPS SPANNING HUNDREDS OF MILES.

“I think the most important feature on a bicycle is the commitment of the person who is doing the pedaling.”

— LIN BRUCE



LIN'S BIKE TRIPS HAVE TAKEN HER ACROSS THE COUNTRY, INCLUDING TO SNOWY RANGE PASS IN WYOMING. STAYING HYDRATED, EATING RIGHT, AND DRESSING APPROPRIATELY ARE PART OF EACH JOURNEY.

the journey. Even so, it wasn't completed without soreness and exhaustion.

She is quick to mention that she still doesn't consider herself to be an athletic person.

“I'm really very ordinary,” Lin says. “I wish I could say I have a very tight physical training regimen all the time, but that's not true.”

She hopes her “normalcy” helps others realize you don't have to be a super athlete to get out and take action—to find an activity you enjoy and embrace it.

Brandon Busch, a physical therapist at TRIA Orthopaedic Center and part of its Cycling Program team, says the benefits of routine activity, cycling or otherwise, are too numerous to list.

“It affects every single system in our body in a positive way and especially if you look at exercise compared to inactivity, there's no comparison, there's so much value,” Busch says.

A combination of routine aerobic (e.g. cycling, jogging, pickleball) and strength (e.g. weight lifting, stair climbing) activities can help you manage weight, lower risk of chronic conditions such as diabetes, maintain or build strength, and more.

Beyond the physical benefits, exercise can also improve your outlook.

“If you exercise for a period of time, your mood is elevated, and that’s been well researched,” Busch says. “Especially as we get older, it’s important to consider your mental health and exercise can be a big benefit to that.”

Lin says her overall wellness now compared with before she cycled is undoubtedly improved. She is goal oriented and needs the motivation of an upcoming trip to train—riding on country roads or bike trails, and using her stationary bike in the winter. During one season without a trip, she set a mileage goal and smashed it, riding 2,000 miles in one season.

She didn’t anticipate continuing in the sport beyond that first trip, but its impact was too great to let go.

A SENSE OF OPPORTUNITY

At the end of her 60th birthday trip, after reaching the Atlantic Ocean with her group—27 women all over 50—Lin was satisfied, but still searching for the big difference she expected in her life.

That wasn’t fully realized until a couple of years later, when she asked her oldest son if she had changed at all. His answer was that she had a greater sense of possibility.


“And that is the change that has come about for me,” Lin says. “I am not fearless, I get scared, but I have a greater sense of possibility. I’ve learned to make commitments, to stick with it, to recommit.”

In addition to participating in organized trips, Lin also plans cycling adventures with her husband, Bob, 84, who has begun riding with her in recent years. She has purchased one new bike since the start of her hobby. Though she is asked about it frequently, she leaves the engineering and mechanics to others.

“I think the most important feature on a bicycle is the commitment of the person who is doing the pedaling,” she says. “I know how to pedal and I’m persistent.”

Her next goal is to ride the East Coast, so she will have pedalled all four sides of the U.S. The satisfaction of such trips isn’t always in the moment, she says, but in retrospect, looking at what she’s accomplished under her own power.

That can be applied to any goal, she says.

“I try not to give advice, but serve as an example,” Bruce says. “If you have things on an ‘I wish I would have’ list, take a look at those. They might not be a physical adventure. They might be completing your genealogy or repairing a relationship with a family member. Whatever they are, do them. Don’t put them off. You have now.” 

Learn more about Lin and her adventures at yesithinkican.com.



DID YOU KNOW?

Electric bikes, or e-bikes, provide a great way to cycle longer distances, or keep up with friends or family who might be more experienced cyclists. They allow you to pedal as if on a normal bike, or receive a boost from an electric motor when needed.



LIN SAYS SHE NEEDS MOTIVATION TO RIDE, SO SHE PLANS TRIPS OR SETS GOALS TO WORK TOWARD.

Committed to Your Safety

Blue Cross continues to put your health and safety first in the fight against COVID-19 *by JAKE WEYER*



DID YOU KNOW?

