

thrive.

SPRING 2021

 BlueCross
BlueShield
Minnesota

a magazine for healthy choices and your best life.

Crossing Paths

Staying active and safely social is a recipe for wellness in trying times

page 8

BETTY GUST, LEFT, AND KAY REICHERT FORMED A FRIENDSHIP THROUGH WALKING



also inside

Tips for boosting mental health

Benefits of our new approach to health care

Exercise safely at any age

WELCOME


Hello, members. I hope you've had a safe, healthy year and are looking forward to a beautiful Minnesota spring.

COVID-19 made winter more challenging than in year's past, limiting visits with family and friends for many of us, as well as our ability to get out and about as we normally would. The warmer temps should help all of us to bump up our activity — both physically and socially — while still following safety measures until we beat this virus.

For an inspiring example of the difference an active life can make, look no further than the women on our cover, Betty Gust and Kay Reichert. The fellow gym members had never spoken before a chance exchange at a grocery store last year. That sparked a lasting friendship built around scenic walks throughout the Twin Cities. In times like these, having someone to talk to, to motivate you, and to keep your spirits up is really important.

Also in this edition of **thrive.**, we have a feature on page 14 about our commitment to value-based care. Simply put, we want to emphasize the quality of your health care over the quantity of services, and make sure your costs align with that approach.

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



Kimberly Switlick-Prose
Vice President of Center of
Excellence Star & Risk Adjustment



BEHIND THE SCENES

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



thrive. IS ONLINE

Love the content in **thrive.** magazine?
Looking for an article from a past edition?
You can find it online.

Visit our website at **thrive.bluecrossmn.com** to read feature stories and other sections including Take Action, Caregiver Corner, Ask the Doctor, and Ask the Pharmacist. Plus, **thrive.** online works on your mobile phone, so you can get health information and wellness tips on the go.



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HEALTH BITES



Easily digestible tips and advice to feed your healthy lifestyle.

Managing Diabetes

If you've been diagnosed with diabetes, it's important to visit your doctor to have your A1C tested and get your yearly eye and kidney check up.

The A1C test is a common blood test that reflects your average blood sugar level for the past few months and can monitor how well you're managing your diabetes. If you have a higher A1C level, you have a greater risk of developing complications.

Schedule an appointment with your doctor to get your A1C tested. Many doctors also offer telehealth services from the safety of your own home, so you can visit with your doctor virtually to discuss how you can have your A1C tested.



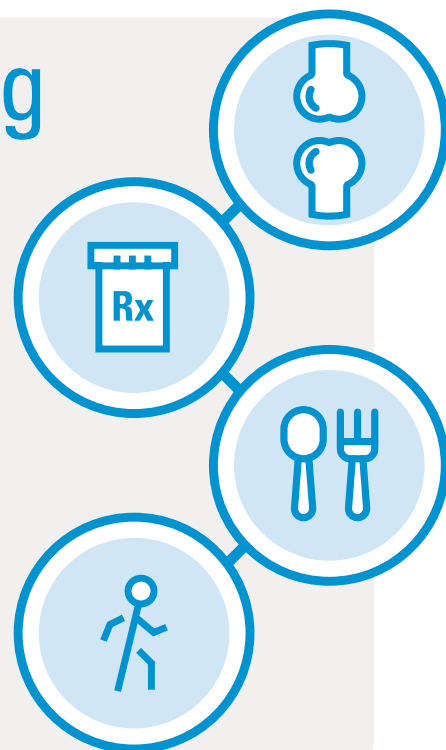
Keep Your Bones Strong

Strong bones can reduce the risk of breaks, such as broken hips. But one in four women age 65 and older have osteoporosis, a disease that can cause weak or brittle bones.* The condition often isn't revealed until a bone is broken.

Talk to your doctor about a screening for osteoporosis. A bone density test, especially important after a break, can help evaluate your bone mass and determine your injury risk.

You can improve your bone health by:

- Talking to your doctor about medications to strengthen your bones, and about bone-weakening medications you should avoid.
- Eating a healthy diet that includes calcium and Vitamin D.
- Regularly performing weight-bearing exercises, such as walking or stair climbing.



* THE CENTERS FOR DISEASE CONTROL AND PREVENTION



Q&A WITH

Jeanne Adam

Principal Market Research Analyst, Consumer Experience and Insights

Jeanne Adam focuses on conducting market research and analyzing member feedback to help understand and improve health care experiences. Part of her role is conducting the annual Consumer Assessment of Healthcare Providers and Systems (CAHPS) survey and the Health Outcomes Survey (HOS) as tools for member understanding. Jeanne shared why these surveys are important and what her department does to enhance member experience.

thrive.: Can you share a bit about your role?

Jeanne: We are constantly striving to improve and that takes more than just reviewing numbers or analytics. We want to hear from members what aspects of their plan they are happy with and also where we can do better. We want to improve the whole health care experience.

thrive.: Can you talk about the CAHPS and HOS surveys and why they are important?

