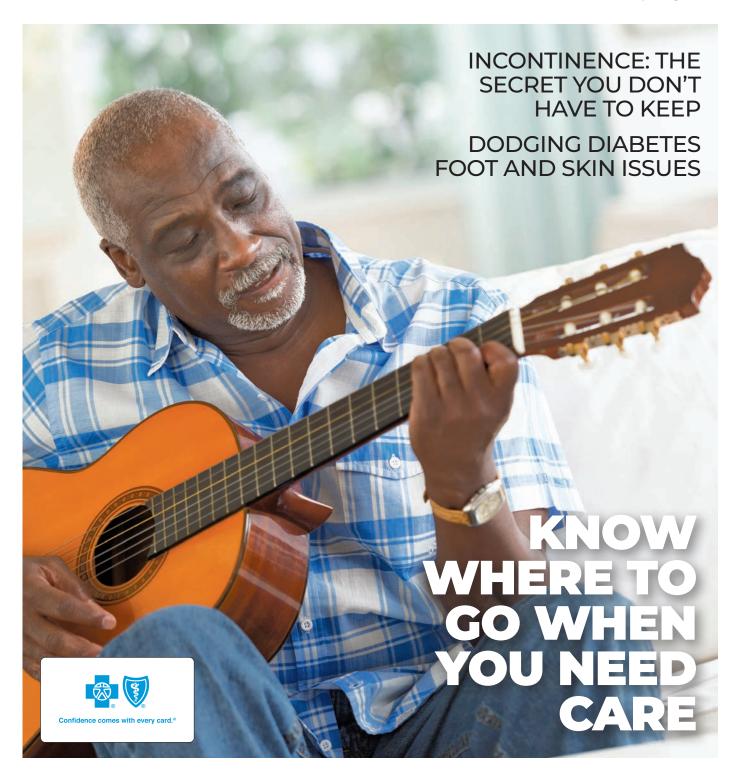
MEDICARE A magazine for and Prescrip

A magazine for Medicare Plus BlueSM PPO and Prescription BlueSM PDP members Spring 2021



SPRING 2021

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Back cover

The Blue Cross mobile app securely connects you to your health info

OUR READERS LOVE MOVIES,

OLD AND NEW

In the Spring 2020 issue of *MyBlue Medicare*, we asked members to share their favorite movies. Here are some of their choices:

Dirty Dancing

— Elizabeth K.

The Sound of Music and Lassie — Melvin W.





Saving Private
Ryan and Dances
with Wolves
— Al S.

The Green Mile
— Wiletta B.

Gone with the Wind

— Frances K.





1917 — Don B.

The Ten Commandments — Susie J.

Any James Bond movie — Vivian M.

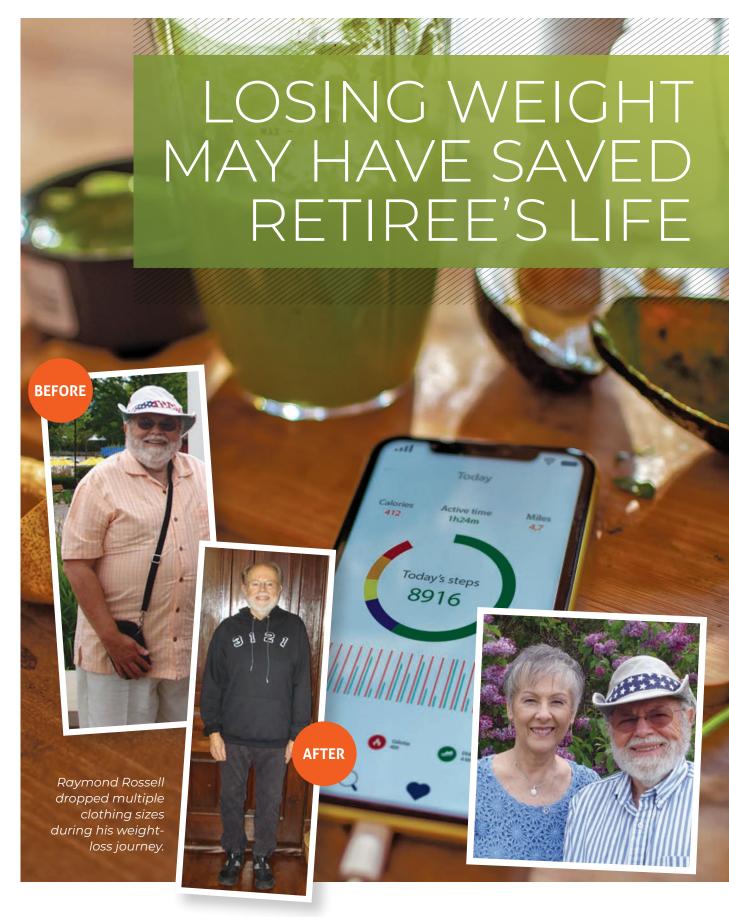
The Dirty Dozen
— Martin G.