WE HAVE EXPANDED ACCESS TO VIRTUAL CARE, SO YOU CAN HAVE YOUR APPOINTMENTS ONLINE.

As the COVID-19 pandemic continues to upend the lives of people throughout our state and around the world, we remain committed to ensuring the health and safety of our members.

During the last several months, we have received many questions related to the virus, from prevention to treatment to testing and more. Most commonly, and understandably, members want to know what their plans cover.

We have made it a priority to answer your questions as thoroughly as pos-

sible, and to update our communications as COVID-19 information and guidelines evolve. You might have also received a phone call to discuss some commonly asked questions on coverage related to the virus. We'll go over those points again here, along with providing other tips and advice for living your best and staying healthy during this challenging time.

Reach out to us at the number on the back of your ID card. Remember, whenever you need it, we are here to help.

WHAT'S COVERED (For the Duration of the 2020 Public Health Emergency)

Testing and treatment: During this unpredictable time, if you do need to be tested for coronavirus COVID-19, we will cover the appropriate medically necessary diagnostic testing and in-network care—including hospitalization.

Virtual care: To help you stay home and minimize the chances of being exposed to the virus, we have expanded access to virtual care or telehealth, which is the use of mobile devices and computers to interact. If you need to see your doctor, you may be able to have your appointment online using video conferencing on a phone, tablet or computer (learn about some tools to use below).

If your doctor doesn't offer a telehealth option, or an appointment isn't available when you need it, our Doctor on Demand* (doctorondemand.com) service is available 24/7. What you pay for your appointment will be determined by your benefit plan and displayed on the app as part of your scheduling process, with the exception of COVID-19-related visits.

Medications: To make it easier for you to keep your medications on hand and avoid extra pharmacy trips, we are currently waiving early refill limits on 30-day prescription maintenance medications and allowing those to be filled for up to 90 days. Check with your local pharmacy to see if they have a delivery service.

STAYING CONNECTED

While it's important to follow social distancing guidelines and other safety precautions (outlined by the Centers for Disease Control and Prevention at

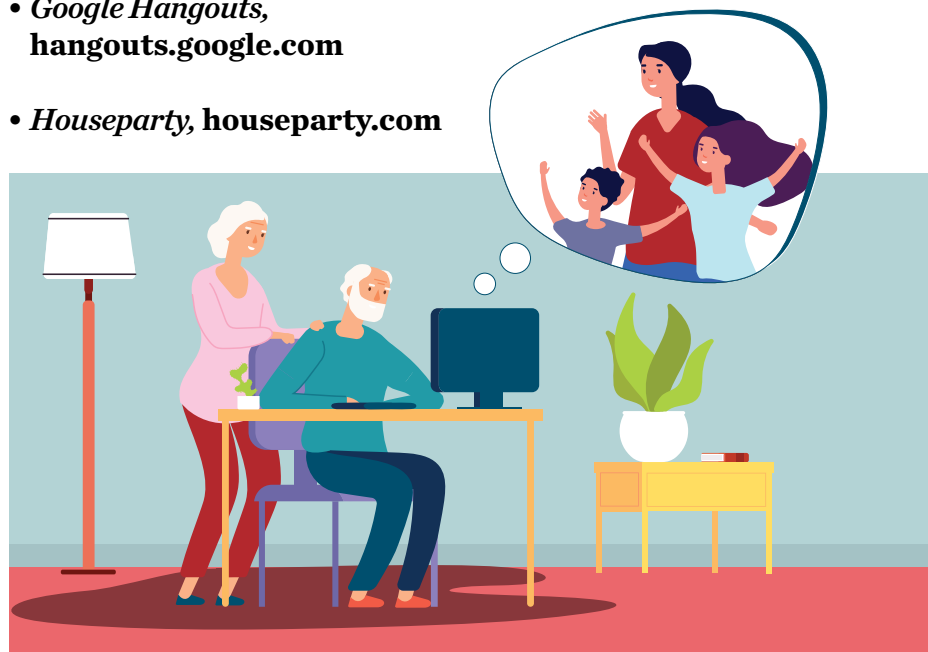
[cdc.gov](https://www.cdc.gov)), isolation doesn't mean you need to break communication with others.

