Outside
Let’s start at your doorstep:
• Salt on steps and walkways will prevent snow from building up.
• Wear rubber-soled, sturdy, water-resistant boots or shoes when outdoors.
• Use a backpack or shoulder bag when you go out, so your hands can stay free.
• Sometimes curbs are high or sloped for bikers and strollers. Check the curb before you take a step.
• Always pay attention to the ground for wetness.
• Carry a cell phone just in case.

Improve Your Leg Strength and Balance
Try standing on one leg while holding onto a countertop. Exercises like this help prevent falls, which often happen from poor balance and coordination.

Eye Care
Get an eye exam every year to keep your vision in check.

In Your Home
Install handrails on both sides of staircases. Items you use often should be in easy-to-reach places. Nightlights are a must for hallways and stairways. Tape loose cords to the wall and secure area rugs.

Just in Case
• Use objects around you to help break your fall.
• Keep emergency numbers near a phone.
• Keep a phone on a low table or shelf so you can reach it if you fall.

For more tips, visit emblemhealth.com and enter PATH programs in the search window. You’ll find our Steps-4-Safety fall prevention program along with our other PATH Wellness programs. You may also call 1-888-447-5451.
You’re Covered

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.
Reasons to Quit

Here’s a list of what can happen if you smoke:

- Heart disease
- Lung disease
- Stroke
- Cancer
- Weak bones
- Bad breath
- Body odor
- Early wrinkles
- Sexual problems

Nobody wants these problems. The good news is that most people feel better and have more energy when they stop smoking. So why not quit today?

Enroll in our Tobacco-Free PATH program, available at no additional cost to you. Call 1-866-611-7848; TDD: 1-877-777-6534. You’ll have access to counselors, a plan to quit that is just for you, and medicine like nicotine gum and patches.

Have you made your medical wishes known? This is important at any age. Completing a legal document called an advance directive provides directions for your family and caregivers — and will give you peace of mind — if you become unable to express your wishes for medical or end-of-life care.

Here are two types of advance directives:

1. Health Care Proxy. A health care proxy lets you choose someone to make medical decisions on your behalf. This person does not have to be a family member. Naming someone you trust allows this person to make medical decisions for you.

2. Living Will. This document records your end-of-life instructions in case you become too ill to speak for yourself. It allows you to accept or refuse certain medical care. You can choose if you want to be resuscitated or if you’d like to donate your organs.

Completing these forms are easier than you think. Sample forms are available online, and you don’t need to meet with a lawyer. Once you complete the forms, be sure to give copies to your doctor, health care proxy, lawyer, and others involved in your care, such as family members.

You can update these forms later as your wishes or medical situation changes. Advance directives prevent confusion and heartache if you become ill. Since accidents and illness aren’t age-dependent, completing these forms is important for people of all ages. To learn more and get sample forms, go to nyc.gov/doh and type Advance Directives in the search field.
TAKE CHARGE

Warm Up to Heart Health

Let’s face it. The winter holidays, the food, the cold weather…it can all do a number on your blood pressure. Here are important things to remember for good heart health:

**Eat Healthy**
Eat a “colorful” diet. That means eating green and orange vegetables, fruit and whole grains. Choose chicken and fish. And you can enjoy dessert on special occasions.

**Stay Active**
Go for a walk at your local indoor mall or follow along with exercise videos at home. Walking up and down stairs counts as physical activity, too. Do this most days of the week.

**Know Your Limits**
Things like shoveling snow can actually be really bad for you if you’re older or at risk for heart disease. Get a few kids in the neighborhood to help you clear your walkways instead.

**Manage Stress**
Connect with family members and loved ones. Don’t be afraid to laugh out loud and enjoy what you’re doing. Volunteering is a great way to stay positive and stress-free. A good night’s sleep is also very important to manage stress.

**Don’t Smoke, Drink Less**
Smoking raises your blood pressure and strains your heart. Alcohol doesn’t do you any favors either. Try your best to limit how much alcohol you drink.

**Stick to Your Medication**
If you are taking something for your blood pressure, stick with your doses. Don’t just stop taking your medicine if you’re feeling better. Let your doctor decide if you should stop or change to another medication.