Soylent Green
— Linda C.

Somewhere in Time — Ronald A.



s a retired funeral director, Raymond Rossell, 75, of Flushing, Michigan, knows how quickly life can be taken away from us. That's a big reason why he decided to turn his life around and get healthier.

In 2017, Ray's wife, Elaine, grew concerned as she watched him getting out of breath after walking. Being nine years younger than Ray and a retired dancer, Elaine knew her husband was going down a road that might leave her a young widow.

When Elaine came home with a new extra-large shirt for Ray and it didn't fit, he knew he had to do something to make sure he would be around for as long as possible. That's when he remembered a book that Elaine had read called The 3-1-2-1 Diet: Eat and Cheat Your Way to Weight Loss by Dolvett Quince, a celebrity trainer and star from NBC's The Biggest Loser.

Starting a program

The program says to eat clean for three days, have one treat day, eat clean for two days, then have one more treat day. By just the second week of following the program, Ray says his 44-inch pants were starting to feel loose. With a lot of work and prayer, he kept going and had to move to 40inch pants, then 38-inch pants, which he hasn't worn since high school.

Ray visited his doctor, and the doctor said once Ray lost 40% of his body weight, he

would be able to stop taking his blood pressure medication. That motivated him to continue on the program and add walking to his daily routine. He downloaded a health app to keep track of his steps and started walking 10,000 to 12,000 steps each day. Eventually, Ray got down to 32-inch pants and mediumsize shirts.

A new way of life

Ray says he feels so much better now. He encourages others to lose weight as well, and that's been the best part. "If I could do it, someone who never believed in changing the way I ate, anyone can do it," he says.

He loves eating right and doesn't want unhealthy foods anymore. He even says after he eats something unhealthy, he really doesn't feel like it was worth it. "Your body becomes so happy that you're eating correctly, and when you don't, you end up feeling miserable," Ray notes.

"I've probably sold hundreds of these books for the author, because diets just don't work," he continues. "Other people have done diets and they lose weight but then put it back on because they don't eat the right foods. This book shows you how to eat healthier."

In addition to eating better, the health app Ray started using to count his steps literally saved his life. "Elaine went to get a flu shot, and I wasn't feeling well. I used the app to take my heart rate

and called my wife to tell her I thought something was wrong," he recalls.

They went to the emergency room, and the next day he was diagnosed with sick sinus syndrome and had a pacemaker put in.

Living his best life

Ray sees the benefits of living a healthier lifestyle. He looks at other people his age with all their prescriptions and is so thankful that he lost



If I could do it, someone who never believed in changing the way I ate, anyone can do it.

> — Raymond Rossell, Flushing, Michigan



the weight. "When you lose weight, you feel good. Your life becomes more vital to you, and I want to spend as much time with my wife as I can. I feel like if I kept eating the way I had, I would be dead," he says.