Jeanne: The CAHPS survey is a standardized tool that we send to members each year to understand and measure health plan and provider experiences. The survey, done in coordination with the Centers for Medicare & Medicaid Services (CMS), holds us accountable to the government and our members, and the feedback drives real changes to your health care. The HOS survey is tailored for Medicare members only and conducted by CMS. It asks about clinical activities specifically with the ultimate goal of improving patient outcomes and overall health. It might ask whether you got a flu shot, for example. Both of these surveys are anonymous and member participation is important as they can make a real difference in the care you receive.

thrive.: What's the best part about your role with Blue Cross?

Jeanne: I really like digging into the feedback we get, especially to the open-ended questions. People probably don't realize how much we read them, identify opportunities for improvement, and act on them.



Staying Active

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



Member: I feel like I'm in good health, but I'm getting too old to stay active all the time. Do I really need to exercise? —*Sarah, Alexandria*

Dr. Fendrich: Getting regular exercise is one of the best things you can do for your body. While aging might feel like a good excuse to throw in the towel, physical activity should still be a routine — and fun — part of your life.

Exercise can help ward off various health issues or chronic conditions, lower your blood pressure and improve your balance. It's also a great way to boost your mood and energy levels, which can relieve feelings of stress or depression.

While getting older might limit the types of exercises you do, there are still plenty of ways you can exercise. You don't need to run a mile to stay physically active. Activities like biking and jogging are great ways to exercise, but so are simple activities like walking around your block, gardening, yoga or dancing.

Know your limits

It's important to talk to your doctor to understand what level of physical activity is healthy for you. If you have a chronic condition such as heart disease, diabetes or arthritis, you can still lead a healthy, active life. In fact, staying active can be one of the best ways to help manage certain conditions.



Your doctor can guide you in knowing what level of exercise is appropriate for you, and might even recommend starting small before potentially working your way up to more moderate activities.

If you're looking for a little inspiration, SilverSneakers® is a fitness and lifestyle benefit included with your Blue Cross and Blue Shield of Minnesota health plan at no additional cost. SilverSneakers provides access to online classes and workshops, on-demand video workouts and even an app that can help you schedule activities. You can check out **[SilverSneakers.com/StartHere](https://www.silversneakers.com/StartHere)** to learn more, but be sure to talk with your doctor before starting a new exercise regime.



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



Dive Into Disc Golf

Disc golf is a low-impact sport that can be enjoyed by people of all ages



Spring is the perfect time to start taking advantage of fresh air and enjoy the great outdoors. If you're looking for a new hobby, or a way to stay physically active, disc golf is a great low-impact activity that combines aerobic exercise with mental stimulation.

Disc golf is similar to golf, but instead of hitting a ball, players throw a disc or Frisbee® into a target, which is typically an elevated metal basket. The first throw is made from a tee area, and then each consecutive throw must be made from the spot where the previous throw landed.

Flexibility



Disc golf can be played alone or in a group, and doesn't require any advanced skills. It's a sport that all ages can enjoy, so you can even encourage your neighbors or grandkids to join you. Typically, disc golf courses are either nine or 18 holes, and you don't have to commit to playing the full course. Most recreational courses do not require you to set a tee time, so you can show up and play whenever fits your schedule.

Accessibility



Jumping into disc golf is very affordable and accessible. A professional-quality disk is only about \$15, and you only need one

to play the game. Disc golf courses are often free, located in city parks and can provide a relaxing environment in which to enjoy nature.

Staying healthy



By spending an hour or two walking the course as you play, you can reap the benefits of soaking in some Vitamin D, which promotes a healthy immune system and strong bones. Some courses may even have small, varying degrees of terrain, so you can strengthen your muscles and improve balance. Learning a new skill can also reduce stress and boost your mental health.

Check out **[PDGA.com/course-directory](https://www.pdga.com/course-directory)** to discover an abundance of courses located throughout Minnesota.



Maintaining Mental Health

How to counter mental health challenges in the midst of the pandemic | by Elizabeth Boger



GET INVOLVED

Finding ways to stay active within your community can help ward off mental health issues.

Consider these ideas:

- Take a class to learn a new skill
- Join a choir or band
- Volunteer for a cause
- Participate in a sport
- Exercise with neighbors

Just as we ensure our bodies are physically healthy, it's also vital to check up on our mental health as we age.

While older adults may be more prone to physical ailments, mental health issues should not be a normal outcome with increased age, according to Collin Davidson, PhD, LP, a psychologist with Allina Health. It's important to keep an eye on certain elements that may elevate your risk of developing mental health issues down the road.

"There are factors that go along with age that can basically be risk factors for anxiety and depression," Davidson says. "Health problems would be one example. Sometimes, there's increased social isolation, or loss of romantic relationships through divorce or death."

Especially in the midst of the COVID-19 pandemic, those feelings of isolation can stir emotions such as sadness, anger or even loss of interest in things you used to enjoy. Other symptoms of mental health issues, such as anxiety or depression, could be sleep disruption or changes in appetite.

"The good news is there are many different factors that can help," Davidson says.

If you're going to work on these factors yourself, Davidson suggests looking at it from two ends of the spectrum.

"One is thinking about what you're doing on a day-to-day basis to establish a routine," Davidson says. "I would think of these as the foundation to have good mental health."