There are many ways to stay connected to friends, family—and your health care provider—which is important for maintaining your overall wellness. In fact, some research has shown a lack of social connection to be a greater detriment to health than obesity, smoking, and high blood pressure.

Below are some popular options for video calls. Each platform offers free services and can be used across phones, computers, and tablets. The programs are easy to download from the websites indicated below, or from an app store if using a mobile device.

Talk to your loved ones about what program might work best for everyone, or try a few different options to find the best fit. Nothing can replace real in-person interaction, but seeing and hearing our loved ones, even through a screen, can still make a positive impact on our lives.

- **FaceTime** (available on Apple devices), support.apple.com/en-us/HT204380
- **Google Hangouts**, hangouts.google.com
- **Houseparty**, houseparty.com



DID YOU KNOW?

BLUE CROSS
IS CURRENTLY
WAIVING EARLY
REFILL LIMITS
ON 30-DAY
PRESCRIPTION
MAINTENANCE
MEDICATIONS,
ALLOWING
THOSE TO BE
FILLED FOR UP
TO 90 DAYS.



BEWARE OF FRAUD

Times of crisis often lead to spikes in criminal activity from those who take advantage of trusting people—often older adults. The current pandemic is no different. Junius Nottingham, the executive director of the National Anti-Fraud Department, recently offered a few warnings for members:



ONLY TAKE MEDICAL ADVICE FROM YOUR TRUSTED HEALTH CARE PROVIDERS.

Be wary of advertisements for vaccinations or medications that claim to prevent or treat COVID-19. Be very cautious about sharing your member ID information, to keep it out of the hands of scammers.



BE CAUTIOUS OF UNKNOWN PHONE CALLS.

If you don't recognize the number, you can let it go to voicemail. Blue Cross may reach out from a number you don't recognize, but if you're not certain of the authenticity, you can hang up and call back the number on the back of your ID card to confirm it's us.



DON'T OPEN THE DOOR TO STRANGERS.

Door-to-door scams have increased since the outbreak. Keep your guard up and stay vigilant, Nottingham says.

You can find more information related to fraud at bcbs.com/healthcare-fraud.

- **Skype, skype.com**
- **WhatsApp, whatsapp.com**
- **Zoom, zoom.us**

If you try these options and video calls still just don't work for you or your family, old-fashioned phone calls or even letter writing are still great ways to stay engaged with others.


REACH OUT FOR HELP

Even if you're used to being independent, now is a good time to accept help from others. Don't know whom to ask? Contact the Senior LinkAge Line by calling 1-800-333-2433 or visiting **HelpOlderAdultsMN.org** to find local options for home delivered meals, grocery delivery or prescription drug delivery.

TAKE CARE OF YOURSELF

Everyone has been drilled on hygiene fundamentals since the virus surfaced, but it continues to be important for the prevention of COVID-19 and other infectious diseases. You can find all of the guidelines for cleaning and disinfecting from the Centers for Disease Control and Prevention (CDC) at **cdc.gov**.

Also on the site are tips for taking better care of yourself not only physically, but also mentally. There's no question the outbreak has increased stress for many. The CDC suggests combatting that stress by taking care of your body through exercise and healthy eating, avoiding alcohol and drugs, taking breaks from the news, TV, and social media, connecting with others, and engaging in activities you enjoy.

If stress is a cause for concern for you or your loved one, be sure to share it with your health care provider. Addressing and coping with stress, the CDC says, will make you, the people you care about, and your community stronger. 



STAY ACTIVE AT HOME

SilverSneakers goes digital to help you keep up your fitness routine.

Exercise is a key part of maintaining a healthy lifestyle and can support a healthy immune system.¹ You can use your SilverSneakers® benefit to stay active without leaving home. Check with your doctor to see what physical activity makes sense for you.

SilverSneakers videos when and where you want

Check out hundreds of online workout videos with SilverSneakers On-Demand™. Videos range from easy, low-impact exercises to cardio workouts.