Know Someone with a Drinking Problem?

If someone you know can’t make it through the day without having a drink, they may have a drinking problem. Signs that you or someone you know are in need of help:

- Not being able to stop or control your drinking
- Sweating, trembling or feeling sick when you stop drinking
- Ignoring other activities, such as going to work, to drink
- Drinking in the morning, hiding bottles or feeling guilty after drinking
- Needing to drink more to get the same effect you used to get with smaller amounts

If you think you have a problem, let us help. Our Emblem Behavioral Health Services Program can help you get the care you need. We’ll help you take charge, get healthy and live a better life. Call the number for your plan today: **PPO: 1-866-318-7595; HMO: 1-888-447-2526.**
Protect Yourself from Medicare Identity Theft

Things you can do to stop Medicare fraud:

• **Don’t** let anyone use your member ID. They could get services under your name illegally.

• **Never** give your personal, medical, or financial information to anyone you don’t know and trust.

• **Review** your health plan statement to make sure it is correct.

• **Don’t** give your member ID when getting free health services. It’s not required.

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

All Your Health Care Needs Under One Roof

As an EmblemHealth member, you can choose to receive care from one of our network practices that can house most, if not all, of your medical services in the same building. You’ll have access to quality and competent PCPs and key specialists like dermatologists, orthopedists, OB/GYNs, cardiologists and ophthalmologists, as well as other services such as lab tests, X-rays and pharmacy services. Plus, many of the practices offer the convenience of scheduling same-day appointments.

Four well-known medical groups — Preferred Health Partners (in Brooklyn), Queens-Long Island Medical Group, Manhattan’s Physician Group and Staten Island Physician Practice — are now part of AdvantageCare Physicians.

This is one of the largest physician practices in the New York region, bringing together more than 400 primary care physicians and specialists in 39 convenient locations. The introduction of team-based care across all locations will help you manage your care and shorten your wait time.

Your care team will include your PCP, a nurse, medical assistant and patient service representative. They will help you get medicines you need and tell you how they should be taken. You’ll also get help with medical follow-ups if needed. If you choose a PCP from one of these physician practices, you can expect your doctor to refer you to specialists within the practice. We’re working hard to continue bringing care closer to you and your community.

Call Us

Our Customer Service representatives are ready to take your call. Beginning in January 2014, we’ll be open daily for all your Medicare plan needs, from 8 am to 8 pm. Just call your dedicated phone number:

• **HMO**: 1-877-344-7364
• **PPO**: 1-866-557-7300
• **TDD**: 711

Do you have Internet 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 emblemhealth.com.

We now have a redesigned **myEmblemHealth**, so when you sign in, you can search for claims right from your homepage. You can also use one-click tools to access the Message Center, Find a Doctor, Print ID Card, Bill Pay and more. If you’re already a paperless member, thank you.
DO THIS

NEED HELP KEEPING COSTS DOWN?

Social Service Coordinators (SSCs) have helped thousands of seniors and disabled individuals apply for Medicare Savings Programs, Extra Help and other community assistance programs. These programs help members pay their premiums, coinsurance, deductibles and utility and telephone bills. This year SSCs have saved Medicare members nearly $105 on their monthly Part B premium. They may be able to help you, too.

An SSC outreach representative will ask you questions to see if you qualify. If you do, you’ll receive help finding all the services available to you as well as help with completing and submitting your application.

To get started:
call SSC, Monday to Friday, 9 am to 6 pm:
- HIP: 1-866-311-6629
- GHI: 1-866-761-5934
- TDD: 711

For more information, visit www.sscincorporated.com.

Visit EmblemHealth Neighborhood Care

Visit our EmblemHealth Neighborhood Care locations and get an in-person tour of what we offer you and your community at no cost. That’s right, these services are free.