These are the basics, such as getting quality sleep, eating healthy and regularly exercising. Socialization can also be a large component of your day-to-day routine, despite the physical barriers you may be facing during the pandemic. Try setting up a daily phone call with a family member or friend, or take a socially distanced walk outdoors with your neighbor.

"On the other end of the spectrum, I think it can be helpful to think about how you want to come out of the pandemic," Davidson said. "Think about what is important to you in life. At the end of this, think about what will have changed for you — whether it's having good relationships, maybe some advancements at work or with hobbies."

That mindset can be helpful in guiding you toward making small choices, such as a morning exercise routine, that will be beneficial toward your future.

Making a change

If you feel like you're suffering from feelings of anxiety or depression, it's important to change course or seek treatment. Talk to your care provider, or reach out to a trusted family member or friend right away.

"Just try and do something, maybe just one thing every day. Progress is better than perfection..."

Recognizing the signs and symptoms of mental health issues, including a lower mood, feeling sad or down, or even feeling worthless, can all be red flags to ask for help.

To help combat those feelings, or even ward them off before they manifest themselves, you can try establishing a new routine.

"Just try and do something, maybe just one thing every day," Davidson says. "Progress is better than perfection, so missing a day or two is not going to be the end of the world,

but do something that's meaningful or enjoyable every day — even just for 10 or 15 minutes."

It can be helpful to select an activity that gives you a

sense of accomplishment.

"It doesn't necessarily have to be a big accomplishment, but rather tasks like cleaning the bathroom that's been neglected for a while, or learning a basic new skill," Davidson says. "Those things can really boost the mood, especially when they're done on a routine basis. They can serve like a preventative or resilience factor against depression or anxiety."





CROSSING PATHS

How a chance encounter led to a friendship
founded on staying active



Betty Gust is no stranger to an active lifestyle.

The 85-year-old former nurse and Minnetonka resident has always found ways to keep moving and stay sharp — volunteer hospice work, dance classes, bridge and mahjong games, chasing her eight grandchildren, and daily walks, to name a few. But the COVID-19 pandemic put many of those activities on hold, especially the ones that kept her socially engaged with friends and family.

Months of isolation led to frustration and boredom for Gust. The same was true for Kay Reichert, 63, of Excelsior, whose corporate meeting planning business was on hiatus because of the pandemic. Reichert and Gust had both been members of The Marsh health and wellness center in Minnetonka and had seen each other there, but never spoke until crossing paths at a grocery store last May.

“We were all masked up, but I remember thinking it was so good to see a familiar face after being isolated at home for so long,” Reichert says. “I told her I thought I recognized her from The Marsh and that’s when she asked me if I walked.”



BETTY GUST, 83, AND KAY REICHERT, 63, HAVE A SHARED PASSION FOR ACTIVE LIVING.



WALKING WITH PURPOSE

You can turn your daily walk into a fitness stride with a few tweaks to your technique, according to the Mayo Clinic.

Here's how:

- Keep your head up and look forward.
- Relax your neck, shoulders and back.
- Swing your arms freely with a slight bend in your elbows. A little arm pumping is fine.
- Tighten your stomach muscles and keep your back straight. Do not arch forward or backward.
- Walk smoothly, rolling your foot from heel to toe.



BUILD A ROUTINE

The American Heart Association recommends 150 minutes of moderate intensity exercise each week, commonly broken down into 30 minutes a day, five days a week. If 30 minutes a day is too much now, start smaller and work your way up.

The exchange led to a meetup for a lap around a local lake, then another walk, and another, until the jaunts became routine. The pair has traversed roughly a hundred miles a month since June — more than 200 miles in December alone — developing a lasting friendship along the way.

Stepping toward wellness

Brisk walking has always been important to Gust. It allows her to experience nature, unwind, and maintain her muscles and bones as she gets older, something she finds particularly important as someone living with osteoporosis.

