

thrive.

SUMMER 2021

 BlueCross
BlueShield
Minnesota

a magazine for healthy choices and your best life.

Brighter Days

How Blue Cross is
helping members
beat COVID-19

page 8

BARBARA HIDU
RECOVERED
FROM COVID-19
WITH HELP FROM
BLUE CROSS

also inside

Tips for keeping
bones strong

The keys to
healthy eyes

How to build
bladder control

WELCOME

Summer is here! This is my favorite time of year in Minnesota. A great time to head outside, spend time with friends and family and experience all of the natural wonder this state has to offer.

After the last year, I'm eager to ease back into some of the activities that were put on hold last summer, as I'm sure many of you are, too. But it's important to remember that the COVID-19 pandemic isn't over yet and we still need to use caution and good judgement.

With vaccinations still rolling out, there's hope that we're nearing the end of this challenging chapter in our lives. Until we get there, Blue Cross and Blue Shield of Minnesota is helping to ensure members are protected and treated. Your health and safety continues to be our top priority and we are doing all we can to ensure you have access to a full arsenal of testing, treatment and vaccination services.

For more information on how we can help protect you from COVID-19, check out our cover feature on page 8. Elsewhere in this edition, you'll find tips for managing bone health (14), information about setting up a medication review (18), and more valuable content to help you stay healthy and well.

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.



Jeff Snegosky
Vice President, Medicare and
Individual Government Markets



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 addresses 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.

BEHIND THE SCENES

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



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HEALTH BITES



Easily digestible tips and advice to feed your healthy lifestyle.

A Taste of Summer

Enjoy this simple, seasonal chicken kebab recipe for two

The summer sunshine can put you in the mood for food from the grill. Indulge yourself with this healthy yet tasty chicken kebab recipe.

INGREDIENTS

- 1 pound boneless skinless chicken breasts cut into 1 inch pieces
 - ¼ cup olive oil
 - ⅓ cup soy sauce
 - ¼ cup honey
 - 1 teaspoon minced garlic
 - salt and pepper to taste
 - 2 bell peppers cut into 1 inch pieces
 - 2 small zucchini cut into 1 inch slices
 - 1 red onion cut into 1 inch pieces
 - 1 tablespoon chopped parsley
- *You can substitute with any veggies you have on hand like mushrooms or tomatoes!

DIRECTIONS:

1. Place the olive oil, soy sauce, honey, garlic and salt and pepper in a large bowl.
2. Whisk to combine.
3. Add the chicken, bell peppers, zucchini and red onion to the bowl. Toss to coat in the marinade.
4. Cover and refrigerate for at least 1 hour, or up to 8 hours.
5. Soak wooden skewers in cold water for at least 30 minutes. Preheat grill or grill pan to medium high heat.
6. Thread the chicken and vegetables onto the skewers.
7. Cook for 5-7 minutes on each side or until chicken is cooked through.
8. Sprinkle with parsley and serve.





Q&A WITH

Naomi Benson

Experience Designer Principal

Building a better member experience is at the heart of Naomi Benson's role with Blue Cross. She and her team use member feedback to design solutions that address the challenges members experience. We talked with her about how she does it and the impact she has on improving a member's experience.

thrive.: Tell us about your work from day to day.

Naomi: Essentially, my role within the customer experience team is to use member insights to understand their entire experience with Blue Cross. We use a curious and empathetic approach to understand the actions members take, the challenges they encounter and the emotions they feel during those experiences. We then use this information to co-create solutions that remove the points of friction that are most challenging to members. The goal is to make sure every member's experience with Blue Cross is meaningful and valuable.

thrive.: What are the insights you're working with — where do they come from?

Naomi: We receive member insights in multiple ways. For example, calls that come into Blue Cross provide valuable feedback. We use this data, which is confidential, to understand what questions are being asked and what may be most confusing or frustrating. We use that insight to really give us a direction as to what is causing the most challenges for members. Then we can focus on addressing the things that are most important.

Some members might have trouble finding and completing plan forms. Through the data, we can identify the challenge at a high level, then look at how many members have the same challenge, when it's happening, and the reasons for it.

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

Naomi: I love working for an organization and with a team of people committed to deeply understanding what is most important to our members.



Bladder Control



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

Member: I find myself going to the bathroom more frequently than I used to and sometimes have trouble holding it. What can I do to better control my bladder? —*Natasha, Maple Grove*

Dr. Fendrich: That's a great question, Natasha, and you aren't alone. Urinary incontinence, or accidental urine leakage, can happen to anyone. It's common in older adults, but especially older women.

Incontinence may occur due to weak or overactive bladder muscles or damage to nerves from other diseases such as diabetes, or even arthritis, which can make it difficult to get to the bathroom in time. For men, incontinence can be related to previous issues or treatment of the prostate gland.

Treatment

You might not realize that it is very important that you discuss incontinence with your doctor. She/he can ask you about your symptoms and help you identify what type of incontinence you're experiencing. A doctor may also want to take urine and blood tests, as well as tests to measure how you empty your bladder.