"Dr. (Elisabeth) Kübler-Ross, who dealt with death and grief, said, 'Once you realize that you will die, you can begin to live your life rather than just pass through it.' I always think, if this was going to be my last day, how would I want to live it? This is the day the Lord has made. Let us rejoice and be glad in it."

Strength and balance exercises:



Get balanced

Balance is important, whether dancing, playing sports or staying on your feet when stepping on an icy patch in a parking lot. Here are some ideas that can help:

- Heel-to-toe walk. Choose a flat surface. With your arms raised out to your sides, walk forward placing the heel of one foot directly in front of the toe of your other foot, as if you're walking on a balance beam. Repeat for 20 steps.
- Stand on one foot. Using a sturdy chair for support, practice standing on one foot at a time. Hold this position for about 10 seconds on each side and repeat 10 to 15 times.
- Tai chi. This type of exercise uses slow. precise movements to help balance your body. Whether performed seated or standing, tai chi offers benefits for all. There are tai chi classes and groups you could check out for the future, but during the COVID-19 pandemic, a DVD or online video can help.
- Chair yoga. Search online for chair yoga poses, such as cat/cow and side bend.

Add strength

Try to do strength exercises at least twice a week but plan a rest day in between. Include a few of these moves in your routine:

■ Leg raises. Hold the back of a sturdy chair. Keeping your back straight, slowly lift one leg straight back. Try not to lean forward. Hold for one second and slowly lower

your leg. Repeat 10 to 15 times on both sides.

- Overhead arm raise. While sitting or standing, hold weights at your sides and at shoulder height with palms facing forward. Raise both arms up over your head, keeping your elbows slightly bent. Hold the position for one second, then slowly lower your arms. Repeat 10 to 15 times.
- Arm curl. Sit in a chair or stand with your feet shoulder-width apart. Hold weights down at your sides, palms facing forward. Slowly bend your elbows and lift weights up toward your chest (elbows should stay at your sides). Hold the position for one second, then slowly lower your arms. Repeat 10 to 15 times.
- Climb stairs or go for a brisk walk. These types of weightbearing exercises help improve bone and muscle strength.

Hesitant about starting a new fitness program? Ask your doctor about modifications

you may need to make. With a little help, you'll find plenty of ways to stay fit for life.

Other considerations: In addition to exercise, you can make changes in your home environment to reduce your risk of falling. Here are some suggestions:

- Install sufficient lighting on
- Remove slippery throw rugs from tile floors.
- Add grab bars in the bathroom to help you get in and out of the bathtub.
- Avoid clutter on floors, such as electrical cords that might cause you to trip.

Talk with your doctor for additional ways to minimize your chances of falling.

Sources include: American Heart Association: Centers for Disease Control and Prevention: National Institutes of Health; U.S. Department of Health and Human Services; U.S. Department of Veterans Affairs

Step up your fitness



Looking to kick your exercise routines up a notch? If you have the SilverSneakers® fitness benefit as part of your plan, you can attend workout classes in person, watch classes online or get an in-home exercise kit. For more information and to verify your eligibility, visit www.silversneakers.com.

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BE PREPARED:

Know where to go when you need care

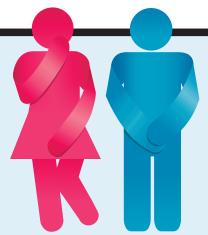
Where's the best place to find the health care you need? The answer depends on why you're looking. The chart below can help you choose the right health care setting for your situation.



