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How and why you
should plan ahead

Doctor booked?

3 ways to get care
when you need it

Plus:

Cool plan perks

Get ready for cold
and flu season

Living

Member newsletter

FALL 2023

Getting care when you need it



Happy fall! Medicare's Annual Enrollment Period is coming soon. This issue is filled with important tips to ensure you're fully prepared.

We've listened to your feedback and are thrilled to share new enhancements that will make your experience with Blue Shield of California even better. See page 6 to read about our new digital tools that price check your prescriptions and remind you about important appointments.

As the year winds down, don't forget to take advantage of all the perks your benefits have to offer. See page 7 to read about Teladoc and other convenient options for getting care when your regular doctor's schedule is booked up.

And please know that our Customer Service team is always here to help. We're committed to making sure you stay healthy, today and every day.

A handwritten signature in black ink, appearing to read 'Susan Fleishman'.

Susan Fleishman, MD
Chief Medical Officer

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Your best plan to stay healthy this fall

Good health begins with prevention. With preventive care, some issues can be caught early before they cause problems, and some can be avoided altogether.

That means staying on top of the screening tests and vaccines you need. And it means keeping in touch with your primary provider. The best way to do that is to schedule your

annual wellness checkup before the year is over. Fall is the perfect time to get your flu shot and an updated COVID-19 vaccine. Other tests to book: a colon cancer screening and a mammogram.

Ready to set yourself up for good health starting now? Turn the page for your fall action plan.

1. Get your flu and COVID-19 vaccines

Aging makes it easier for you to get sick with the flu or COVID-19 and have it turn into a severe and serious case. People 65 and older are at the highest risk of landing in the hospital with COVID-19 or the flu.

Who needs them: Nearly everyone 65 and older should get an annual flu shot and the updated COVID-19 vaccine. You'll be less likely to get sick. And if you do get the flu or COVID-19, you'll have a milder case. You can get the shots at a doctor's office, clinic, or drugstore. And it's safe and convenient to get both shots at the same time.

For the flu shot:

- Talk to your doctor about getting the higher-dose flu shot.
- Aim to get your shot by the end of October. But you can get vaccinated later than that and still be protected for flu season.

For the updated COVID-19 vaccine:

- There's an updated COVID-19 vaccine this fall. It targets the newest Omicron variants that are circulating.
- Everyone age 65 and older should get one updated COVID-19 vaccine to be up to date. If you already got one updated vaccine, you may get a second dose four or more months after the first.

Get your blood pressure checked regularly

Hypertension (high blood pressure) has few to no symptoms. Nearly 3 in 4 people 65 and older have high blood pressure. But one-third of them don't even know they have it. That's why it's key to get your blood pressure checked regularly. A normal reading is less than 120/80.

2. Go to your Annual Wellness Visit

Think of your Annual Wellness Visit as the ultimate act of self-care. It's your time to talk to your doctor about you. Plus, it's available at no additional cost with your Medicare plan.

What to know: At this basic medical exam, your provider will assess and review a variety of important health issues, including:

- Measuring your height and weight and checking your blood pressure
- Discussing any questions you have about your conditions or overall health
- Going over your medications
- Checking your memory and ability to think
- Giving advice about diet, exercise, stress, and other things

3. Schedule a colon cancer screening

Colon cancer, also known as colorectal cancer, is the third most common cancer diagnosed in the United States. It forms in the last part of your digestive system – your colon and rectum. Your chances of colon cancer go up as you get older.

Who needs it: People ages 45 to 75 should get screened regularly. If you're 76 or older, talk to your doctor. Regular screening tests can help catch tumors at their earliest, most treatable stages. Some tests even prevent cancer by removing polyps (precancerous growths) before they turn into cancer.

There are two different kinds of screening tests. Talk to your doctor about which type is right for you:

- **Stool-based tests you can do at home.** You collect a stool sample in a special container. Then mail it to a lab. The lab looks for blood and cancerous cells. Stool tests are done every one to three years.



• A colonoscopy at the doctor's office.