There are many treatment options to improve bladder control, but they depend on your lifestyle and the severity of your condition. Bladder control training is a good place to start. Some examples might include:

- Pelvic muscle exercises that strengthen the muscles that you use to stop urinating.
- Creating a schedule where you urinate on a set time every hour, while slowly lengthening bathroom trips, may make it easier to control incontinence over time.
- Biofeedback, a technique that uses sensors to help you regain control of your body's functions, such as the muscles in your bladder or urethra.

Medications

Medications may also help you control your bladder. Some medicines can stop bladder contractions that make you feel like you have to urinate when your bladder isn't full. Others relax your bladder muscles, increasing how much urine your bladder can hold, and can help you empty your bladder.

Be sure to talk with your doctor about your incontinence concerns and have her/him create a plan for you.



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



Take a Hike

How to get out and enjoy the outdoors this summer



After a long winter and unseasonably cold spring, it's time to get out and enjoy Minnesota's natural beauty. A simple nature walk or hike can benefit your body by strengthening muscles, improving balance, and decreasing the risk of certain respiratory problems. And it can give your mental wellness a boost as well, relieving stress and improving your mood. Here are some beginner's tips for hitting the trails safely this season.

Choose your trail



Whether it's a national park (for which senior discounts are available) or a local lake view, you should plan your route and know it well. Check out [exploreminnesota.com](https://www.exploreminnesota.com) for a wide range of trail options. Be sure to choose a route that is easily accessible and that matches your ability. Start with shorter, flatter trails.

Pack the essentials



Choose a good pair of walking shoes or boots, comfortable clothing, and even a walking stick or poles. Bring a water bottle and snacks for breaks, as well as a fully charged phone in case of emergency. Prepare for the

weather by bringing sunscreen, a raincoat, or extra layers if needed. It's also a good idea to use bug repellent, especially in wooded areas.

Bring a friend



No one says you have to go hiking alone. Gear up with a friend or family member to discuss what you see. Hiking with a partner can improve the experience and make it a regular part of your routine. It's also a great way to strengthen relationships during a time when isolation has kept us all apart. Just remember to follow guidelines for COVID-19 prevention, which you can find at [cdc.gov](https://www.cdc.gov).

SOURCE: NATIONAL PARK SERVICE, BEARFOOT THEORY



Safeguard Your Vision

How to protect your eyes against common conditions
by Lauren Bedosky



DID YOU KNOW

According to the National Eye Institute, Older Hispanic Americans are at higher risk for diabetic retinopathy. Among people 75 and older, 19% of Hispanic Americans had the disease in 2010.

Like the rest of our bodies, our eyes go through many changes as we age. These changes often lead to conditions we associate with getting older. Those might include cataracts, which is the clouding of your eye lens; macular degeneration, which is the wearing of the central part of your retina; or glaucoma, a group of conditions that damage the optic nerve.

But most age-related eye conditions are treatable, especially if caught early. And there are ways we can help maintain healthy eyes as we age, says Joshua Olson, MD, an ophthalmologist with the University of Minnesota Medical School.

Healthy-eye basics

To keep your eyes sharp as you age, Olson recommends starting with the basics of healthy living. “Staying active and eating healthy is not only important for overall health, but also for ocular health,” he says.

For example, a Mediterranean diet, which emphasizes green leafy vegetables and seafood over processed foods and red meat, may help lower your risk of common eye

conditions like dry eyes and macular degeneration, Olson notes.

Meanwhile, regular exercise can help you maintain healthy blood sugar, blood pressure, and cholesterol levels and keep your weight under control. All of these health markers “ensure a ‘youthful’ blood supply for the eyes,” Olson says.

Be sure to avoid smoking and exposure to secondhand smoke, too. Smoking is a strong risk factor for the development of macular degeneration, Olson says.

The importance of exams

Certain age-related eye conditions, such as cataracts, can pop up regardless of lifestyle. Left untreated, conditions like cataracts can lead to permanent damage. Eye exams can help catch cataracts and other issues before they cause serious problems.

