

HEALTH MATTERS

A Newsletter for PPO and HMO Medicare Members



EmblemHealth[®]
WHAT CARE FEELS LIKE.

LET'S TALK HEALTH CARE

Stay Well This Summer

Are you ready for the warm weather?

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It's summertime, and the living is easy.

Make sure you're prepared for the heat, humidity and sunshine.

WEAR SUNSCREEN. Choose one that has a sun protection factor (SPF) of at least 30, says the American Academy of Dermatology (AAD). The AAD advises applying a generous amount — an ounce, or about a golf ball-sized portion — to exposed skin 15 minutes before going out into the sun, reapplying at least every two hours. A sunscreen labeled “broad-spectrum” protects against both types of rays (UVA and UVB) that cause sunburn, skin cancer and skin damage.

EAT SMART. Classic summer fare such as hot dogs, barbecued meats and chips may be tasty, but they are also loaded with salt. Too much sodium can raise your blood

pressure, says the American Heart Association, and this can lead to heart disease and stroke. If you have been diagnosed with congestive heart failure, you need to be especially mindful of these high sodium foods. In the summer, fresh fruits and vegetables are plentiful, varied and at the peak of ripeness. Veggies (and even some fruits, like peaches) are terrific grilled. Fresh fish or skinless chicken are other lean and tasty grilling options — but hold the salty barbecue sauce.

STAY HYDRATED. Hot temperatures and high humidity put you at a higher risk of heat exhaustion and heat stroke. Drinking water helps your body sweat, reducing your body temperature. Don't wait until you are thirsty to drink, says the Centers for Disease Control (CDC) and Prevention. Also limit your intake of alcohol and sugary drinks. They can cause dehydration.

SMOKING CESSATION

If you smoke, quitting is one of the healthiest changes you can make. Within minutes of quitting, your heart rate and blood pressure start to return to normal, says the National Cancer Institute. In a few hours, the carbon monoxide in your blood decreases. In a few weeks, your circulation improves and you cough and wheeze less often. When you quit, you reduce the chance of dying from a smoking-related disease, such as cancer, COPD or heart disease. Are you ready to quit for good? Join our Tobacco-Free PATH program. Call **1-866-611-QUIT (1-866-611-7848)**, 24 hours a day, seven days a week.

TDD users should call **1-877-777-6534**.



Take a Deep Breath

Most people don't give breathing a thought. It's automatic. Each day, you breathe 20,000 times. By the time you're age 70, you will have taken millions of breaths. Sometimes when we age, we think that having a breathing problem is due to a lack of exercise, being older or overweight. If you are having trouble breathing, talk with your doctor about having a spirometry test.

Spirometry is a simple, painless test that measures how much and how fast you can inhale and exhale. Your doctor will have you take a deep breath and blow as hard as you can into a tube attached to a spirometer. The test is used to diagnose respiratory conditions such as chronic obstructive pulmonary disease (COPD). Emphysema and chronic bronchitis are two main lung diseases that form COPD.

While there is no cure for COPD, you can take steps to manage the condition. Medication and lifestyle changes can help you feel more comfortable, keep active and stop COPD from getting worse, according to the National Heart, Lung, and Blood Institute (NHLBI).

If you smoke, quit. Get help from your doctor if you need it.

We can help too. Our Tobacco-Free PATH program offers the Quit For Life® program, brought to you by the American Cancer Society and Alere Wellbeing®. The program is available to you at no extra cost and is designed to help you quit smoking for good. To join, call **1-866-611-QUIT (1-866-611-7848)**, 24 hours a day, seven days a week. TDD users should call **1-877-777-6534**.

If you're diagnosed with COPD, your doctor may prescribe a bronchodilator — a medicine that relaxes the airways and helps you breathe — to use on a regular basis or as needed, says the NHLBI.

You should also get vaccinated for the flu and pneumonia. These diseases can make your COPD symptoms worse. Also, avoid lung irritants such as smoke, pollution, dust and fumes. These steps will help you live more comfortably with COPD.

*** Stop smoking if you have COPD. It will help you control your symptoms and limit further lung damage.**

CARING FOR YOUR JOINTS

Rheumatoid arthritis (RA) is an autoimmune problem. This means your body's defense system attacks its own joints and organs, causing swelling in the tissue lining the joints.

Without treatment, RA gradually destroys your joints. They become increasingly painful, tender, swollen and stiff. The pain often affects both sides of the body at the same time. Other symptoms are fever, fatigue and weight loss. Eventually your heart, eyes, lungs and blood can all be affected.

