

# HEALTH MATTERS

Winter 2012/2013

## Be Good To Your Heart

Simple steps  
to being  
heart  
healthy.



**Nothing feels better than taking charge of your life, especially when it comes to preventing a heart attack.** You can control many of the risk factors — and it's easier than you think. Try these tips from the American Heart Association.

**Make smart food choices.** What you eat, and how much, can make a big difference. Eat a “colorful” diet of deep green and orange vegetables (think kale, spinach, carrots and squash), fresh fruits and whole grains. Stick to lean protein like chicken or fish, and limit fat intake. Save sweets and desserts for special occasions and watch portion sizes to maintain a healthy weight.

**Get regular exercise.** Just 30 minutes of physical activity most days of the week can help keep your heart healthy. Walking, swimming and water aerobics,

cycling and dancing, all count as exercise. Even housework and yard work can add to your weekly tally.

**Avoid winter overexertion.** For older adults, too much exercise can be dangerous in the winter. If you've already been diagnosed with heart disease, avoid intense activities like shoveling snow. Dress warmly, including a hat and gloves, if you are exercising outdoors. Consider indoor exercise options in the winter, like walking at a local mall.

**Stick to your medications.** If your doctor has prescribed medicine for high blood pressure, high cholesterol and any other conditions, take them exactly as prescribed and don't skip doses. Managing these conditions can lower your risk of a heart attack. Try using a pill organizer to help you stay on schedule.

## YOU'RE COVERED

### Health Plan Update

We have partnered with Palladian Muscular Skeletal Health, a specialty network and utilization management company, to arrange chiropractic, physical and occupational therapy services for our members. This means that Palladian Health is the administrator for prior approvals, claims payment, appeals for denial determinations and customer service. For more details, call Palladian Health at **1-877-774-7693**.



### SIGN UP TO GO PAPERLESS

Do you have computer access? If you do, go paperless. Having all your health plan information online is a great way to get rid of clutter, stay organized and keep everything in one safe place.

It's also a great way to save trees! Sign up today at [www.emblemhealth.com/medicare](http://www.emblemhealth.com/medicare). If you're already a paperless member, thank you.



## What You Think Matters

During the year, members rate their satisfaction with their doctors and health plan by completing paper and telephone surveys. One survey, the Consumer Assessment of Healthcare Providers and Systems (CAHPS®), measures how well your expectations are met for:

- Getting the care you need quickly
- Having your doctors listen to you, explain things in a way you understand and spend time with you
- Doctors giving you the pros and cons of treatment and discussing which choice may be best for you
- Having your care coordinated with all your health practitioners
- Receiving what you need from our customer service staff
- Getting a flu shot and a pneumonia shot, if needed

We are committed to helping you manage your health. We encourage you to:

- Talk with your doctor about

your cultural and religious needs so you can discuss treatment options that are right for you.

- Use the EmblemHealth Web site for information such as preventing and managing illness, improving health, care coordination and more.
- Search the provider directory for the languages spoken in a doctor's office and if needed, see if the location is wheelchair accessible.
- Call Customer Service for translation services in any language.
- Call your doctor's office about an hour or more before your appointment time. Ask if your doctor is on schedule and plan to arrive when you are most likely to be seen.
- Write a list of questions for your doctor and bring them to your appointment.

CAHPS® is a registered trademark of the Agency for Healthcare Research and Quality (AHRQ).

*Health Matters* is published by EmblemHealth to inform members of current health issues and improve the use of services. This publication should not replace the care and advice of your doctor. Always talk to your doctor about your personal health needs.

# Find a Doctor and More at [www.emblemhealth.com/medicare](http://www.emblemhealth.com/medicare)

The quickest way to find a doctor covered under your plan is online at [www.emblemhealth.com](http://www.emblemhealth.com). Click *Find a Doctor* and you'll have access to the most current provider information including primary care physicians (PCPs), specialists, hospitals, laboratories, and other health care practitioners and facilities. You may also call our Customer Service number for current provider information or to request a printed directory. When scheduling an appointment, remember to confirm that the doctor is still in your plan network.

## Have you registered for myEmblemHealth yet?

On our secure Web site, you can review your current claims status, request replacement ID cards and learn tips for staying healthy. In fact, answers to many questions you have about your plan and your health are located at [www.emblemhealth.com/medicare](http://www.emblemhealth.com/medicare).