Log in at ***SilverSneakers.com*** to get started

SilverSneakers Live classes and workshops

Feel like you're at class, without leaving home. Enjoy full-length live classes and workshops.

- A SilverSneakers instructor leads each class and workshop. Multiple classes are offered per day.
- To bring SilverSneakers Live to you, we use Zoom², a reliable video conference tool. We'll show you how to get started.
- Your "visits" count toward Tuition Rewards® Points. Don't miss out.

Get started at ***Go.SilverSneakers.com/Live***

Questions? We're here to help.

1-833-226-1271 (TTY: 711) Monday – Friday 8 a.m. – 8 p.m. ET



Always talk with your doctor before starting an exercise program.

1. <https://www.ncbi.nlm.nih.gov/pubmed/29713319>

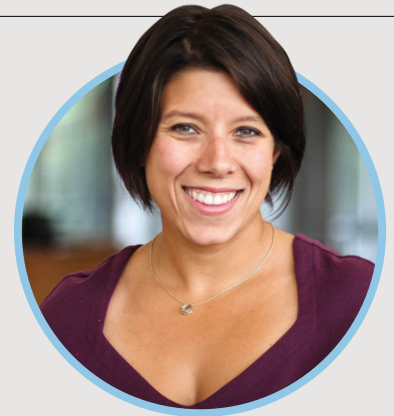
2. Zoom is a third-party provider and is not owned or operated by Tivity Health or its affiliates. SilverSneakers members who access SilverSneakers Live classes are subject to Zoom's terms and conditions. SilverSneakers member must have Internet service to access SilverSneakers Live classes. Internet service charges are responsibility of SilverSneakers member.

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Reviewing Meds After a Hospital Stay

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



Member: I recently returned home after a brief hospital stay. The transition hasn't been easy and I'm wondering if my prescriptions might have something to do with it. Is there someone I can talk to about it? —*Bruce, Mahtomedi*

Pharmacist: To answer this question, I reached out to Blue Cross Medication Therapy Management (MTM) pharmacist Landon Weaver. Landon, what can you tell us about making a smooth transition from hospital to home?

Landon: Returning home from the hospital can be a disorienting experience. Regaining a sense of stability and getting back into the rhythm of your daily routine can feel particularly exhausting during this time, especially if changes have been made to your medication regimen.

In some cases, you may find yourself facing a temporary change, such as completing a short course of antibiotics. Other times, you may find yourself having to adapt to an increase in dosage or altering the way you take your long-term medications on a daily basis. No matter how big or

small the adjustment is, it is normal to have questions.

Any time a transition of care is in progress, there is an increased likelihood for medication errors to pop up. If these errors are not caught and corrected, you may experience unpleasant side effects or find yourself facing hospital readmission.

Conducting a medication reconciliation can prevent these errors from occurring. Medication reconciliation is the process of creating the most accurate list possible of all medications a patient is taking including drug name, dosage, frequency, and route. This is especially important when you come home from the hospital and have your previous medications and now new medications prescribed or stopped during your hospital stay.

Pharmacists are clinically trained to evaluate a drug regimen to ensure every medication is indicated and effective

at treating the health condition for which it is being prescribed. Participating in a comprehensive medication review allows the 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.

Perhaps most importantly, pharmacists can also make suggestions on how to improve convenience and affordability of your medications by ensuring that they are affordable or by reducing the number of pills you take per day.

Whether it has been one week or one year since your last hospitalization, it is beneficial to have a second set of trained eyes look over your medication list. If you are interested in scheduling an MTM consultation, call 866-873-5941 (TTY 711), Monday through Friday, 9 a.m. to 5 p.m. Central Time. Learn more at bluecrossmn.com/mtm.

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





CARING FOR FINANCES

Key financial considerations to make with your loved one
by ELIZABETH BOGER

As a caregiver, your focus is on your loved one's physical and mental wellbeing—but their financial health is also important.

Whether you've been tackling this aspect for years, or the task has suddenly been thrust upon you, it's vital to be prepared.

"The two most important documents I would say to have in place are a health care directive and a power of attorney," says Julie Westbrook, JD, vice president of business development for financial management company Trust Point, Inc. "A health care directive so the caregiver can make health care decisions for the individual in the event that they are unable to, and power of attorney so that they have the authority to help with finances."