The doctor inserts a long, thin probe through your rectum to look for polyps. If you have polyps, your doctor can remove them right away. Colonoscopies are done every five to 10 years.

4. Get a mammogram

One in eight women will get breast cancer in their life. The average age that women get breast cancer is around 62, but the risk goes up as you get older. A mammogram is your best defense. The special x-ray can catch cancer early, when it's easier to treat.

Who needs it: Women ages 40 to 74 should get a mammogram every one to two years. If you're 75 or older, discuss screenings with your doctor. You can get a screening at your provider's office or an imaging clinic.

5. Keep up with your diabetes care

Do you have diabetes? Nearly 30% of people age 65 and older do. With this condition, your blood sugar is higher than normal. If it's not treated, diabetes can lead to serious complications such as heart disease, nerve damage, and kidney disease.

What to know: You can help keep your diabetes in check by eating healthy food and being active for at least 30 minutes a day. Here are other important ways to manage your condition:

- Talk to your doctor about getting your A1C checked.
- See your provider every three to six months to talk to about your treatment plan. You will also go over your blood sugar levels and goals.

- Get your eyes checked every year. Diabetes can cause complications with your eyes, and lead to vision loss.

Schedule your flu and COVID-19 shots today

The shots are available at no added cost for members. Scan this code with your phone or visit [blueshieldca.com/blueflu](https://www.blueshieldca.com/blueflu) to learn more.



Sources: Centers for Disease Control and Prevention; American Cancer Society; U.S. Preventive Services Task Force

Digital tools at your fingertips

Think of your Blue Shield of California online account as your personal health assistant. You can price check your prescriptions, find a doctor, review your healthcare checklist, and much more. And you can do it all on your phone, tablet, or computer. The best part? It's easy to get started. Simply log in to your Blue Shield of California member account at blueshieldca.com/bluelogin.

Here are three digital tools we think you'll love using.

Check out: Price Check My Rx

This nifty new tool lets you compare the cost of your medications through the Blue Shield of California portal. Just log in to your account and find the Price Check My Rx tool. You can look at the cost of your current medications and find lower-priced options. You can also see if your prescriptions are more affordable at other pharmacies.

Check out: Find a Doctor

We've made our Find a Doctor tool even easier to use. Say you want to look for a certain primary care doctor by name and by network. Now you can do that in a snap with our improved search bar. Do you need to see a specialist in your member network? You can take care of that here too.

Check out: Personalized checklist

We want to make it easy for you to stay on top of your checkups, tests, and screenings. So we've created a checklist feature just for you. Log in to your Blue Shield of California



account to see your own personalized list. We put it together for you if you have any exams, tests, or screenings that are past due. That way you can easily set up appointments for the care you need. (Don't see a list? That means you're up to date. Good job.)

Member appreciation program

Learn easy ways to make healthy choices in your daily life, plus access health resources chosen just for you. You can also receive rewards for completing all your screenings by December 31, 2023. To sign up for our Member Appreciation program, scan this code with your phone or visit bscappreciation.healthmine.com.



3 ways to get the care you need (when your doctor is booked)

Sometimes your primary provider isn't available when you want to see them. Maybe you woke up with a stomach bug or a sore throat. Maybe you have a rash you want to get checked out. Or perhaps you need a routine test or have a question about a medication you're taking.

Here's the good news: You have some great options for seeing someone else when your regular doctor is unavailable.

Check out our chart below. You'll learn about three ways to get the care that you need if your doctor's schedule is full.

Care option	What it is	Why it's convenient	How to connect
Advanced practice provider (APP)	An APP is a nurse practitioner (NP) or physician assistant (PA). They are part of your care team and can see you for many health needs.	NPs and PAs work closely with your doctor. They are able to perform routine tests, treat illnesses, and more.	Check with your doctor's office to see if they have an NP or PA on staff.
Teladoc	A telehealth service. You can book a virtual visit with a board-certified doctor.	You have 24/7 access. Speak to a doctor by phone or video within minutes, or schedule an appointment.	Visit blueshieldca.com/blueteladoc or call (800) 835-2362 (TTY: 711) for more information.
NurseHelp 24/7SM	A toll-free hotline and online chat service. You can talk to a registered nurse about a health issue.	A nurse is available 24/7 to answer your questions about symptoms and health concerns and advise you what to do next.	Call (877) 304-0504 or visit blueshieldca.com/bluenurse .