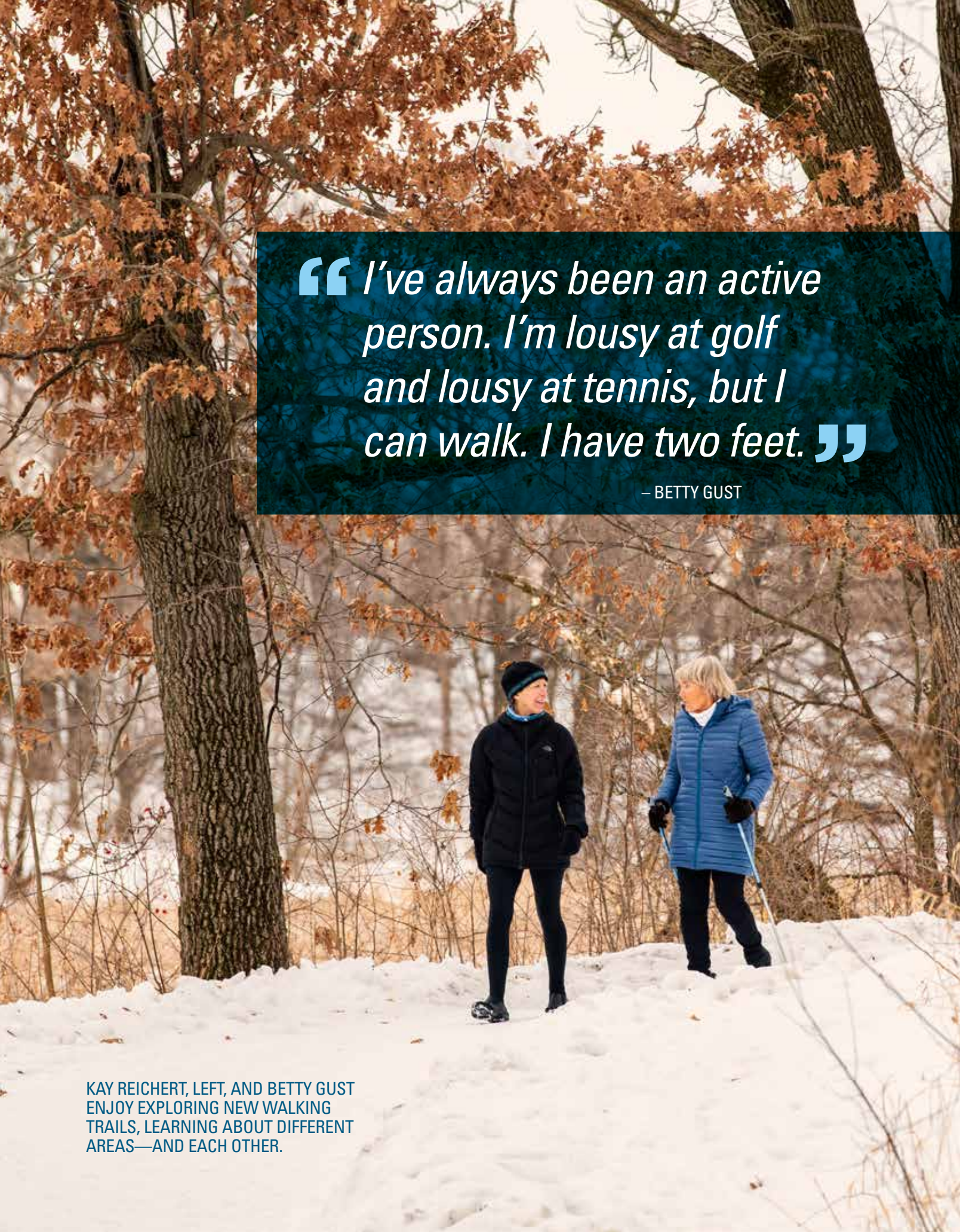
"I've always been an active person," she says. "I'm lousy at golf and lousy at tennis, but I can walk. I have two feet."

Reichert shares Gust's love of the outdoors, finding nature to have a

healing effect in her life. She also has fibromyalgia and has found that movement reduces her pain. Both Reichert and Gust typically walked by themselves before they met.

"I usually couldn't find any friends who had time to walk or could walk as fast as I do," Reichert says. "So I sort of smile now that I have an 85-year-old who walks much faster than me and is available."

The health and wellness benefits of regular walking are as real as Reichert and Gust suggest. A daily walk can help you maintain or lose weight, prevent and manage chronic conditions such as diabetes or heart disease, strengthen muscles and bones, boost balance, and elevate your mood, according to the Mayo Clinic. And the more you step up your speed, distance and regularity, the greater those benefits will be.



“ I’ve always been an active person. I’m lousy at golf and lousy at tennis, but I can walk. I have two feet. ”

– BETTY GUST

KAY REICHERT, LEFT, AND BETTY GUST
ENJOY EXPLORING NEW WALKING
TRAILS, LEARNING ABOUT DIFFERENT
AREAS—AND EACH OTHER.

GUST'S GEAR

Safety is important to Gust during her walks. Here's how she suits up:



Mindful of the weather, she dresses in layers, and in comfortable, flexible clothing.



She chooses bright clothing and will sometimes wear a reflective vest, especially if walking near sundown, to ensure she is seen.



She chooses shoes or boots with good grip and that are appropriate for the terrain.



Occasional use of walking poles helps to keep her balance, especially in the winter.



Sunglasses are a must to shield her eyes on bright days.



Sunscreen keeps her skin safe during the spring and summer.



She wears an Apple Watch that will call 911 automatically if she falls. She also has her cell phone with her at all times.



She makes sure she has access to water, especially when out on longer rural trails.



In the last year, Gust says she has walked enough to make it all the way to Vail, Colorado, plus 150 miles!

Reaching for goals

Gust had tracked her miles walked in the past, but not consistently. A few years ago, for example, she logged 500 miles in four months. In 2020, she covered that distance in three months, walking with Reichert.

She set goals of reaching a certain number of miles each day, stepping up those miles every month. For instance, she walked four miles a day in September, then five a day in October, six in November and seven in December. The goals, she said, simply served as motivation, an extra push to get her out the door and accomplish something.