Westbrook, who practiced estate planning for 10 years, said it is also important to be proactive when it comes to ensuring important documents are in place.

STAYING ORGANIZED

Caring for a loved one's finances can be daunting—try to simplify it as much as possible. If there are duplicate accounts, eliminate or merge them. You can also take advantage of automatic deposits, withdrawals, or bill pays—just be sure to document everything.

"Another thing that we recommend to our clients is to have a database with online passwords, or to use a program like LastPass or Dashlane," Westbrook says. "It keeps usernames and passwords and some programs can even help you fill in stronger passwords."

Beyond organizing passwords, Westbrook recommends utilizing an information organizer that compartmentalizes assets, accounts and contact information.

"Trust Point offers one through our website," Westbrook said. "It's basically a booklet someone can fill out that has children's contact information, all of their professionals—their attorney, their financial planner, their tax person—along with accounts and where you can find them."

TAKE TIME FOR YOUR FINANCES

In the midst of caring for a loved one, caregivers can often neglect taking care of themselves—and their finances.

"It's important to take care of yourself so you can take care of your loved one," Westbrook said. "That includes financial aid, so be careful not to neglect your own financial plan. Continue to plan for retirement. If you don't have a financial advisor, reach out to one so you can simultaneously work with your loved one's finances."

Find more caregiver guidance and support at caregivercornermn.com.

DID YOU KNOW?

Loved ones or caregivers may be paying out of pocket for items that are covered by their health plan. Check with Blue Cross to make sure you're getting the most from your plan—from in-network doctors to medical equipment like walkers.



Spreading the Joy of Cycling

Blue Cross helps individuals with disabilities learn to bicycle



ICAN BY THE NUMBERS



iCan programs serve nearly

3,000

people with disabilities each year.

SOURCE: ICAN SHINE

Last fall, members of the analytics and IT team at Blue Cross and Blue Shield of Minnesota shifted into gear as they volunteered their time with the iCan Bike program, hosted by the Down Syndrome Association of Minnesota.

The team gained a rewarding and humbling experience they'll never forget, and was honored with the Blue Cross 2019 Team Recognition Award.

The iCan Bike program provides opportunities for individuals with disabilities to ride a conventional two-wheel bicycle, while helping them become lifelong independent riders. It not only demonstrates the importance of fitness,

but also teaches participants other lasting skills and improves social connectedness.

iCan Shine, an international charitable nonprofit organization, collaborates with local organizations and individuals. Their program hosts conduct 'iCan' programs and serve nearly 3,000 people with disabilities each year.

Over the course of the five-day iCan Bike program, two volunteers spot each camper and gain insight into that camper's strengths, determination and ability. Bike stability can be adjusted in order to help challenge campers as they work on developing their riding skills.

"Camp participants experience sheer joy and a sense of accom-

plishment, infusing them with confidence and self-esteem that spills over into many areas of their lives," said Radhika Bodapatla, architect, data analytics at Blue Cross.

Blue Cross volunteers couldn't help but feel that same feeling of elation as they watched each camper foster a lifelong fitness activity that can be shared with family and friends.

According to iCan Shine, nearly 80 percent of campers who take part in the program learn to ride a conventional two-wheel bicycle independently. The remaining 20 percent make headway toward that goal and continue their progress at home with the help of family members that are trained as spotters.

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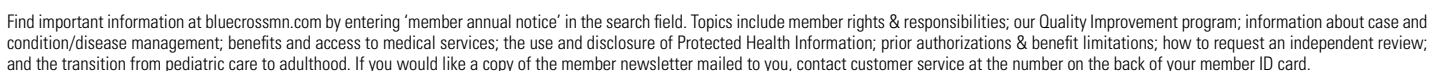
Внимание: если вам нужна бесплатная помощь в устном переводе данного документа, позвоните по указанному выше телефону.

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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.

SecureBlue member services toll-free 1-888-740-6013, (TTY 711), 8 a.m. to 8 p.m., seven days a week.



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