Medicine can help stop permanent joint damage. As soon as you're diagnosed, your doctor will likely prescribe a disease-modifying antirheumatic drug (DMARD). According to the John Hopkins Arthritis Center, these drugs don't just relieve pain and swelling. They also suppress your immune system, which stops or slows the attacks on your joints.

A 2008 study in American Family Physician shows that taking a combination of DMARDs is even more effective than taking just one. It doubles your chances of the disease going into remission. This means the disease stops progressing and the pain is alleviated.

Talk to your doctor about DMARDs to treat your RA.



Tell us how you feel ...

You may receive a health outcomes survey in the mail. If you do, please fill it out and return it right away. It's your chance to give feedback about how you're doing and the care you receive. Your response will also help us create more programs to meet your needs. Thank you.

WHOLE BODY CARE

Routine care when you're well helps you prevent illness later on.

Prevention is the best medicine. Keep up with immunizations, doctor and dentist visits and regular health screenings to avoid health issues.

Older adults are more susceptible to diseases caused by common infections, such as flu and pneumonia. That's why the CDC recommends that you get a flu shot as soon as it's available each fall. Talk to your doctor about whether a higher-dose formulation that provides stronger immunity is right for you.

You also need the pneumococcal polysaccharide vaccine (PPSV) to prevent pneumonia, especially if you have other chronic conditions, such as diabetes, or if your immune system is weakened. If you've never gotten this vaccine, you need a single dose at age 65 or older.

Shingles (herpes zoster) is another common viral infection. A single-dose shingles vaccination sharply reduces your chances of getting the virus or developing painful complications.

CHECKUPS AND SCREENINGS

Regular doctor visits and health screenings are important as well. The CDC notes that early detection of many cancers offers the best chance of successful treatment. Your doctor will help you determine a schedule for skin, colorectal, breast, cervical or prostate screenings. He or she will also monitor you for signs of heart disease and diabetes, such as high blood pressure or high blood sugar levels.

The doctor will measure your body mass index (BMI) to help you monitor your weight and give

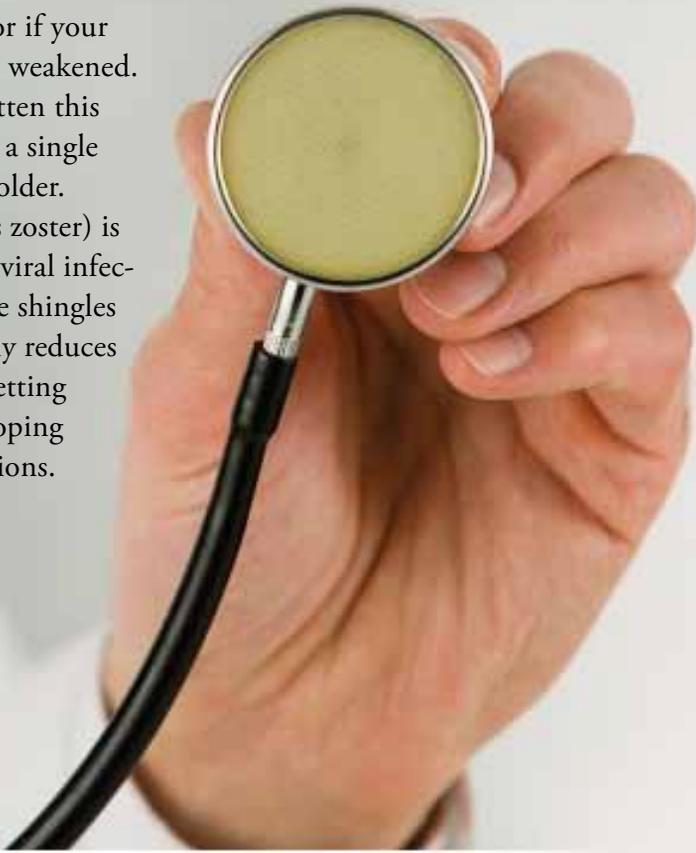
you tips about healthy eating and exercise. Your doctor can be your best advocate, so let him or her know how you are feeling mentally. If you feel down or sad, the medications you take could be the cause. Your doctor may need to review and change your medicines to help you feel better physically and mentally.

Feel free to discuss any concerns you may have, including urinary incontinence and taking your medicine as prescribed. Some conditions may worsen if you do not take your medicine as directed. So if you're having trouble, talk with your doctor. There are some simple and easy things you can do that may help.

Visit the dentist regularly, too. Your dentist watches for early signs of gum disease and mouth and throat cancer. Gum disease is a leading cause of tooth loss — and a quarter of adults age 65 or older have lost all of their teeth, says the CDC.