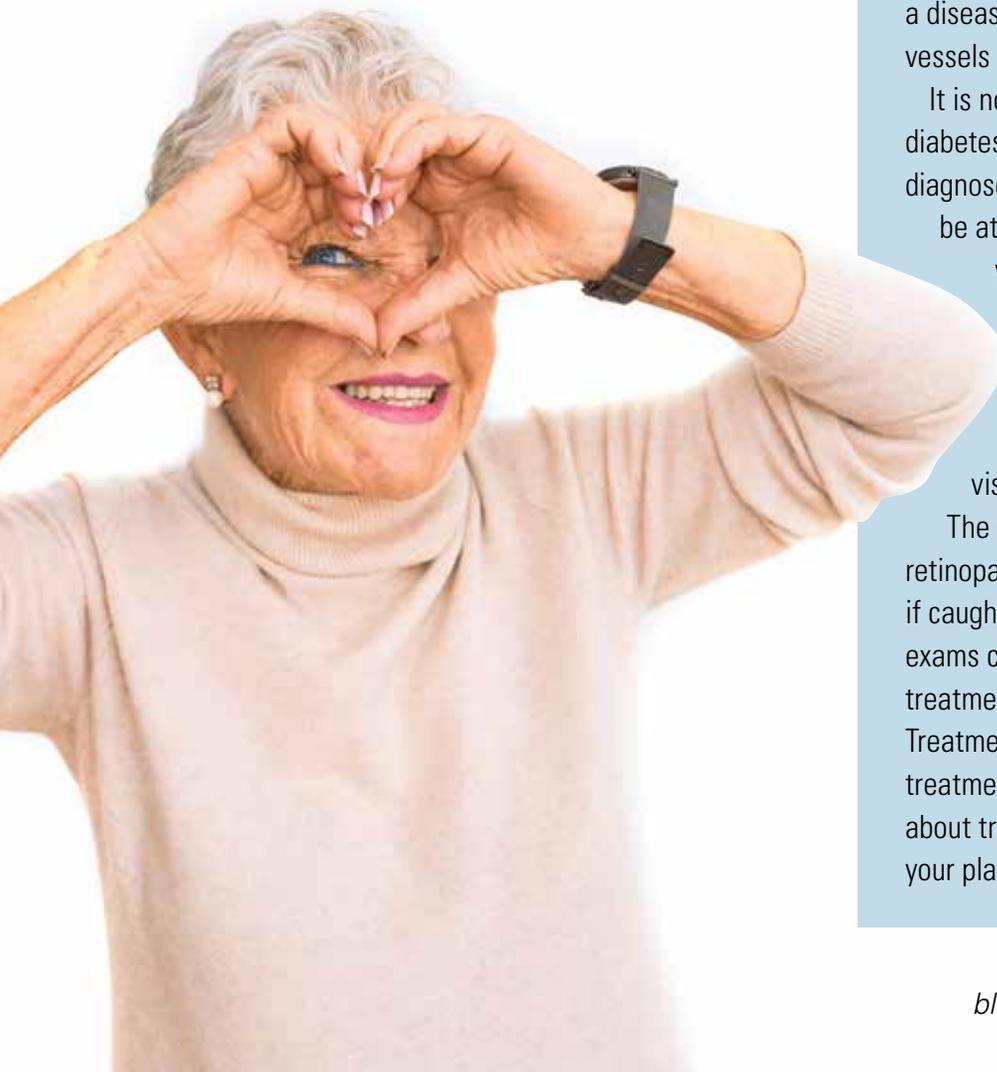
Many health conditions associated with aging can also be spotted in an eye exam. These include diabetes, hypertension, high cholesterol, cancer,



stroke, lupus, multiple sclerosis, nutritional deficiencies, and medication side effects.

Diabetic retinopathy, for example, is a diabetes-related eye condition that can cause blindness if your blood sugar levels stay high for too long. "Regular eye exams are important to not only preserve vision, but also to identify these potentially serious medical conditions," Olson says.

The American Academy of Ophthalmology recommends all adults 65 and older get their eyes checked every one to two years. If you've been diagnosed with an eye disease, have a medical condition like diabetes or hypertension, or use certain medications, your doctor might recommend more frequent exams.



Prevent Diabetes-Related Eye Problems

An annual eye exam is essential for keeping your eyes healthy and is even more important for those living with Type 2 diabetes. The longer someone has diabetes, the higher likelihood they have of developing diabetic retinopathy, a disease that causes damage to blood vessels in the back of the eye.

It is not uncommon to have had diabetes for a while before you are diagnosed with the disease, so you might be at risk of complications earlier than you realize. Early stages might occur without any symptoms, or you might notice a change in near or far eyesight, but the disease can ultimately cause vision loss and blindness.

The good news is that diabetic retinopathy can be treated, especially if caught early. That makes yearly eye exams critical, as they can lead to treatment that could save your vision. Treatments might include injections, laser treatment, or surgery. Talk to your doctor about treatment options and check with your plan for coverage details.



Bright Days

Blue Cross
provides essential
support to help
members beat
COVID-19

ter

by Jake Weyer



Barbara Hidu closes her eyes and shakes her head when recalling the feeling — the crushing feeling — she felt in her lungs.

“I just couldn’t catch a breath, not even for a moment,” Hidu says of the late December day she was rushed to the hospital, where she tested positive for COVID-19. “It wasn’t like the flu, not like pneumonia, not like anything I’ve ever had before.”

Hidu, 71, was treated at two different hospitals and a care center through early February, until she was well enough to return to her home in Eagan. But even then, she experienced fatigue and weakness in her legs, making it difficult to go about daily activities, like grocery shopping.

A call with Carrie Harpell, a registered nurse and Blue Cross representative, helped to make life easier. Harpell helped Hidu utilize her plan benefits to aid in her recovery. She arranged meal delivery to Hidu’s door through a post-discharge meal program, scheduled physical therapy appointments, and helped review her medications for possible cost savings.