Setting	What you'll find there	What sets it apart
Primary care provider's office	 Screenings and advice on lifestyle changes to help you stay healthy Diagnosis, treatment and management of a wide range of health problems 	A provider who understands all your health needs and coordinates your care
Specialist's office	 Specialized care for complex medical issues Often, advanced treatments and procedures 	A provider who has additional training and experience in caring for patients with the same condition as you
Urgent care center	 Quick access to care for minor injuries and illnesses when your regular doctor isn't available Often, basic lab tests and X-rays on site Typically open some evening and weekend hours 	Treatment for common conditions such as: Minor cuts that need stitches Nausea and diarrhea Sinusitis Skin rashes Sore throat Sprains and strains
Emergency room	 Expert care for sudden, severe conditions Access to a variety of lab tests and imaging methods Open 24/7 — but expect long waits if you don't need this high level of care Call 9-1-1 for life-threatening emergencies such as chest pain or severe bleeding. 	Treatment for serious symptoms such as: Coughing or vomiting blood Drooping face Head trauma Loss of consciousness Severe shortness of breath Sudden weakness in an arm or leg Chest pain
Telehealth	 Health care visits with a provider by video chat or phone Access to care from anywhere, including home 	Convenient option when you can't get to your provider's office or see an out-of-town specialist

Sources include: American Academy of Family Physicians; American Board of Medical Specialties; American College of Emergency Physicians; American College of Physicians; Centers for Disease Control and Prevention

Incontinence: The secret you don't have to keep



Bladder control problems, also known as urinary incontinence, can be embarrassing. But, if you don't talk with your doctor about it, you won't know about possible remedies. If this condition causes you to limit social activities because you're afraid of losing bladder control when out in public, it may be time to address it. Your doctor can prescribe many things that can help. The treatment, of course, will depend on the cause and severity, and must be tailored to the individual.

Here are some things you can expect from your doctor:

- A physical and review of your medical history, which will differ based **on gender** — For instance, women's bladder control issues may stem from pelvic floor problems and changes related to childbirth. For men, especially as they age, problems may be related to enlargement of the prostate.
- A check for other medical problems — For example, diabetes causes some people to urinate more frequently. Talking with your doctor about your bladder control problem may uncover an undiagnosed condition.

■ Medication check — Some medications, such as diuretics (water pills), can lead to frequent urination. Diuretics are used to treat high blood pressure and some heart and kidney problems. Taking diuretics in the morning when you're fully awake may be easier because you can get to the bathroom. Taking them before bedtime may prevent restful sleep.

Remedies may include:

- Bladder training This teaches you to resist the urge to urinate and expands time between urinating.
- Diet changes These changes include avoiding caffeine and alcohol later in the day, reducing fluid intake and preventing chronic constipation.
- **Kegel exercises** Regular, daily exercise of pelvic muscles can make the bladder muscles stronger and improve control.
- Biofeedback Used with Kegel exercises, biofeedback helps gain awareness and control of your pelvic muscles.

- Pelvic floor electrical **stimulation** — Mild electrical pulses stimulate muscle contractions and can help control bladder problems.
- **Medicines** These include pills, liquids or patches to relax your bladder.
- Surgery This is an option if the incontinence is related to problems such as an abnormally positioned bladder, a blockage or, in men, enlargement of the prostate. Surgery may be needed if other treatments don't work.

Take back control

Understandably, some people feel embarrassed to bring up bladder problems at a medical visit. Remember that these are common problems that your doctor can help you with either directly or by referring you to a specialist. Don't hesitate to share your concerns. Once you take that crucial first step, you'll be on your way toward getting the help you need.

Sources include: National Institutes of Health



The Doctor's Office

Raymond Hobbs, M.D., is the physician consultant for Senior Health Services at Blue Cross Blue Shield of Michigan. He is board certified in internal medicine, geriatrics and palliative care.



Which kind of preventive health care visit do you need?

You want to protect your health and prevent disease. Knowing which type of preventive health care visit to schedule helps you get the care that's right for you. Here's what you need to know about the three types of visits.

Welcome to Medicare visit

During the first 12 months that you have Medicare, you're entitled to one "Welcome to Medicare" preventive visit. It includes a review of your health history but isn't an actual physical exam. You'll also receive information and advice about preventive services, such as screenings and vaccines. If you need further care, you'll get a referral.