Gust and Reichert also set goals for experiencing new destinations, making the walks mini adventures and learning experiences. From pavement to gravel to grass, the duo

has explored routes throughout the Twin Cities. The first walk was around Christmas Lake in Minnetonka and they have since walked at destinations including the Stone Arch Bridge, Minnehaha Falls, and Caponi Art Park in Eagan. They also completed the 28-mile Dakota Rail Trail from Wayzata to Lester Prairie over the course of several weeks in the fall (with other walks between visits).

They passed lakes, woods and farms, shared memories, favorite books, stories of past adventures and recipes. They stopped to pet a goat one day, and explored an old church on another.

"There were a lot of things that we discovered about the area and it was just fun to see what we were going to come across next," Reichert says. "We just celebrated each day, each surprise."

Making connections


Gust and Reichert say they are social walkers even when they are not together. It's common to say hello to others on the trail and stop for a chat. Especially during the pandemic, they say getting that communication in helps to keep spirits high and return at least a small sense of normalcy to daily life.

Gust has also made a game of sorts out of sending photos of herself in different locations to her grandkids, who have to guess where she is. She has dozens of photos posing at different sites, during every season. Part of it, Gust says, is serving as a role model for her grandchildren.

"My family has been very supportive of me and that's one of the reasons why I do this," Gust says. "They are always telling me they're so glad I'm staying healthy and that they want to, too."

On the last day of December, when Gust and Reichert hit 217 miles for the month, Gust's extended family surprised her with signs, cheers and bubbles along the trail, joining the walk in the final stretch. Gust was overwhelmed by the showing of support and inspired to keep going.

She and Reichert are still switching up their routes and looking forward to new adventures this spring and summer. Her advice to others her age: get out, get active and speak up. You never know where a conversation might lead.

"One of the things I think is so important is just reaching out," Gust says. "I mean, I never would have known Kay or experienced all of the places we've been if I hadn't asked her to walk when we were in the store. I could have just said hi and walked away. I'm glad I didn't." 



Building a Better Health Care Experience

The Blue Cross commitment to value-based care aims to deliver better outcomes and affordable care



DID YOU KNOW?

A value-based care model emphasizes paying based on the outcomes of health care services rather than the quantity.

For too long, health care has been overly complex, challenging to navigate, and difficult to afford for many people.

Blue Cross has long been committed to changing that — clearing common obstacles on the path to wellness and allowing members to receive the care they need to live their best lives. You might have noticed this shift in recent years, both in the care you receive and how that care is covered. If you haven't, you likely will soon. It's an approach known as value-based care and it's fast-becoming a foundation for a better overall health care experience.

Where's the value?

Simply put, a value-based model focuses on paying based on the outcomes of services, along with the overall health of patients receiving them. That's opposed to paying purely for the quantity of services provided (such as tests, scans, surgeries, etc.).

The shift to value-based care means a greater emphasis on initiatives Blue Cross has already focused on for years, particularly with Medicare

members. Those include preventive screenings rather than responsive treatment, getting care at the right time and location (urgent care vs. emergency room, for example), and reducing unnecessary care.

These types of changes require close collaboration with providers. Several recent agreements are a testament to our partners' eagerness to move in this direction.

"Incremental change has been holding the health care industry back for too long," says Dr. Kevin Croston, CEO of Memorial Health, which has embraced the value-based approach. "The industry is moving too slow, so we are taking bold action to create a transformative solution that is consumer friendly, improves the quality of care and delivers outcomes that are measurably better than others."

Here are a few examples of how the value-based model is changing care for the better among several providers:

Allina Health

A six-year agreement with Allina is aimed at significantly improving health

care affordability. Of many changes to come, a few include expanded care coordination to improve member guidance and support, increasing sites for affordable care, and continued expansion of virtual care offerings, including a new Home Hospital program.