“Carrie and all of the help from Blue Cross has really been a godsend,” Hidu says. “I’ve never been in a position ever before where I needed anybody else’s assistance. But I needed it after COVID. The fact that Carrie was able



THE BENEFITS OF VACCINATION

After more than a year of living with the pandemic, many of us are eager to spend more time with family and friends, returning to the activities we enjoyed before safety precautions took hold. The good news is that the Centers for Disease Control and Prevention (CDC) has started to open up restrictions for those who are fully vaccinated.

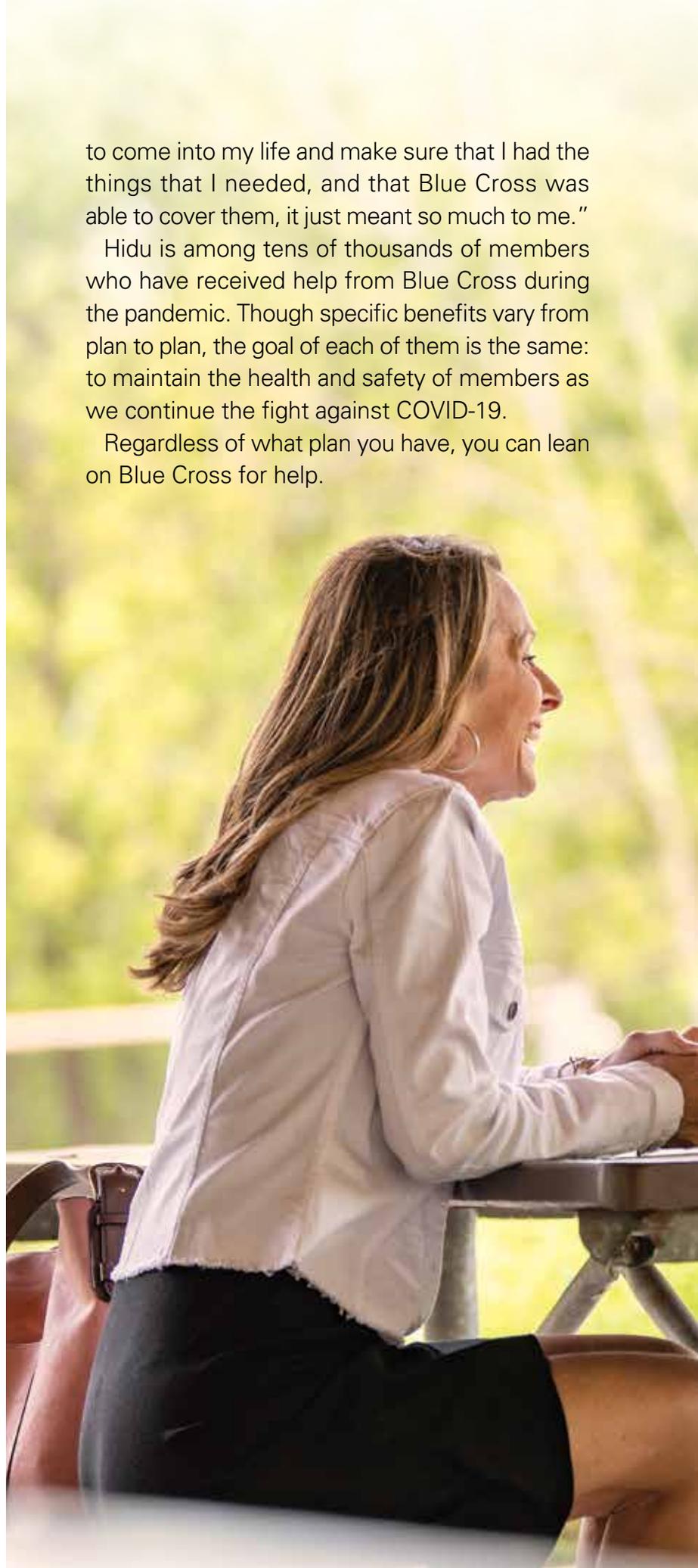
Two weeks after your final vaccination dose, here are a few things the CDC says are safe for you to do:

- Resume activities that you did before the pandemic.
- Resume activities without wearing a mask or social distancing, except where required by federal, state, or local rules.
- Travel in the U.S. without getting tested for COVID-19 before or after travel or quarantining after a trip.
- If you've been around someone who has COVID-19, you don't need to stay away from others or get tested unless you have symptoms.

to come into my life and make sure that I had the things that I needed, and that Blue Cross was able to cover them, it just meant so much to me.”

Hidu is among tens of thousands of members who have received help from Blue Cross during the pandemic. Though specific benefits vary from plan to plan, the goal of each of them is the same: to maintain the health and safety of members as we continue the fight against COVID-19.

Regardless of what plan you have, you can lean on Blue Cross for help.