Your visit may also include:

- Height, weight and blood pressure measurements
- A simple vision test

- A review of any potential risks for depression
- Discussion of advance directives — legal documents that record your wishes about medical care, in case you're ever unable to make decisions for yourself in the future

Yearly wellness visit

After you've had Medicare for longer than 12 months, you get one wellness visit per year. At this visit, you'll fill out a questionnaire called a health risk assessment. Based on your answers, your provider will create or update a personalized plan to help you stay healthy.

Your provider may also do a cognitive impairment assessment — a quick check for possible signs of Alzheimer's disease or dementia. In addition, your provider will

review which screenings and vaccines are due and make any referrals you might need. This isn't an actual physical exam.

Routine physical exam

This type of exam is a handson checkup. The provider examines your body to assess your health using touch, sight, listening and other techniques. Unlike the previous two kinds of visits, however, routine physical exams aren't covered by Medicare.

You pay nothing for a Welcome to Medicare visit or yearly wellness visit alone. But if your provider combines one of these visits with a physical exam, you may be charged a copay or coinsurance. When you make your appointment, be specific about the type of visit you're scheduling.

Sources include: U.S. Centers for Medicare & Medicaid Services





THE CORNER PHARMACY

Kim Moon, PharmD, is a clinical pharmacist for Medicare Pharmacy Services at Blue Cross Blue Shield of Michigan.

Statins do more than just lower cholesterol

About 40 million people in the U.S. take a statin. Statins are typically used to lower cholesterol in the blood. But they have other important benefits, too. In fact, they may be prescribed for people with diabetes even when their cholesterol level is normal.

The names of these medications are easy to recognize: They all end with "-statin." Examples include atorvastatin (Lipitor), pravastatin (Pravachol), rosuvastatin calcium (Crestor) and simvastatin (Zocor). Here's a look at how statins work and why you might need one.

What statins do in the body

Cholesterol is a fat-like substance in the blood that can build up inside blood vessels and cause problems. Statins help keep the liver from producing cholesterol.

This reduces the amount of LDL ("bad") cholesterol in the blood. To a lesser extent, statins also help lower triglycerides (blood fats) and raise HDL ("good") cholesterol levels.

But there's more. Statins may also help:

- Lessen inflammation in blood vessels, which works against the buildup of fatty deposits
- Reduce the risk of having a heart attack or the most common type of stroke
- Decrease the chance that people with heart disease will need a cardiac procedure

Who needs to take a statin?

For certain adults up to age 75, experts recommend statins as the first-choice drug treatment to:

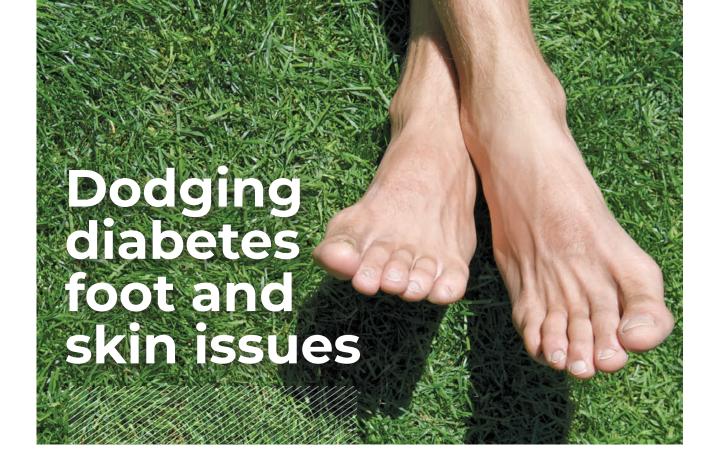
- Lower high LDL cholesterol
- Prevent cardiovascular disease in people with diabetes, regardless of their cholesterol level

Statins may be helpful for many people older than age 75, too. Talk with your provider about whether a statin could be beneficial for you.

Discuss possible side effects with your provider as well. Most side effects are mild and go away as your body gets used to the medication. Some people report bothersome muscle pain. If that happens, your provider may switch you to a lower dose or a different statin.