You should also visit your eye doctor annually for a routine exam. Your eye exam will include checking for glaucoma, cataracts and other eye problems, and helping you manage these conditions if you have them.

Be proactive about your health. Talk to your doctor about any concerns you may have.





NEW COVERAGE for Uninsured New Yorkers with a Medical Condition

Do you know we offer a plan for New York State residents who have been uninsured for six months, have a diagnosed health condition and are legal US citizens? We do. It's called the NY Bridge Plan.

If you're Medicare eligible, age 65 years or older, you cannot sign up for the NY Bridge Plan. But it's a sure bet you know someone who can benefit from this health coverage, which has already helped more than 3,900 New Yorkers gain access to comprehensive medical insurance.

The NY Bridge Plan — a Pre-existing Condition Insurance Plan, or PCIP — was created in 2010 by the federal health reform law. The

Plan includes hospital, outpatient, rehabilitation and pharmacy services at the affordable rates of \$421 per month for downstate residents and \$362 per month for upstate residents.

There is no minimum age to qualify — even newborns may be enrolled if they meet the eligibility requirements. And there are no deductibles and minimal copays for services. If you know someone who has an existing condition and is in need of health coverage, tell him or her to give us a call at **1-877-444-9622**. TDD users should call **1-877-448-4975**. You can also get information on the NY Bridge Plan online at **www.nybridgeplan.com**.

PRICE CHANGES

It seems that the cost of prescription drugs continues to rise each year, and we know that many of our Medicare members live on a fixed income. So, when a prescription drug you are taking costs less than your copay, we pass the savings along to you. For example, if the copay for a prescription drug you are on is \$10 and the actual cost of the prescription drug is \$3, you will pay only \$3.

If you recently experienced an increase in the actual cost of a prescription drug, it may have been due to the rising cost of prescription drugs. Or, it may have been due to contractual changes that occurred when we began to partner with ESI in January. More often than not, however, those same contractual changes led to price *decreases*, so that in most cases you are still paying less than your copay.

We do our best to keep your prescription costs down, and you can do your part, too, by choosing generic drugs, preferred formulary drugs and home delivery service for maintenance drugs.

DOES IT HURT?

When you're in pain, nothing else seems to matter. Your doctor will ask you to describe your pain and rate it on a scale of 0 (no pain) to 10 (worst pain). Your doctor will also ask whether the pain keeps you from normal activities, including sleep, and if it is daily. Is it what caused you to visit the doctor? Taken together, these factors will help your doctor better understand your pain.

Keep in mind that pain relief is not just about pills. People who have chronic pain may be taking opioid medications, which can make pain worse over the long term, says the Mayo Clinic. Eliminating or reducing these drugs can help. Physical therapy to offset the loss of strength or stamina that can come with chronic pain is another approach. Alternative therapies, like acupuncture, and stress management techniques, such as meditation, can also make it easier to cope with pain.



Healthy All Around

Even if you're in the best of health, apply these reminders to your daily routine.

Healthy living isn't a mystery. It means paying attention to what you eat, keeping physically active and taking your medications as directed.

According to the National Heart, Lung, and Blood Institute, a healthy eating plan emphasizes fruits and vegetables, whole grains and low-fat dairy products. It also includes lean meats, fish and seafood, eggs, beans and nuts. It limits saturated and trans fats, sugar, salt and portion sizes.

The CDC recommends getting at least two and a half hours of moderate-intensity exercise a week. Brisk walking is one option. It doesn't require special equipment and you can do it anywhere. They advise doing muscle-strengthening activities two or more days a week. Even 10 minutes of physical activity at a time counts toward your weekly total. The more physical

activity you get, the better it is for your body.

Finally, if you're finding it difficult to read medication directions, swallow pills or keep track of what to take and when, let your doctor or pharmacist know. Some conditions may get worse if you don't take your medicine as directed. These medical professionals may be able to provide easy solutions, such as printing the label in large type, prescribing a drug in liquid form or helping you find a pill organizer. And if you need mental or substance abuse help, please tell your doctor. Our Emblem Behavioral Health Services Program (EBHSP) can also help. Give the EBHSP a call at: **1-888-447-2526** (HMO) or **1-866-318-7595** (PPO), Monday through Friday, 9 am to 5 pm. TDD users can call **1-888-447-4833**.

Living Well With Diabetes

Enjoy a healthy life when you take these smart steps to manage diabetes.

Diabetes is a serious, lifelong condition. You can improve the quality of your life and health by making a daily commitment to take care of yourself.

FOLLOW A SMART EATING PLAN. Eat fruits, vegetables, whole grains and legumes. Limit salt and alcohol. If you are overweight, losing just 5 to 10 percent of your body weight can improve your blood sugar control, according to the Mayo Clinic.