Need a ride to a medical appointment?

We can take care of that for you. Book free transportation to a medical appointment with our Call the Car service, included in most plans.* Be sure to book 24 hours in advance. For information, call **(855) 200-7544 (TTY: 711)** or visit blueshieldca.com/bluetransport.

Second opinion



Dr. Richard Nguyen, Blue Shield Medicare medical director, is here to answer your health questions.

Q I want to make an appointment with a specialist, but I was told I need a referral. Who can I get the referral from?

A referral needs to come from your primary provider. They handle most of your routine health issues. But sometimes you'll need to see a specialist, like a heart expert or skin doctor, for a specific health problem or test. A referral is a request for an appointment from your primary provider to the specialist. Some members confuse referrals with prior authorization. But they are different. Prior authorization is permission from your Blue Shield plan for a treatment or medication. If you have questions about referrals or authorizations, our Customer Service team is ready to help. Call the number on your Blue Shield member ID card.

Dr. Nguyen's advice should not replace your doctor's. It's important to work with your physician on any issues you may face. Everyone is different. Certain methods and exercises may not work for some people.



Q What can I do about an overactive bladder? It seems like I need to use the bathroom a lot during the day.

This is a common problem as people get older. There are several reasons it happens. For women, it may be that your bladder muscles are getting weaker, or you have an infection. For men, it may be that you have an enlarged prostate. Certain medications and health conditions can also affect your bladder.

Talk to your doctor. They can uncover the cause of your need to go more often. In

the meantime, try pelvic floor exercises, also known as Kegels. They strengthen the muscles that support the bladder. Timing your trips to the bathroom can also help. Go every hour to start. Then slowly extend the time in between bathroom runs. This can help train your bladder to hold a bit more.

Q I'm nervous about tripping and falling at home. What can I do to reduce my risk and make my home safer?

Every year, 3 million older adults fall and end up in the emergency room. There are many reasons why people fall. I suggest you start by bringing up your concerns with your doctor. They will ask you a series of questions to assess your fall risk. They'll review your medication list to see if anything you're taking could raise your chances of falling. If so, they may take you off that medication if it's not needed. Your doctor might also check your hearing, vision, and muscle strength. They can recommend simple exercises that improve your balance and make your leg muscles stronger, too.

You can also ask your doctor to order you a home safety evaluation. That assessment will include suggestions on how to make your living space safer.



Q I know I should be exercising more, but I get overwhelmed about what I should be doing. What are some easy ways to get more activity into my day?

Being physically active is the best way to keep healthy. Moving your body helps keep your muscles strong so you stay independent. You need about 150 minutes of physical activity a week. I know that can sound like a lot. But you can break it up into 10- or 20-minute bites of exercise throughout the day.

There are lots of ways to bump up your exercise minutes. Do a lap around the grocery store before you start shopping. Take the stairs instead of the elevator. And make chores active. Gardening, sweeping, and folding laundry also count as activity. As a Blue Shield Medicare member, you can also use the SilverSneakers® program. It offers live online fitness classes as well as on-demand ones to do at home. Go to blueshieldca.com/bluesneakers for info.

Have a question for Dr. Nguyen? Email it to us at secondopinion@blueshieldca.com and you might see your question answered in an upcoming newsletter.

Sudoku puzzle

Challenge your brain with a fun logic game. To play Sudoku, fill in the blanks with numbers 1 through 9. No number can be repeated within a row, column, or 3x3 bolded square.

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

Find the answers on page 15.

Butternut squash coconut curry

This tasty vegetarian curry is healthy and simple to make. And you can find all the low-cost ingredients at the grocery store.