Coverage you can depend on

When Hidu arrived home, she was grateful to find no bill for her treatment — not any aspect of it, including the ambulance trip.

If you get sick with COVID-19, the last thing you should worry about is whether you can afford the care. Blue Cross will pay for medically necessary testing and in-network care, including hospitalization. As Hidu found out, that means no co-pay, coinsurance or

deductible costs. That also extends to mental health and substance use office visits and medication management.

If you are hospitalized with COVID-19, it might be necessary because of capacity constraints to transfer to another facility. Even if a facility is out-of-network, as was the case for Hidu, Blue Cross will waive your transportation cost as well as the cost-sharing for COVID-19 treatment at the new location.

BLUE CROSS REPRESENTATIVE CARRIE HARPELL, LEFT, CONNECTED MEMBER BARBARA HIDU WITH SERVICES AND RESOURCES TO HELP HER RECOVER FROM COVID-19.



DID YOU KNOW?

Blue Cross provides an online COVID-19 resource center with information about coverage, testing, treatment, vaccines and more. You can find it at bluecrossmn.com/coronavirus.

BARBARA HIDU STILL HAS WEAKNESS IN HER LEGS FROM COVID-19. CARRIE HARPELL HELPED CONNECT HER WITH A PHYSICAL THERAPY PROGRAM TO REGAIN HER STRENGTH.



Your plan might also provide additional benefits to help you through COVID-19 recovery.

In Hidu's case, Harpell — one of 50 registered nurses on the Blue Cross care management team — was able to assist. Harpell and her colleagues have spent the last year connecting with members diagnosed with COVID-19, or those at higher risk of complications from the disease.

They help members connect with resources, make sure they're

following up with their primary care doctors or specialty providers, review their medications, and highlight benefits that members might not be aware of. Harpell helped Hidu sign up for home delivered meals, a benefit that covers the delivery of healthy meals for a certain period after an approved inpatient stay. She also arranged physical therapy to help with her leg weakness, and was able to lower the cost of essential medication for Hidu's Type 2 diabetes.

“These services can make a big impact on someone’s life, especially when dealing with a severe illness like COVID-19,” Harpell says. “For most people, it’s the immediate needs

your COVID-19 vaccination. All Medicare members are eligible for vaccination and are encouraged to get it scheduled. As the Centers for Disease Control and Prevention

“*The fact that Carrie was able to come into my life and make sure that I had the things that I needed, and that Blue Cross was able to cover them, it just meant so much to me.*” — BARBARA HIDU

that they’re worried about — food, medication, costs. For Barb, the help was a huge deal for her.”

To learn more about your plan’s specific benefits, call the number on the back of your member ID card.

Powering prevention

Blue Cross has taken several steps to help protect members from COVID-19.

To help minimize trips to the doctor and reduce risk of exposure, telehealth services have been expanded. That means broader access to virtual appointments via video conferencing on a phone, tablet or computer. You can also make an appointment through **doctorondemand.com**, a service that is available around the clock. Any COVID-19-related visits are fully covered. Members will not have copays for doctor visits.

And perhaps most important right now — Blue Cross will cover

(CDC) notes, COVID-19 vaccines are safe, effective and key to ending the pandemic. Even if you had COVID-19, it is recommended that you still receive the COVID-19 vaccine.

For more information about COVID-19 vaccines, including where to find them, visit the Blue Cross COVID-19 resource center at **bluecrossmn.com/coronavirus**.

Hidu was quick to schedule her vaccination, which was completed in April. As someone with Type 2 Diabetes, she was at higher risk for complications from COVID-19, but was able to recover through medication, rest and rehabilitation, and never required a ventilator. As a proud new grandmother, she’s looking forward to regaining her strength and enjoying a new chapter of her life.

“I just hope it works,” Hidu says of the vaccine. “There’s nothing to lose in getting it. I just never want to go through that again.” 



BUSTING VACCINE MYTHS

The authorized and recommended vaccines available in the U.S. are safe, but there is a lot of misinformation going around about them. Get the facts from the Centers for Disease Control and Prevention at **cdc.gov**.

Building Bone Health

Osteoporosis management tips for women *by Lauren Bedosky*

It's important for all women to pay attention to their bone health, especially as they get older and osteoporosis becomes more of a risk.

Osteoporosis, a disease that weakens bones as we age, can strike men and women at any age. But the disease is most common in women age 65 or older, with as many as one in four affected, according to the U.S. Department of Health and Human Services (HHS).

Left untreated, osteoporosis can lead to serious broken bones (fractures), such as in the spine and hip. These types of fractures can make it tough to get around, which can eventually cause health problems and permanent disability which can lead to a loss of independence.

Whether you've been newly diagnosed or have lived with osteoporosis for years, it's never too late to protect your bones — and overall health. Here's what you can do to stop further bone loss.

Get screened

An osteoporosis screening involves a bone mineral density test. This noninvasive DXA (dual-energy x-ray absorptiometry) scan compares your bone density to that of a healthy young adult. How often you get

tested will depend on your situation, so talk to your doctor about what is best for you. But a screening is critical after a fracture, to assess health and help avoid further injury.