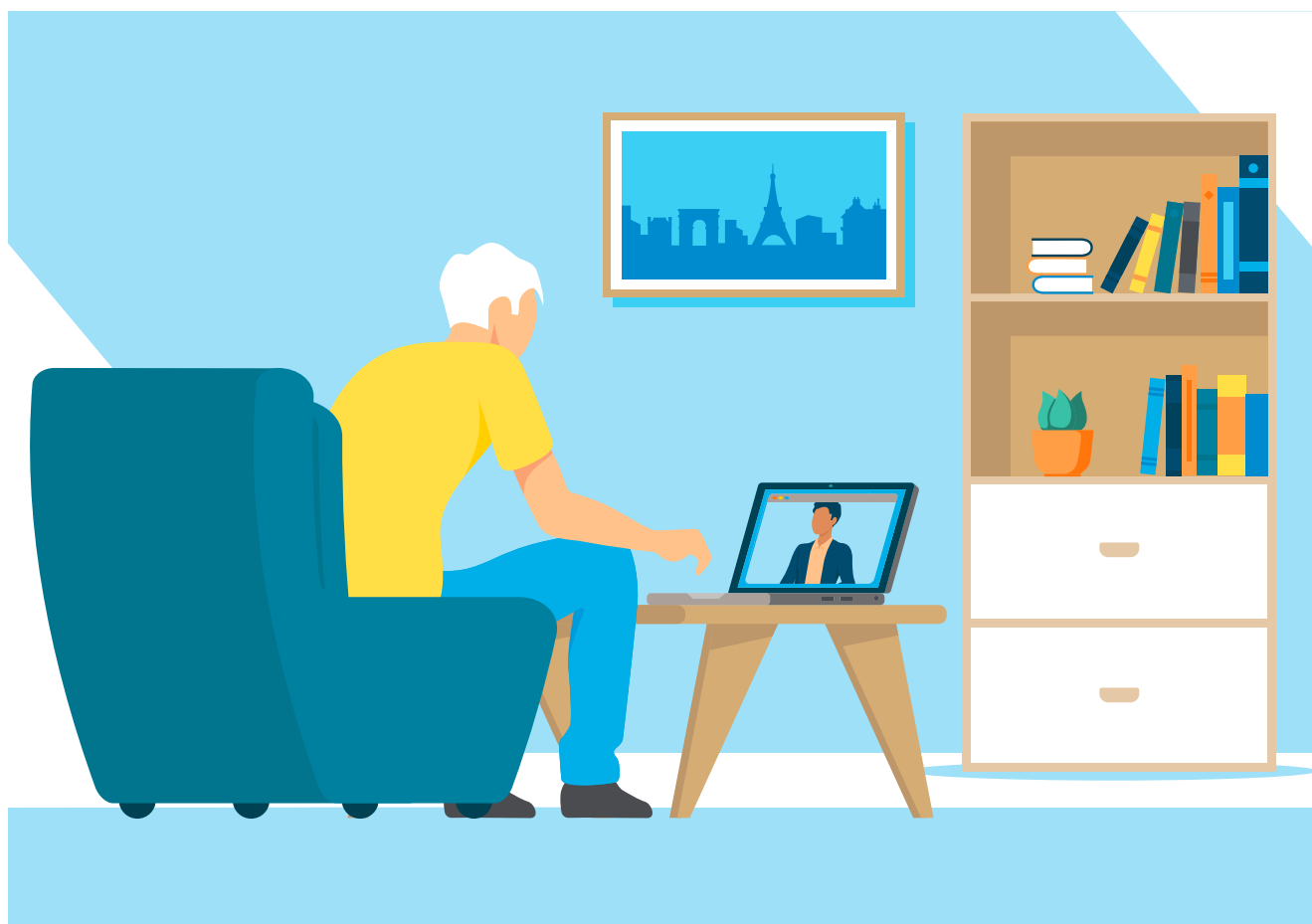
Winona Health

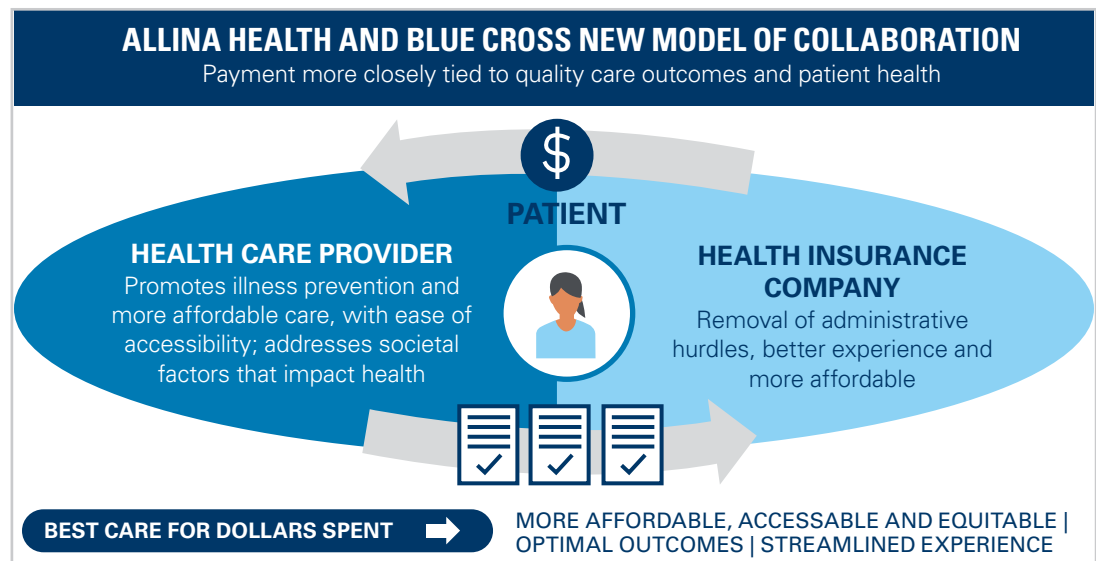
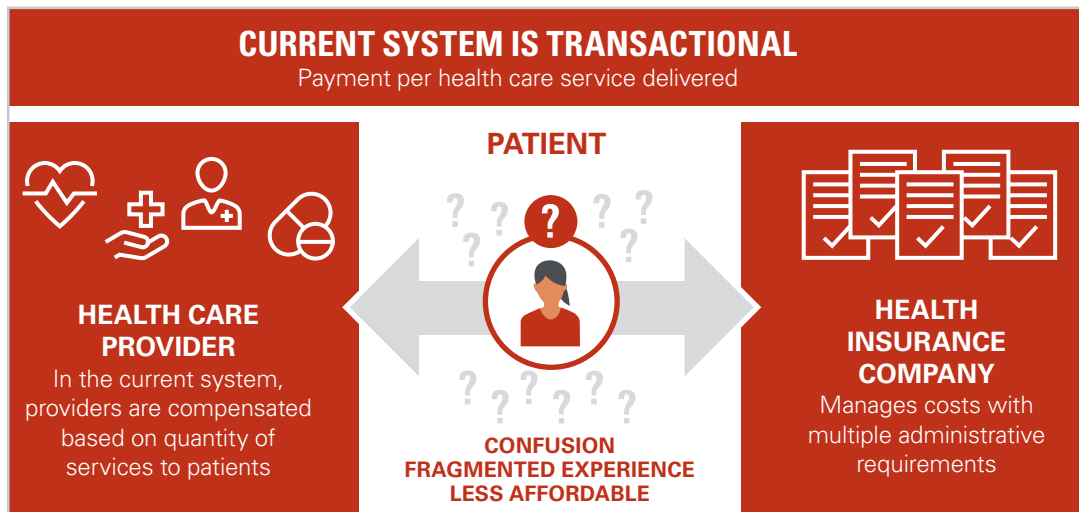
Blue Cross is working with Winona Health to address patient needs related to the social determinants of health, a set of basic needs that also includes living conditions, available resources, societal support and social structures. A Food as