SERVES 4
 Prep time: 10 minutes
 Cook time: 30 minutes

Ingredients

1 Tbsp. extra-virgin olive oil
 1 cup finely chopped yellow onion
 1 lb. peeled and cubed butternut squash
 2 Tbsp. Thai red curry paste
 2 tsp. ground turmeric
 1 tsp. ground ginger
 1 tsp. minced fresh garlic
 1 (13.5 oz.) can light coconut milk
 ½ cup lower-sodium vegetable broth (or water)
 ½ tsp. kosher salt
 Pinch of black pepper
 1 Tbsp. fresh lime juice
 2 Tbsp. finely chopped fresh cilantro
 2 cups cooked white rice, brown rice, or quinoa for serving
 Plain Greek yogurt (optional)



TIP: If you can't find butternut squash, you can use acorn squash. Sweet potato is another option, but be sure to increase the cooking time to 10 minutes in step 2.



Directions

1. Heat oil in a large skillet over medium heat. Add onion; cook 5 to 6 minutes, until soft.
2. Add butternut squash and sauté for 5 minutes, stirring occasionally.
3. Add curry paste, turmeric, ginger, and garlic; stir to coat squash in spices. Cook for 2 minutes.
4. Add coconut milk, broth, salt, and pepper; stir to combine. Increase heat and bring mixture to a simmer.
5. Cover, reduce heat to low, and gently simmer for 15 to 18 minutes, until the squash is tender.
6. Remove lid and stir in lime juice and cilantro.
7. Divide rice evenly into four bowls, and spoon curry on top.
8. Top with a spoonful of plain yogurt, if desired.

Your Benefits

4 amazing benefits you don't want to miss

We don't have to tell you that your Medicare plan has a lot of great perks. Our goal is to make reaching your health goals simple and stress free. We cover regular checkups, a variety of medications, many screening tests, and much more.

But we offer some other awesome benefits that you'll want to take full advantage of too. Do you need an eye exam? We can help. Did you resolve to improve your balance and get stronger this year? We've got an app for that. Here are some benefits you might not be aware of. Check them out, and get ready to boost your health this fall.

1

Vision benefits

Getting regular eye exams is key for your overall health. Eye exams can detect chronic conditions such as diabetes, hypertension, and high cholesterol. Your vision is covered by your Blue Shield Medicare plan. Simply go through your physician's group to get an eye exam. To find a vision provider in your network, visit blueshieldca.com/bluefad.

3

Fitness classes

Make exercise part of your week with SilverSneakers. This is a fitness benefit designed just for older adults. With SilverSneakers, you get access to live online classes, exercise videos, and local gyms, all at no cost to you. Visit blueshieldca.com/bluesneakers.

2

Dental benefits

Taking care of your teeth and gums as you get older can help prevent oral health problems. Some Blue Shield Medicare plans include coverage for common dental procedures such as checkups, teeth cleaning, x-rays, and more. You'll have lower copays too. Choose one of our in-network dentists to get started. Visit blueshieldca.com/bluedental for details.

4

Hearing aid coverage

Hearing loss is a common problem in older adults. Some of our plans offer an in-person hearing exam and coverage for up to two hearing aids per year. To find out if your plan includes hearing aid coverage, head over to blueshieldca.com/bluehearing or call **(877) 464-1185 (TTY: 711)**.



Need to check a drug price?

Remember, Part B drug coinsurance rates are published at blueshieldca.com/bluepartb.

Complete Capsule

Stock up for cold and flu season

Cold and flu season is nearly here. And it's the perfect time to stock up on over-the-counter (OTC) medications and supplies. That way you'll be ready to soothe a stuffy nose or scratchy throat at home. Here are some must-have items you'll want in your medicine cabinet this winter:

- Sore throat lozenges (to ease pain)
- Saline nasal spray (to flush out your sinuses)
- Thermometer (to check for a fever)
- Pain reliever (like acetaminophen)
- Heating pad (for body aches)

As a Blue Shield of California Medicare member, you may be eligible for our OTC Items Benefit. That means you can order cold and flu supplies and have them delivered to your home. Even better, your benefits includes a quarterly allowance that you can spend on a wide range of health and wellness items. (The amount depends on your plan.)