- **Face-to-Face Service** — staff, community liaisons and health care professionals answer your questions and connect you to the services and care you need.
- **Blood Pressure and Body Mass Index (BMI) Machines** — are available for you to use. Print the results and take it to your next doctor’s visit.
- **iPads and Touch Screen Computer Panels** — will give you access to tools to help you stay healthy.
- **X-Box Kinect Stations** — a fun way to get active and keep healthy by dancing and playing games.
- **Neighborhood Rooms** — meeting space used to bring people together in health classes and community meetings.
- **Library** — materials that teach you how to live a healthy lifestyle as well as information for caregivers, seniors and others in need.
- **Kid’s Corner** — filled with books, toys and board games.

Pay us a visit at 215 West 125th Street, Harlem (1-866-469-0999) or 206-20 Linden Boulevard, Cambria Heights, NY (1-866-539-0999). You’ll be greeted by a friendly face, eager to show you what care feels like! Learn more at our Web site: [ehnc.com](http://ehnc.com).

**Coming soon:** New location in Chinatown!
Making the Most of Your Medicine

Many of us take prescribed medicines to help us get well, stay healthy and live longer. Not taking your medicine as planned can be bad for your health.

Take your medicine safely and wisely, following these tips:

• **Don’t run out.** Missing doses can be harmful to your health. Have your medications delivered to you at no cost — filled by Express Scripts, your mail-order pharmacy: [express-scripts.com](http://express-scripts.com).

• **Make it a habit.** Think of taking your doses like eating a meal or brushing your teeth.

• **Keep it together.** Use a pill organizer so you take all your pills each day, at the right time.

• **Watch your dose.** Use a light at night to see you’re taking your medicine properly.

Remember, your doctor and pharmacist are there to help you. If you are unsure, ask them questions about your medicine.

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**Find a Doctor and More at emblemhealth.com**

The quickest way to find a doctor covered under your plan is online at [emblemhealth.com](http://emblemhealth.com). Click **Find a Doctor** and you’ll have access to doctors, hospitals and other health care providers and facilities. You may also call your plan’s Customer Service number for current provider information or to request a printed directory.

**Have you registered for myEmblemHealth yet?**

Most questions you have about your plan and your health are located on our Web site. You’ll find information about:

- Network doctors and practitioners
- Covered benefits and services
- Prescription drug coverage
- Copays 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

**How to File a Complaint**

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, receptionists, 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 filing an independent review with our appeal determination letter.

**For more information about the appeals process: please refer to your Evidence of Coverage document.**
HEALTH OR WELLNESS OR PREVENTION INFORMATION

Tips to Improve Your Health

Taking care of yourself physically can also improve your mental health. So choose activities you enjoy and do them regularly. Make certain activities a daily habit, like taking a brisk 10-minute walk and doing stretching exercises.

Stretching can help improve your flexibility and prevent you from having muscle and joint injuries. This is something people of all ages and fitness levels can do, but remember to check with your doctor before beginning an exercise program.

Brain Power

Do you know that our brain begins to slow down as early as age 30? You can develop new cells by doing crossword puzzles and playing Sudoku and other brain games. Brain games...

• are great for your memory. Consider them “memory vitamins.”
• get you to use your fine motor skills.
• help strengthen your language skills.

Take action. What things will you do to improve your health? Remember to keep it interesting.

HIP Health Plan of New York (HIP) is an HMO plan and Group Health Incorporated (GHI) is a PPO plan with a Medicare contract. Enrollment depends on contract renewal. HIP and GHI are EmblemHealth companies.

HOW TO CONTACT US

Customer Service
PPO: 1-866-557-7300
HMO: 1-877-344-7364
Ask to speak with someone in your preferred language.
Daily, 8 am to 8 pm

Tobacco-Free PATH Program
1-866-611-7848
TDD: 1-877-777-6534

Lab Services — Quest Diagnostics
1-888-277-8772 (appointments)
1-866-697-8378 (Customer Service)

Mental Health and Substance Abuse
Emblem Behavioral Health Services Program (EBHSP) for HMO members:
1-888-447-2526
ValueOptions for PPO members:
1-866-318-7595

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
emblemhealth.com/our-plans/medicare
express-scripts.com
(mail-order pharmacy)
questdiagnostics.com
(lab services)
valueoptions.com
(behavioral health services)