You'll find information about:

- Network doctors and practitioners
- Covered benefits and services
- Prescription drug coverage
- Copayments and other fees for which you are responsible
- Submitting claims for covered services
- How to make a complaint

- Filing an appeal
- Benefit restrictions for out-of-network services
- Receiving care after normal office hours
- Primary, specialty and behavioral health care and hospital services
- Care and service coverage when you're out of state or abroad
- Emergency care and when to call **911**
- How we evaluate new technology and use it as a covered benefit
- How to obtain language assistance

Remember to visit us often at [www.emblemhealth.com/medicare](http://www.emblemhealth.com/medicare).

## HOW TO FILE A GRIEVANCE

As a Medicare member, you or your representative may file a grievance (complaint) within 60 days if you:

- Are unhappy with the quality of services you received.
- Feel you are being encouraged to leave (disenroll from) the plan.
- Have problems getting appointments when you need them or wait too long.
- Are unhappy with the service you received from Customer Service.
- Experienced rude behavior from doctors, nurses, recep-

tionists, network pharmacists or other staff.

- Feel the conditions were poor at a doctor's office, clinic, hospital or network pharmacy you visited.

## HOW TO FILE AN APPEAL

If we deny any part of your request for a service, you may ask for an appeal from us and we will reconsider our decision. You or your representative must file your appeal within 60 days after we tell you what we decided.

**For Part C Benefits:** If we uphold our original decision, we will send your case to an independent review company to make sure we made the right

decision. They will contact you directly and tell you about other rights you may have. You also have the right to get a copy of your case file. We may charge you a small fee.

**For Part D Benefits:** If we uphold our original decision, you have the right to ask for an independent review (appeal) of our decision. We will send you a form and instructions on filling an independent review with our appeal determination letter.

More information about the grievance and appeals process: This is just a brief description of your grievance and appeal rights. For more information, please refer to your Evidence of Coverage.



## WISE MEDICINE

The older we get, the more medications we're likely to need. Here are a few tips for keeping them straight:

- Use a pill organizer to make sure you take all your pills each day, at the right time.
- Create a chart or use a calendar to track your medication schedule.
- If you need to take a medication at a specific time, set a timer on your watch or cellphone as a reminder.
- Use one pharmacy, so all your records are in one place. This can prevent mix-ups.
- At each office visit, tell your doctor about all the medicines you take, to avoid interactions.

# Steady As You Go

Keep firm footing on ice and snow.

If the weather outside isn't delightful, take a few steps to prevent a slip-and-fall. Even if it doesn't look icy outdoors, stairs and sidewalks can be slippery.

Keep some salt or sand by the door so you can scatter it easily on the steps and walkway. You can even toss it in front of you as you walk. Just go slowly. Or, have someone shovel and clean your steps and walkway.

Stick to flat shoes or boots with good support and non-skid rubber soles. Make sure they lace up or have straps that let you adjust them for the right fit. Dress shoes can be slippery, so carry them and change when you reach your destination. Leave earlier so you don't have to rush.

Even if your front porch only has a couple of steps, install a railing to use on the way up and down. Avoid carrying heavy bags. They can cause you to lose your balance and fall.

If you're sometimes unsteady on your feet, use a cane or walker during the winter. The rubber tips aid stability.

Carry a cellphone with you and let someone know where you'll be and when you will return.

No matter what the weather, getting regular exercise can keep you strong and steady on your feet. Be sure to get your eyes checked at least once a year, too, because poor vision is a common cause of falls.

Also, ask your doctor if any of the medications you take could make you dizzy. If so, go out with a friend instead of alone on wintry days.

For more information, visit [www.emblemhealth.com/safety](http://www.emblemhealth.com/safety).

## Protect Yourself from Identity Theft

Do you know that identity theft can lead to higher health care costs? Here are a few things you can do to protect yourself:

- Don't let anyone use your health plan member ID to get services under your name.
- Never give your banking information, Social Security, Medicare or health plan numbers to anyone you don't know and trust.
- Review your health plan statements to make sure all the information is correct.
- Don't give your health plan or Medicare number to anyone for health services that are free. It's not required.

If you suspect any type of fraud, give us a call at **1-888-4KO-Fraud (1-888-456-3728)**.



## FOIL THE FLU

Yes, it's that time of year. Protect yourself.