Staying on top of your medications

It's important to take your prescription medications, but it's also easy to forget. Try connecting it to a daily routine: Take your pills at breakfast, for instance, or right before walking the dog. Using a pill organizer or weekly calendar can also help keep you on track. Ask your pharmacist or doctor for other tips that can help.



How to use your OTC benefits

Ready to get started using your OTC benefits? There are two easy and convenient ways to place an order:

- Log in at blueshieldca.com/blueOTC and follow the prompts. You can download the catalog, browse the list of approved items, and place your order.
- Call OTC Health Solutions at **(888) 628-2770 (TTY: 711)**, Monday through Friday, 9 a.m. to 8 p.m.

Helpful Hints

It's almost time to review your plan

Medicare's Annual Enrollment Period is almost here. The window is from October 15, 2023, to December 7, 2023. Set aside time to review your plan. You may want to make changes for 2024. You can only do that between October 15 and December 7. If you want to leave your plan the way it is, you don't need to do anything.

In September, you should receive your Annual Notice of Changes (ANOC) in the mail. If you need more copies, visit blueshieldca.com/bluemed to download (or read) your ANOC.

Here's a handy checklist to help ensure you still have the right coverage.



Check to see if your overall plan benefits have changed.

Review your monthly premium and deductible. Ask yourself if your health needs have changed. If they have, consider revising your plan to ensure you have the right coverage.



Review your prescription drug coverage.

Check if your prescriptions are still covered at a price that works for you. And make sure you can still use the same pharmacy.



Think about vision, dental, and hearing coverage.

Medicare doesn't cover these services, but some Medicare Advantage plans do. Check your plan to see if you qualify. If you don't have this coverage, decide whether you'd like to buy it.



Check whether your doctors are still in your network.

Sometimes medical providers change networks. Look up your current doctors, specialists, and preferred hospitals. Select a new doctor if you need or want to switch.



Have any questions?

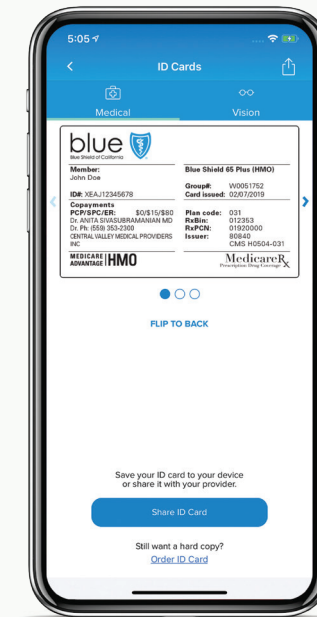
Call Customer Service at the number on your Blue Shield member ID card. Or scan this code with your phone, or visit blueshieldca.com/bluemed.

Eligible for Medi-Cal and Medicare?

If you're a Medicare Advantage member who also qualifies for Medi-Cal, the county reviews your eligibility every year. Your coverage will be automatically renewed if they can verify you electronically. If not, you will receive a member renewal packet in the mail. Be on the lookout for your renewal packet and send in your form as soon as you can. Have you moved in the last three years? Update your address today at mybenefitscalwin.org. Call Blue Shield at **(844) 378-4181 (TTY: 711)** if you have questions.



The Blue Shield of California mobile app



24/7 service and access to information that matters most, all at your fingertips. Learn more at blueshieldca.com/mobile.



Sudoku answers

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

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*The products and services described are neither offered nor guaranteed under our contract with the Medicare program.

In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to the Blue Shield grievance process. Should a problem arise with any value-added item or service, please call Customer Service at (800) 776-4466 (TTY: 711).

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We're here for you

As your partner in health, we want
to make health care easy.

Have questions or need assistance?

Call us at **(800) 776-4466 (TTY: 711)**,
8 a.m. to 8 p.m., seven days a week.
The call is free.