Regular osteoporosis screenings can tell you if your bone density is improving, getting worse, or staying the same. You should make sure to get a bone density test if you do have a broken hip or spine bone. Your doctor will use this information to make further recommendations, such as changing your diet or medications.

For example, certain medications can actually speed up bone loss. Steroids (prednisone), some medicines that treat stomach acid reflux, too much thyroid hormone, cancer chemotherapy, and some antidepressants are common culprits, according to Jyothi Gogineni, MD, an endocrinologist at Northwestern Medicine Regional Medical Group. Talk with your doctor about the possibility of switching to a medication that doesn't affect your bones, or any steps you can take to offset the loss.

Focus on nutrition

Two nutrients are bone-strengthening powerhouses. The National Osteoporosis Foundation says calcium plays a starring role in building bone while



DID YOU KNOW?

Regular exercise and eating a healthy diet can help slow or stop the loss of bone mass and help prevent fractures.

SOURCE:
NATIONAL OSTEOPOROSIS
FOUNDATION



vitamin D helps your body absorb calcium from food.

About 99 percent of your body’s calcium is stored in the bones and teeth; the rest is used to enable your blood to clot, your muscles to contract, and your heart to beat. However, your body can’t make calcium on its own, which means you have to get it from food. If you don’t get enough, your body will start pulling calcium from your bones, causing them to weaken over time.

In general, women 51 and older need roughly 1,200 milligrams (mg) of calcium and 800 to 1,000 International units (IU) of vitamin D daily. Aim to get these nutrients from food sources.

In addition to milk and dairy, foods high in calcium include kale, turnip greens, almonds, canned salmon, and

beans. “Also, look for calcium-fortified foods, including fortified orange juice, non-dairy milks, cereals, and tofu,” says Laura Yudys, MS, RD, and a registered dietitian at Northwestern Medicine Central DuPage Hospital.

Vitamin D can be found in fatty fish, fortified foods like cereal and dairy, and in sunlight.

If you have a hard time getting calcium and vitamin D in your diet, supplements might help you fill in the gaps. “I prefer people get their nutrients from food, but always be sure to consult with your physician,” Yudys says.

For optimal calcium absorption, Yudys recommends pairing it with vitamin D and spacing out your calcium dosage throughout the day — break it into segments of 500 mg.



Get moving

Regular exercise is a great way to prevent bone loss.

Weight-bearing exercises like walking, lifting weights, dancing, and stair climbing are especially effective, because they force your muscles and bones to resist gravity. When this happens, your bones get the message that it's time to rebuild.

Exercising will also help you maintain muscle strength, coordination, and balance, which helps prevent falls and related bone fractures.

Kim Lueken, DPT, a physical therapist at Northwestern Medicine Central DuPage Hospital, recommends doing weight-bearing aerobic exercise three to four times per week for up to 45 minutes. Perform a resistance training workout two to three times per week for 20 to 30 minutes.

The one catch: certain exercises can be risky for someone with osteoporosis — it all depends on your fitness level, risk of falls, and bone density, Lueken says.

In general, avoid exercises that bend and twist your waist. Sit-ups, toe touches, and twisting yoga poses are a few examples. High-impact

movements like jumping and jogging are also risky.

"If you're unsure of what's safe or how to start, I recommend that you ask your doctor for guidance," Lueken says.

Consider medications

For some, diet and exercise won't be enough. "Medication may be necessary to prevent further bone loss and reduce the risk of fractures," says Dr. Gogineni.

There are two basic types of medications: Antiresorptives and anabolics. Antiresorptives like bisphosphonates, calcitonin, and estrogen complex work to slow the breakdown of bone. Anabolics like teriparatide, abaloparatide, and romosozumab-aagg stimulate the formation of new bone.

Osteoporosis medications come in a variety of forms, from tablets taken daily to intravenous infusions you get yearly. There is no one-size-fits-all when it comes to osteoporosis medications. The one that works for you will depend on your health history and personal preferences, so be sure to discuss it with your doctor. Also be sure to check whether a medication is covered by your plan.

Osteoporosis doesn't need to keep you from living the life you want. Being proactive, following a few key lifestyle tips and communicating regularly with your doctor can help ensure your bones stay as healthy as possible throughout your life. 



DID YOU KNOW?

Roughly half of osteoporosis-related repeat bone fractures can be prevented with appropriate treatment.

SOURCE:
NATIONAL OSTEOPOROSIS
FOUNDATION



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.



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With SilverSneakers GO™, you can access on-demand videos and live classes right from the app.



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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.



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- 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.

Get started at silversneakers.com/stayactive

or scan the QR code



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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Medication Therapy Management



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

Member: How do I know that all the medications and supplements I'm taking aren't interacting with each other and creating bad side effects? —*Arthur, Hallock*

Anita: You're absolutely right that different medications can interact with each other, leading to unintended effects. But you can safeguard against negative medication interactions through Medication Therapy Management (MTM). During an MTM consultation, one of our specially trained pharmacists will work with you to do a review of all the medicines you take.