GET REGULAR EXERCISE. Staying physically active helps you maintain a healthy weight and boosts your insulin sensitivity. This means your body needs less insulin to convert sugar into energy. Aim to get at least 30 minutes of moderate-intensity exercise most days of the week, or at least 2.5 hours weekly, says the CDC.

A study in *Diabetes Care* found that people with diabetes who walked at least three miles daily had lower blood pressure, cholesterol and long-term blood sugar levels than those who were sedentary. Strength or resistance training (such as lifting weights or yoga) in addition to aerobic exercise (such as walking) helps control your blood sugar more than doing either type

of exercise alone, according to a study in *Evidence-Based Nursing*.

CHECK YOUR BLOOD SUGAR LEVEL DAILY. High blood sugar levels over a long period of time is often linked to diabetes complications. Elevated blood sugar affects your entire body, causing nerve damage and poor blood circulation. Watch for cuts, sores or blisters on your feet. Keep them clean and your toenails trimmed. Brush and floss your teeth daily, and see your dentist twice a year. Visit your eye doctor for a complete exam at least yearly. Reduce your chance of having eye damage and vision loss from diabetic retinopathy and glaucoma. Both eye conditions are common for people who have diabetes.

TAKE MEDICATIONS AS DIRECTED. See your doctor regularly to assess how well your treatment plan is working. Your doctor will check long-term glucose levels and the health of your kidneys, which must work harder to filter waste when you have diabetes.



The Eyes Have It

Glaucoma is a group of eye conditions. This leading cause of blindness is caused by pressure that damages the optic nerve. Your risk for glaucoma increases six-fold after age 60, according to the Glaucoma Research Foundation.

Glaucoma affects vision very gradually. A comprehensive dilated eye exam is the best way to catch and treat it, says the National Eye Institute. This test is part of your routine eye care visit.

The exam is quick and painless and does not require touching the eye. Your eye doctor uses eye drops to dilate your pupils. This allows the doctor to see through your eyes to check the optic nerve for damage. Your doctor can also see whether blood vessels in the retina show signs of diabetic retinopathy. A risk for people with diabetes, retinopathy can also cause vision loss. Talk to your PCP about having an eye exam.



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HEALTH OR WELLNESS OR PREVENTION INFORMATION

STRIDING RIGHT

Falling is a year-round risk. Here are a few ways to prevent falls this summer.

Keep sidewalks and pool decks free of water. Make sure the sprinkler does not create puddles on the sidewalk. Squeegee pool decks clean. Put pool equipment away after use so you don't trip and fall.

Choose sandals that fasten firmly on your feet and offer support and nonslip treads. The American Podiatric Medical Association (APMA) puts its Seal of Acceptance on many brands. Many flip-flops are too soft to provide adequate support, says the APMA. Combined with the way flip-flops fit loosely on your feet, this can make you trip or fall.

Wear a hat and sunglasses to cut down on glare from the sun.

Bright sunlight can make it difficult to see where you're walking. Shading your eyes can help you spot potential tripping hazards, such as uneven sidewalks.

Other things you can do to help avoid a fall:

- Check your home and surroundings for things that you can change.
- Speak with your doctor about the right level of physical activity for you. This may help your strength and balance. Also ask for a fall risk assessment.
- Bring all your medicines with you to show your doctor. Remember to bring over-the-counter and herbal supplements. Some medicines or combinations can increase your risk for a fall.



For more tips, view the Steps-4-Safety home checklist at http://www.emblemhealth.com/pdf/PATH_safety_checklist.pdf or call 1-888-447-5451.

HOW TO CONTACT US

Customer Service

PPO: 1-866-557-7300;

TDD: 1-866-248-0640

HMO: 1-800-447-8255;

TDD: 1-888-447-4833

Monday to Sunday, 8 am to 8 pm

Quit Smoking Program

1-866-611-7848; TDD: 1-877-777-6534

Lab Services

Quest Diagnostics Appointments:

1-888-277-8772

Emblem Behavioral Health Services Program

PPO: 1-866-318-7595

HMO: 1-888-447-2526

Report Insurance Fraud

1-888-4KO-Fraud (1-888-456-3728)

For TDD assistance, any of the above numbers can be reached by calling NYS Relay Services at **711**.

Web Resources

www.emblemhealth.com/medicare

www.questdiagnostics.com

www.valueoptions.com

HIP Health Plan of New York (HIP) is a Medicare Advantage organization with a Medicare contract. Group Health Incorporated (GHI) is a Medicare Advantage organization and a standalone prescription drug plan with a Medicare contract. HIP and GHI are EmblemHealth companies.