The flu is no fun. Avoid it by getting a flu shot as soon as possible if you haven't done so already. The flu vaccine is the single best way to prevent the flu, especially for people over 50, who are at higher risk for complications than younger people, says the Centers for Disease Control and Prevention (CDC).

While you're at it, get your pneumonia vaccine if you're over 65 and due for one. According to the CDC, it's especially important to get vaccinated if you have health conditions like diabetes or asthma. Any respiratory illness, like the flu or a cold, can progress into pneumonia.

Another smart strategy for preventing pneumonia — as well as colds and flu — is to practice good hygiene:

- Wash your hands often with warm water and soap.
- Frequently clean surfaces that are touched a lot, like doorknobs and countertops.
- Cough or sneeze into a tissue or your sleeve, and encourage others to do the same.

Avoid being around people who are sick. If you're not feeling well, stay home and get plenty of rest. Check with your doctor if any symptoms worry you.

## Love Your Lungs

What can you do to breathe easier right now? If you smoke, the answer is simple — quit smoking. Kicking the habit can help prevent or ease the symptoms of asthma, chronic obstructive pulmonary disease (COPD), bronchitis and any other respiratory illness, including colds and the flu, says the American Lung Association. If you have a chronic lung condition, you'll add quality years to your life if you quit smoking. Do your best to avoid second-hand smoke, too.

Giving up smoking has other benefits, too. According to the American Cancer Society, they include improved circulation, and a reduced risk of coronary heart disease and cancer.

Are you ready to quit smoking for good? Let us help you. Enroll in our Tobacco Free PATH program available at no additional cost to you. Call **1-866-611-7848**; TDD: **1-877-777-6534**, any time, day or night.



## ARE YOU HAPPY?

We all feel blue from time to time. If it's more than just once in a while, it could be a sign of depression. Although depression can run in families, it can also be triggered by events like the holidays, being separated from family and friends or being diagnosed with an illness.

According to the National Institute of Mental Health, common symptoms of depression include persistent:

- Feelings of hopelessness, pessimism, worthlessness or guilt
- Sadness, anxiety or emotional emptiness
- Loss of interest in activities that were once pleasurable
- Decreased energy and fatigue
- Trouble concentrating or making decisions
- Sleeping or insomnia
- Thoughts of death or suicide
- Restlessness or irritability

You may also notice changes in eating habits, or ongoing physical symptoms including headaches, digestive disorders or chronic pain.

Fortunately, depression is treatable through counseling, medication or both. If you have these symptoms and they last for more than two weeks, talk to your doctor. If you need help finding a network provider, call the Emblem Behavioral Health Services Program: **1-888-447-2526**; TDD: **1-888-447-4833**.



## Better Days Ahead

Chemical dependence can happen to anyone, at any age. Whether it's prescription drugs, alcohol or illegal drugs, dependence can have dangerous consequences. Answer these questions to see if you have a problem.

- Do you need this substance to function on a daily basis?
- Do you need increasing amounts of the substance to feel its effects?
- Have you tried unsuccessfully to stop using this substance?
- Are you frequently confused?
- Have you lost interest in activities you used to enjoy?
- Have you stopped eating regular meals?
- Do you neglect your personal appearance and hygiene?
- Have you continued using this substance even though it's hurting your relationships?
- Do you get angry and defensive when people question your drug or alcohol use?

- Have you ever felt the need to hide your use of drugs or alcohol?

If, after answering these questions, you think you may have a problem, it's a good idea to talk to your doctor. Some people become dependent on prescription drugs even after they no longer need them, while others may develop dependence on other substances, such as alcohol.

Your doctor can help you determine the right treatment plan to end your chemical dependence. Options may include a rehabilitation program, counseling, behavior modification or the use of another medication to gradually end the dependence.

The good news is that plenty of help is available — and chemical dependence can be overcome. Alcoholics Anonymous ([www.aa.org](http://www.aa.org)) and Narcotics Anonymous ([www.na.org](http://www.na.org)) can point you toward local meetings. Or ask your doctor for a recommendation.

## Healthy Holidays and Managing Diabetes

Having diabetes doesn't mean you can't have fun this time of year. You can enjoy a treat or two. Just keep it all in balance, the same way you normally do to manage your diabetes.

Holiday parties can be a major challenge. One option is to eat before heading out. Another is to bring a healthy option for all to enjoy and make smart choices at the party.