It takes about 30–45 minutes, and the MTM pharmacist will talk with you about:

- How well your medications are working.
- Whether your medications may be causing side effects.
- If there might be interactions between the drugs you're taking.
- Other problems you're having with your medications.

Who is this program for?

Anyone with prescription drug coverage through Blue Cross and Blue Shield of Minnesota can receive MTM services.

Why should I participate?

When you have multiple conditions, medications can be a major part of your life. Most likely, you have many doctors—and they may not know about all of the prescriptions, supplements and over-the-counter medicines you take. Meeting with an MTM pharmacist can help you get the most from your medications.

What happens during an MTM consultation?

Our pharmacist will work with you to review all of your medications and identify, resolve, and prevent medication-related problems. Your pharmacist will then provide a summary and recommendations for you and your health care team.

How do I make an appointment?

If you are interested in 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 thrivemagazine@bluecrossmn.com.



ARE YOU A CAREGIVER?

Recognizing your role is important to providing the best care for your loved one *by ELLEN BURKHARDT*

In the United States today, nearly 42 million people serve as caregivers of adults age 50 or older, based on the 2020 AARP Caregiving in the US Report. That's a jump of more than 14 percent from 2015, a clear sign of the growing need for caregiver support and resources.

And yet, many caregivers providing support to older loved ones dive into the role without actually recognizing themselves as a caregiver. It might sound simple, but identifying as a caregiver is an important step toward providing the best possible support for a loved one. Recognizing the role helps to outline clear boundaries and expectations, says Pam Fredrickson Sanchez, former Manager of Social Work at the University of Minnesota Fairview Medical Center.

"One of the main barriers we see with caregivers to partners and parents is guilt," Sanchez says. "They're husbands and wives and daughters and sons, and now suddenly they've been thrust into being the caregiver, but they still want to be

husbands and wives and daughters and sons."

To alleviate that guilt, Sanchez advises considering the role as caregiver a separate identity. "Identifying as a caregiver can help you better set boundaries so that you can step back and say, 'This is the role I have to take right now because she/he needs me to take that role,'" she explains. "It also puts you in a position to ask for help."

And asking for help is key. The recent AARP report found that 23 percent of caregivers say their own health has worsened because of the role. That's where the available resources are crucial: From financial and mental health help to support groups, accessing self-care resources is a caregiver's lifeline to avoiding burnout.

At Blue Cross, we strive to help make the transition into caregiving as smooth and comfortable as possible. We are here to help you at every step of your journey. Visit [caregivercornermn.com](https://www.bluecrossmn.com/caregivercornermn.com) to learn more.



Vaccines on the Move

Helping to make COVID-19 vaccines available to all Minnesotans

Banding together during a time of struggle is important. Blue Cross is doing that by partnering with the Minnesota Department of Health (MDH) and other local organizations to ensure equitable distribution of vaccines across the state by bringing mobile COVID-19 vaccination clinics to communities that may not otherwise have easy access.

This spring, Metro Transit, a Blue Cross partner, transformed six buses into mobile vaccination clinics by removing seats and installing new equipment. Staffed with a rotation of more than 700 vaccinated Blue Cross volunteers, the buses began rolling to under-resourced communities throughout the state to administer vaccines. The volunteers served people who would otherwise have a difficult time getting vaccines because of transportation, technology, location, or language barriers.

MDH has worked with the selected communities to promote the mobile clinics and get people registered. The clinics can vaccinate any Minnesotan 18 or older regardless of citizenship status, and each bus can vaccinate more than 100 people each day.

During the first two weeks of the effort, more than 1,000 vaccines were distributed. One bus vaccinated people living without homes and other community members living in challenging circumstances, while the second bus vaccinated St. Paul residents living in the historic Rondo neighborhood,

and older adults in Brooklyn Center and at the Hmong Town Market.

“I’ve been trying for months to get a COVID vaccine without luck,” said one community member. “I haven’t

seen or hugged my grandkids in over a year.”

The buses will continue to operate throughout the summer.

“I’ve been so inspired by the hard work and dedication of our associates working on this project, both behind the scenes and out in the community,” says Jenna Carter, public affairs manager and MDH/Blue Cross Mobile Vaccination Bus community partnerships lead. “Our commitment to collaborating with community partners to get vaccines to those who have not had access is really incredible.”



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

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Civil Rights Notice

Discrimination is against the law. Blue Plus does not discriminate on the basis of any of the following:

- race
- color
- national origin
- creed
- religion
- sexual orientation
- public assistance status
- age
- disability (including physical or mental impairment)
- sex (including sex stereotypes and gender identity)
- marital status
- political beliefs
- medical condition
- health status
- receipt of health care services
- claims experience
- medical history
- genetic information

Auxiliary Aids and Services: Blue Plus provides auxiliary aids and services, like qualified interpreters or information in accessible formats, free of charge and in a timely manner to ensure an equal opportunity to participate in our health care programs. Contact Blue Plus at Civil.Rights.Coord@bluecrossmn.com, or call SecureBlue Member Services at 1-888-740-6013 (TTY: 711), or your preferred relay services. The call is free.