These medications are known for lowering cholesterol, but the benefits don't end there. For people who need a statin, research shows that the pros far outweigh any cons.

Sources include: American Diabetes Care; American Heart Association: National Institutes of Health



High blood sugar sometimes results in foot issues for people with diabetes. By knowing three of the most common foot issues, you can help prevent serious wounds from developing.

1. Calluses

To keep calluses under control, use a pumice stone to file away dead skin. Apply lotion afterward. If a callus develops, tell your doctor so that he or she can remove it. Never try to get rid of calluses, corns or warts yourself. Over-thecounter products can burn or damage your skin.

2. Foot ulcers

Ulcers (sores or wounds) on the sides of the foot are a sign that your shoes don't fit right. Choose a comfortable pair that lets your toes move, and break in new shoes gradually. If you have trouble finding shoes that fit, see a foot specialist.

3. Neuropathy

Nerve damage, also known as neuropathy, can cause you to lose feeling in your feet. You might not notice a foot injury, so remember to look at your feet daily. Check for cuts, bruises, bumps and infections. Use a mirror if necessary.

Stay healthy from head to toe

Diabetes doesn't just affect your feet — it can cause skin problems, too. Avoid infections by:

- Managing your blood sugar (high levels can lead to dry skin)
- Avoiding very hot showers
- Using mild shampoos
- Moisturizing frequently
- Putting talcum powder (not lotion) between your toes to keep those areas dry

A little foot and skin self-care can make a big difference in preventing diabetes complications. But stay vigilant: If you notice any concerning changes, call your doctor right away.

Sources include: American Diabetes Association; Centers for Disease Control and Prevention

WORD SEARCH PUZZLE

Find the following words included in this issue in the puzzle below. See the answers on Page 15.

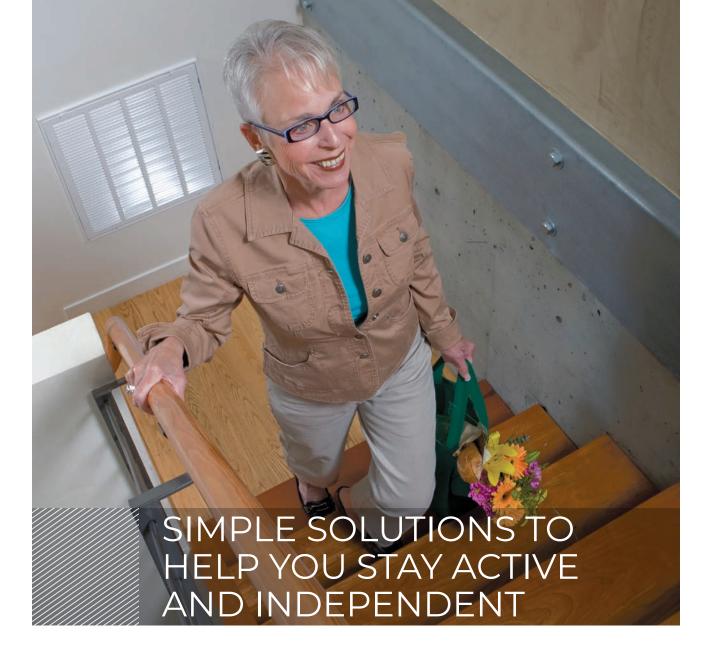
Active **Balance** Cholesterol Diabetes **Emergency room** Exercise

Falls Feet Heart Incontinence Independent Meatless

Mental health Mobile app Preventive Primary care Skin **Specialist**

Statin Strength Telehealth Urgent care Weight loss

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ver the years, you may have noticed that some of your daily activities have become more difficult. (Think about traveling up and down stairs or opening jars.) However, you can take steps to remain active, preserve your independence and get the most out of life. Below are just a few of the basic changes you can make around your home. For more ideas, talk with your doctor about activities you're struggling to do. He or she can offer solutions tailored to your specific health needs and concerns.