Medicine program for patients with diabetes, and the development of a community health action plan for immigrant families are examples of related efforts.

North Memorial Health

Increased telehealth visits, the ability to check in from vehicles, and web-based technology that lets patients notify urgent care when they are on their way are all initiatives aimed at reducing contact, minimizing waits, and improving the patient experience. North Memorial has also placed an emphasis on price transparency and more predictability of medical costs.





UPSTREAM CARE

As part of our emphasis on value-based care, your doctor might suggest more preventive screenings and other proactive measures to stay ahead of health issues.

What it means for you

As Blue Cross continues to work with providers on more value-based initiatives, you might notice changes to your care offerings. Those might include more promotion or discussion of preventive services, opportunities to receive care in your home, or access to programs that can help provide fitness, healthy food access or other support.

If value-based care is working the way it should, members should receive more upstream care and get connected with the right providers and specialists to keep health complications at bay.

The results should be better care and support that leads to improved outcomes and a reduction of past challenges, such as unnecessary care or hospital readmissions. On the financial side, the shift should slow the dramatic rise of health care costs we have experienced in recent years.

Dr. Craig Samitt, CEO of Blue Cross and Blue Shield of Minnesota, calls it a win for everyone.

"If the patient is healthier, if the quality is higher, if the service improves, and if we're able to bend the cost curve for the people we serve," he says, "then we all benefit from that."



Your Pharmacist as a Resource

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



Member: Sometimes I have questions when I pick up my medications at the pharmacy, but I don't want to take up anyone's time when they are busy filling prescriptions. Is it OK to ask pharmacists questions? —*Louise, Brainerd*

Anita: Of course! It's very common to have questions about your medications, and you should always feel welcome to ask your pharmacist. In fact, your pharmacist is an important member of your health care team, and we encourage you to ask for advice when you need it.

As pharmacists, we do much more than just fill your prescriptions. Our goal is to make sure you're taking those prescriptions safely and effectively. We are experts in medications and can guide you through how and when to take them, describe potential side

effects and explain drug interactions.

Your pharmacist is also a great resource to review your entire medication list for potential interactions, duplicate medications or excessive doses. If you do take multiple medications, it's a good idea to review them with a pharmacist at least once per year. This service is called a Comprehensive Medication Review, and is offered at no cost.

You can also lean on your pharmacist for education. Maybe you're unsure about eating a certain food while taking a blood thinner, or

whether you should be exercising while taking antidepressants. Ask your pharmacist for direction. We'd much rather have you ask questions than walk away feeling confused or unsure.

We can also guide you through over-the-counter options when appropriate. For example, if you stop by looking for a way to remedy a common cold, we can walk you through options and make sure they won't adversely react with one of your prescriptions.

Building a relationship with your pharmacist can put your mind at ease and even improve your health. We're always here to help answer your questions and make sure you feel confident in the medications you're taking.



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



Getting Back to the Life We Love

At Blue Cross, our top priority is the health and safety of our members. Thanks to the rollout of several COVID-19 vaccines, we are optimistic about the eventual return to a more normal life. As we all look forward to embracing family members and reconnecting with friends—Blue Cross is here to provide support every step of the way.

We encourage all of our members to receive the vaccine as they become eligible. FDA-authorized COVID-19 vaccines are safe and effective, and they're one of the best ways to protect yourself from infection. Check your local health department website for vaccine availability in your area. Blue Cross is here to keep you safe from COVID-19 by covering:



TESTING

We will cover FDA-authorized COVID-19 tests when the test is ordered or administered by a licensed health care professional.



TREATMENT

We will pay for the appropriate medically necessary in-network care—including hospitalization—for Medicare members.