Language Assistance Services: Blue Plus provides translated documents and spoken language interpreting, free of charge and in a timely manner, when language assistance services are necessary to ensure limited English speakers have meaningful access to our information and services. Contact Blue Plus at Civil.Rights.Coord@bluecrossmn.com, or call SecureBlue Member Services at 1-888-740-6013 (TTY: 711), or your preferred relay services. The call is free.

Civil Rights Complaints

You have the right to file a discrimination complaint if you believe you were treated in a discriminatory way by Blue Plus. You may contact any of the following four agencies directly to file a discrimination complaint.

U.S. Department of Health and Human Services' Office for Civil Rights (OCR)

You have the right to file a complaint with the OCR, a federal agency, if you believe you have been discriminated against because of any of the following:

- race
- color
- national origin
- age
- disability
- sex
- religion (in some cases)

Contact the **OCR** directly to file a complaint:

U.S. Department of Health and Human Services
Office of Civil Rights
200 Independence Avenue SW
Room 515F
HHH Building
Washington, DC 20201
Customer Response Center: Toll-free: 800-368-1019
TDD 800-537-7697
Email: ocrmail@hhs.gov

Minnesota Department of Human Rights (MDHR)

In Minnesota, you have the right to file a complaint with the MDHR if you believe you have been discriminated against because of any of the following:

- race
- color
- national origin
- religion
- creed
- sex
- sexual orientation
- marital status
- public assistance status
- disability

Contact the **MDHR** directly to file a complaint:

Minnesota Department of Human Rights
540 Fairview Avenue North
Suite 201
St. Paul, MN 55104
651-539-1100 (voice)
800-657-3704 (toll free)
711 or 800-627-3529 (MN Relay)
651-296-9042 (fax)
Info.MDHR@state.mn.us (email)

Minnesota Department of Human Services (DHS)

You have the right to file a complaint with DHS if you believe you have been discriminated against in our health care programs because of any of the following:

- race
- color
- national origin
- creed
- religion
- sexual orientation
- public assistance status
- age
- disability (including physical or mental impairment)
- sex (including sex stereotypes and gender identity)
- marital status
- political beliefs
- medical condition
- health status
- receipt of health care services
- claims experience
- medical history
- genetic information

Complaints must be in writing and filed within 180 days of the date you discovered the alleged discrimination. The complaint must contain your name and address and describe the discrimination you are complaining about. After we get your complaint, we will review it and notify you in writing about whether we have authority to investigate. If we do, we will investigate the complaint.

DHS will notify you in writing of the investigation's outcome. You have the right to appeal the outcome if you disagree with the decision. To appeal, you must send a written request to have DHS review the investigation outcome. Be brief and state why you disagree with the decision. Include additional information you think is important.

If you file a complaint in this way, the people who work for the agency named in the complaint cannot retaliate against you. This means they cannot punish you in any way for filing a complaint. Filing a complaint in this way does not stop you from seeking out other legal or administrative actions.

Contact **DHS** directly to file a discrimination complaint:

Civil Rights Coordinator
Minnesota Department of Human Services
Equal Opportunity and Access Division
P.O. Box 64997
St. Paul, MN 55164-0997
651-431-3040 (voice) or use your preferred relay service

Blue Cross and Blue Shield of Minnesota and Blue Plus Complaint Notice

You have the right to file a complaint with Blue Cross and Blue Shield of Minnesota and Blue Plus if you believe you have been discriminated against because of any of the following:

- Medical Condition
- Health Status
- Receipt of Health Care Services
- Claims Experience
- Medical History
- Genetic Information
- Disability (including mental or physical impairment)
- Marital Status
- Age
- Sex (including sex stereotypes and gender identity)
- Sexual Orientation
- National Origin
- Race
- Color
- Religion
- Creed
- Public Assistance Status
- Political Beliefs

You can file a complaint and ask for help in filing a complaint in person or by mail, phone, fax, or email at:

Nondiscrimination Civil Rights Coordinator
Blue Cross and Blue Shield of Minnesota and Blue Plus
M495
PO Box 64560
Eagan, MN 55164-0560
Toll Free: 1-800-509-5312
TTY: 711
Fax: 651-662-9478
Email: Civil.Rights.Coord@bluecrossmn.com

American Indians can continue or begin to use tribal and Indian Health Services (IHS) clinics. We will not require prior approval or impose any conditions for you to get services at these clinics. For elders age 65 years and older this includes Elderly Waiver (EW) services accessed through the tribe. If a doctor or other provider in a tribal or IHS clinic refers you to a provider in our network, we will not require you to see your primary care provider prior to the referral.



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.

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