In the kitchen

- Keep the appliances you use most on the counter so they're within easy reach.
- Use rollout shelves in cabinets to make it easier to reach items you need.
- Trade heavy cookware for lightweight pots and pans, especially if you have arthritis.

In the bathroom

- Add safety bars to your bathtub or shower to help prevent falls. Make sure they're at an easy-to-grab height.
- Install grab bars to help you get on and off the toilet.

Around the house

- Wear shoes, not just socks.
- Remove throw rugs to prevent tripping.
- If a doorway is too narrow to accommodate your wheelchair or walker, install offset hinges to give the door extra clearance when it swings.
- Replace round doorknobs with lever-style handles that are easier to grip and open.

In the dark

- Place a flashlight next to your bed in case of a power outage.
- Plug in night-lights to guide you during nighttime trips to the bathroom.

Outside

- Wear low-heeled, supportive shoes.
- Walk on grass when the sidewalks are slippery. It will give you better traction.

Finding a community of support

If you need assistance, ask friends, family or neighbors to lend a hand. Maybe a loved one could pick up your prescriptions while doing their own shopping. You could even offer to trade favors. For instance, double one of your favorite dinner recipes and bring the extra dish to your neighbor in exchange for help mowing the lawn.

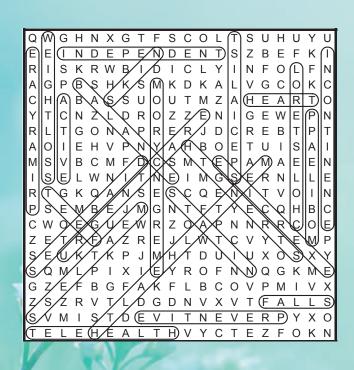
Need another useful resource? Your local Area Agency on Aging can help. These organizations address the needs and concerns of older adults, offering services to help you live independently and safely at home. Call 1-800-677-1116 or visit www.eldercare.acl.gov to learn more.

Remember, you have plenty of resources to help you with daily tasks. Friends, local groups and home improvements can help you maintain your quality of life and independence for years to come.

Sources include: Arthritis Foundation; Centers for Disease Control and Prevention; Family Caregiver Alliance; National Institutes of Health; U.S. Department of Health and Human Services

WORD SEARCH **ANSWERS**

From Page 13



THE **ABCS** OF HEART HEALTH



Know the fundamentals of improving your heart health. Here are four things that can make a big difference.



Appropriate aspirin use

Many heart attacks and strokes are caused by blood clots. Aspirin thins the blood, which helps prevent blood clot formation.

What you can do

Ask your health care provider if taking a daily low-dose aspirin is right for you. But don't start on vour own. For some people, the risk of aspirin side effects may outweigh the heart-health benefits.



Blood pressure control

Keeping your blood pressure in a healthy range takes strain off your heart, blood vessels and kidneys.

What you can do

- Reach and maintain a healthy weight.
- Be physically active.
- Avoid excessive alcohol.
- Don't smoke.
- Take blood pressure-lowering medication, if prescribed.



Cholesterol management

Maintaining healthy cholesterol levels can lower your risk of developing heart disease or having a stroke.

What you can do

- Follow the lifestyle tips listed under blood pressure control.
- Limit foods high in saturated fat.
- Choose foods naturally rich in fiber and unsaturated fats.
- Take cholesterollowering medication, if prescribed.



Smoking cessation

Smoking plays a role in about one-fourth of deaths from heart disease. But within a year of quitting smoking, your risk of getting heart disease falls by half.

What you can do

Talk with your provider about tips and tools to help you quit. Consider tobacco cessation coaching with Blue Cross. It's a 12-week phone-based program to help you kick the habit. To enroll, call 1-855-326-5102. TTY users, call 711.