At a buffet, load your plate with the healthiest options, such as carrot and celery sticks, shrimp cocktail, baked fish or

chicken and fresh fruit. It's okay to add a couple of tasty treats — but then step away from the table and don't go back.

During holiday meals, eat small portions. Avoid high-fat items like stuffing or twice-baked potatoes, and focus on skinless turkey, veggies and salad. If you can't resist something sweet, have just a few bites of dessert or share it with someone.

Be sure to stick to your medication and exercise regimen, even if you're traveling.



## AN INTIMATE MOMENT

Just because you're getting older doesn't mean you can't enjoy physical intimacy with a partner.

In fact, it can help you maintain your youthful vigor. It's important to remember that sexually transmitted diseases (STDs) affect people at any age, even if you're not having sexual intercourse. STDs can also be spread through oral sex or other genital contact.

To avoid the risk of an STD, the Centers for Disease Control and Prevention (CDC) recommends the following:

- Ask any new sex partner if he or she has an STD or has been exposed to one. Don't have unprotected sex, especially if your partner has genital sores, rashes or discharge.
- Use a condom during inter-

course, but note that condoms are only effective if used correctly and if they completely cover any infected area.

- If your partner has had sex with anyone else recently, he or she could be infected without having symptoms yet. Use a condom or wait for testing before being intimate.
- Get screened regularly for STDs, especially if you have a new partner.

Most STDs are treatable. The sooner you begin treatment—and notify any partners who may have been exposed—the less likely it is that you'll have permanent damage.

Chlamydia and syphilis can be treated with antibiotics. There are medications to treat gonorrhea, too, although some forms of gonorrhea

are proving to be drug-resistant and may need longer-term treatment. Diseases such as human papillomavirus (HPV), herpes and hepatitis C can be successfully treated, though not cured.

Appropriate treatment and prevention of STDs can also reduce the risk of HIV infection, says the CDC. HIV, the virus that can cause AIDS, is still not curable. Although new treatments can significantly improve health and longevity.

You can get STD testing and treatment from a network provider or OB/GYN. STD testing is also available at New York City Department of Health and Mental Hygiene clinics. Visit [www.nyc.gov/html/doh](http://www.nyc.gov/html/doh) and click on Free & Confidential STD Clinics under Services on the right.



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## HEALTH OR WELLNESS OR PREVENTION INFORMATION

### Your Mail-Order Pharmacy — Express Scripts, Inc.

If you have prescriptions for medicines you take regularly, ordering them through the mail is easy and may cost less than making a trip to your local pharmacy.\*

Express Scripts, Inc. (ESI) is your mail-order pharmacy vendor. Each year, ESI handles millions of prescriptions through its Home Delivery service. You'll get your medicine in 7 to 14 days, and have online access to manage your mail-order pharmacy account.

Things you can do online with your ESI mail-order pharmacy:

- Check the cost of a drug.
- Find out if a drug is covered under your plan.
- Get up to a 90-day supply of prescription medicine and free standard shipping.
- Order refills, check or review your order status and history.
- Sign up for auto refills, so you'll never miss a prescription refill date.

Ways you can save money and other tips:

- Send your mail-order pharmacy requests to ESI.
- When you choose home delivery service from ESI, you may save on your copays.
- If you need your medicine right away, ask your doctor for two prescriptions.

Fill one at your local pharmacy and mail the other that includes refills to ESI.

- Ask your doctor to prescribe for you the generic drug or a lower cost drug.
- Always check our Formulary for your plan at [www.emblemhealth.com/medicare](http://www.emblemhealth.com/medicare).

Recent updates may affect you and the medicines you take.

To get started, call ESI at **1-800-585-5786** or visit [www.express-scripts.com](http://www.express-scripts.com).

\*See the pharmacy section of your evidence of coverage.

### HOW TO CONTACT US

#### Customer Service

**PPO: 1-866-557-7300;**

**HMO: 1-877-344-7364;**

**TDD: 1-866-248-0640**

Monday to Sunday, 8 am to 8 pm

#### Tobacco-Free PATH 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**

#### PATH program

**1-866-447-8080**

#### 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](http://www.emblemhealth.com/medicare)

[www.questdiagnostics.com](http://www.questdiagnostics.com)

[www.valueoptions.com](http://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.