VACCINATION

Blue Cross will provide coverage with no member cost-sharing for the administration of FDA-authorized COVID-19 vaccines, regardless of the administering provider's network status.

FOR THE MOST UP-TO-DATE INFORMATION ON COVID-19, VISIT
OUR COVID-19 RESOURCE CENTER AT **BLUECROSSMN.COM**



CONNECT WITH US

Share your caregiver stories so we can better support you and your loved one

Caring for a loved one is challenging in the best of times. It requires a major commitment of time and energy, along with a heavy dose of patience and empathy. The COVID-19 pandemic has only made the caregiving environment more challenging

Blue Cross is here to help. Our caregiver website, **[caregivercornermn.com](https://www.bluecrossmn.com/caregivercornermn.com)**, is routinely updated with useful tools and resources to help you care for your loved one while also receiving the care you need. You'll find real

stories and advice from experienced caregivers as well as a wealth of information on everything from meal planning to financial management.

In our quest to keep building support for caregivers throughout the state, we'd like to hear from you. What resources have you found helpful in the care of your loved one? What questions remain unanswered? Share your caregiving story with us and let us know how we can help.



Email letters to
caregivercornermn@bluecrossmn.com.

Letters will remain anonymous and used to help support the difficult, but important job of caregiving easier for you and countless others.



Positivity Through Paper

Supporting the Coalition of Asian American Leaders' Paper Crane Wish Campaign

After a tumultuous year marked by COVID-19, civil unrest and natural disasters, the Coalition of Asian American Leaders (CAAL) launched a campaign to promote joy, peace and healing.

Blue Cross and Blue Shield of Minnesota was proud to sponsor the effort, a month-long Paper Crane Wish Campaign that encouraged people to fold origami paper cranes to be included in an art display unveiled on Lunar New Year, Feb. 12. In Japanese culture, paper cranes represent success and good fortune, and legend says anyone who folds 1,000 cranes will be granted happiness and eternal good luck.

"CAAL is a great example of a community partnership that can have a wide-ranging impact," says Bilal Alkatout, a senior program officer at the Blue Cross and Blue Shield of Minnesota Foundation and board chair of CAAL. "By putting a wish for the future out there and then following it up with action, we can all imagine the just and equitable community we want to live in."

CAAL is a grantee partner of the Blue Cross Foundation. Many within Blue Cross took part in the campaign, including during an online session organized by Blue Cross' Asian Circle Associate Group.

"Art connects, inspires, motivates and communicates," says Kirstie Foster, vice president of brand, communications and social impact at Blue Cross, and grantee sponsor of Asian Circle. "As we wrap up 2020 and head into the new year, nothing resonates more than a wish to build the more equitable world we envision."



ORIGAMI ART DISPLAY UNVEILED
ON LUNAR NEW YEAR, FEBRUARY 12.

SecureBlue 1-888-740-6013; TTY 711

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

ያስተውሉ፡ ካለዎንም ክፍያ ይህንን ዶክመንት የሚተረጎምሎ አስተርጓሚ ከፈለጉ ከላይ ወደተጻፈው የስልክ ቁጥር ይደውሉ።

هال عا مقرلا على لصتا، قىثول هذه قم جرتل قىناجم قدع اسم تدرا اذا: عظحالم.

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.

ဟံသူန့်ဟံသးဘဉ်တက့ၢ်.ဖဲနမ့ၢ်လိာ်ဘဉ်တၢ်မၤစၢၤကလိလၢတၢ်ကကျိးထံ့ဝဲန့်လံာ်တီလံာ်မိတခါအံၤန့ၢ်,ကိးဘဉ်
လိတဲမိနီၢ်ဂံၢ်လၢထးအံၤန့ၢ်တက့ၢ်.

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

ໂປຣຄຊາບ. ຖ້າທ່ານ ທ່ານຕ້ອງການການຊ່ວຍເຫຼືອໃນການແປເອກະສານນີ້
ຟ, ຈົ່ງໂທໂປຣໂທໝາຍເລກຂ້າງເທິງນີ້.

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.



Get Your Game On!

Puzzles are a great way to strengthen critical thinking skills, promote brain health and stay sharp. Stretch your brain muscles with this challenging Sudoku puzzle.

OBJECTIVE:

Fill each empty box with a number, one to nine.
Each row, column, and 3x3 subgrid must only contain one instance of each number.
Check your answers below.

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

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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Winona Health is an independent company that provides access to health care services.

North Memorial Health is an independent company that provides access to health care services.

Allina Health is an independent company that provides access to health care services.

ANSWERS:

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

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Blue Cross Blue Shield of MN
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Eagan, MN 55121

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Provide the Best Care For Your Loved One

Ceresti's caregiver empowerment program makes it easier to navigate the challenges of being a family caregiver. Blue Cross has teamed up with Ceresti to offer this program to you at no additional cost.

Ceresti provides access to personalized educational content that address the unexpected challenges often faced by caregivers. The program includes videos, tutorials, and access to support by remote Ceresti coaches.

To learn more about how Ceresti can help you and your loved one, contact your Care Coordinator.