Sources include: American Heart Association; Centers for Disease Control and Prevention; National Cancer Institute



5 online resources from Blue Cross to support your mental health

he Centers for Disease Control and Prevention estimates that 20% of people ages 55 or older experience some type of mental health concern, such as anxiety or depression. Blue Cross Blue Shield of Michigan knows that mental health is just as important as physical health when it comes to overall wellbeing. That's why we offer resources on the Blue Cross® Health & Well-Being website, powered by WebMD®, to help support your mental health:

The Feel Happier Digital Health Assistant program helps you engage in pleasant activities to maintain a positive mood. The four-week goal is to use the online Mood Tracker and record a "Happy" or "Okay" mood for 21 out of 28 days.

Along the way, you'll get tips from WebMD health coaches to help you reach your goal.

Listen to **mental health podcasts** on a variety of topics, including anxiety, financial stress, insomnia, coping with life changes, relationship stress and suicide. New topics are added regularly.

7 Use the **Mood Tracker** to monitor your mood level from day to day. One of the best ways to measure mood is to compare it with moods experienced before.

WebMD Health Topics helps you find detailed information about a variety of mental health topics, such as anxiety, depression, bipolar disorder, eating disorders and insomnia.

Use WebMD Interactives to take a quiz to rate your risk of depression.

To access these online resources, log in to your member account at www.bcbsm.com, click on the Health & Well-Being tab, then WebMD.

Or, open the Blue Cross mobile app and tap Health & Well-Being. Click on Resources to find the Feel Happier Digital Health Assistant program, Mood Tracker, WebMD Health Topics and WebMD Interactives. The mental health podcasts are on the home page.

WebMD Health Services is an independent company supporting Blue Cross Blue Shield of Michigan by providing health and well-being services.

MAKE MEATLESS MEALS **A HABIT**

You don't have to go vegan to reap the rewards of eating less meat. Just one meatless meal a week can put you on the path to better health — and save you money. Meat is often more expensive per pound than other types of protein and a big culprit of calories, sodium and saturated fat.

Along with lowering your grocery bill, cutting back on meat reduces the risk for:

- Heart disease
- High blood pressure
- High cholesterol
- Obesity
- Some cancers
- Stroke
- Type 2 diabetes

Updating dishes you already serve may make the change to your routine seem easier. Be sure to pick new ingredients that are healthy, not just meatless. They should be lower in sodium and fat, for example. So, don't rely heavily on processed foods, such as packaged veggie burgers.

Here are ways to make over popular meals:

- Replace a beef burger with a grilled portabella mushroom burger.
- Fill tacos, burritos and enchiladas with black beans, red peppers, Brussels sprouts and other beans and vegetables.
- Make chili with lentils or kidney or pinto beans instead of ground beef. Sprinkle on shredded fatfree or low-fat cheese, not regular varieties.
- Stir-fry broccoli and other vegetables with tofu or toasted peanuts or cashews.
- Sprinkle unsalted nuts or seeds on salads instead of bacon pieces or luncheon meat. Try pumpkin seeds, almonds, walnuts and pecans.

In no time, you'll no longer be asking "Where's the beef?" Or chicken. Or pork. You'll be enjoying the wide variety of options a meatless meal can bring.

Sources include: Academy of Nutrition and Dietetics; American Heart Association; U.S. Department of Agriculture; U.S. Department of Health and Human Services; U.S. Department of Veteran Affairs







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The Blue Cross mobile app securely connects you to your health info

Have you ever gone for an X-ray or blood test and accidentally left your member ID card at home? When you download the Blue Cross mobile app from the App Store or Google Play, you'll always have your virtual ID card on your smartphone or tablet.* The mobile app also connects you securely to other health plan information, such as your recent claims and copayments.

When you create an online account, you can view plan documents such as your *Explanation of Benefits* and sign up to receive many of your plan documents digitally, instead of in paper format. For more information on how to download the mobile app, visit

www.bcbsm.com/app.

Note: The Centers for Medicare & Medicaid Services requires us to





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