Find a Doctor and More on Our Website

The quickest way to find a doctor covered under your plan is at 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 us to request a printed provider directory. When scheduling an appointment, remember to confirm that the doctor is still in your plan network.

Are You Registered at emblemhealth.com?
Our secure website lets you review your current claims status, request replacement ID cards and learn tips for staying healthy. In fact, most questions you have about your plan and your health can be answered at www.emblemhealth.com/medicare.

Remember to visit us often at www.emblemhealth.com/medicare.
Put the “Winter Blues” on Ice This Year

For some people, getting depressed is more common at certain times of the year. Seasonal depression, also called seasonal affective disorder or SAD, usually happens to us during the winter months — as our days become shorter and nights longer. Although more common in the middle of winter, the “winter blues” can even hit you in the fall.

It’s not uncommon for any of us to have a tough day — perhaps, we may even have a tough week. But something is wrong if you are feeling down for weeks. **Below are signs of seasonal depression.**

Put a check mark next to each one you feel describes you.

- [ ] Avoiding the company of others
- [ ] Sleeping too much
- [ ] Lack of interest in activities you once enjoyed
- [ ] Anxiety
- [ ] Hopelessness
- [ ] Unexplained sadness
- [ ] Loss of energy

Even if you checked one box, see your doctor and bring this list to talk about how you’re feeling.

If you are suffering from seasonal depression, your doctor can help by offering light therapy. A lamp or light box is used to provide light similar to daylight. Your doctor may also have you take prescription medication. If so, be sure to take it as ordered.

In addition to any treatment your doctor prescribes, you can prevent or relieve seasonal depression by getting the right amount of sleep, eating healthy meals that include fruits and vegetables, exercising daily and doing activities that make you happy. All of these can help to lift your mood and put your “winter blues” on ice.

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Rights and Responsibilities: Yours and Ours

Understanding your rights and responsibilities as a plan member can help you — and help us help you — make the most of your membership. Visit [www.emblemhealth.com/rights](http://www.emblemhealth.com/rights) and read your Member Rights and Responsibilities. You’ll also find it in your Evidence of Coverage. It outlines what you can expect from us as well as what we expect from you. Becoming familiar with your rights and responsibilities will make it easier for us to provide you with access to the best health care possible.

*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.
Have you been diagnosed with rheumatoid arthritis? It’s important to know that early treatment can slow damage to your joints and help you continue to live an active life. Rheumatoid arthritis (RA) occurs when your immune system mistakenly attacks your joints. There is no cure yet, but four classes of medications are available to help.

**Drugs that reduce pain and inflammation.** Commonly referred to as NSAIDs, these are pills you can get with or without a prescription. They help relieve the pain and swelling of RA but do not prevent the disease from getting worse.

**Drugs that slow the disease.** Disease-modifying drugs help slow or prevent RA from progressing. These drugs are very powerful and can help your joints to function. Most people with RA should be on a disease-modifying drug. Discuss this with your doctor.

**Drugs that target specific parts of your immune system.** These drugs block substances in the body that cause inflammation. They may also keep your RA from progressing.

**Drugs that suppress severe inflammation.** These powerful medications are known as corticosteroids. They are very effective in reducing joint stiffness and the times when symptoms can become worse.

You should know that most of these medications can increase your risk for infection, and all have different side effects. Talk to your doctor about the risks and benefits of each.

To learn more, visit [arthritis.org](http://arthritis.org) and search “RA”.

**WORDS TO KNOW**

**NSAID** — This stands for **Non-Steroidal Anti-Inflammatory Drug**, which is a type of drug for pain, such as aspirin and ibuprofen.

**Inflammation** — The body’s reaction to injury or infection, with heat, redness, swelling and pain.

Reminder! Get Your Annual Wellness Exam

Medicare members are now covered for a wellness exam every 12 months. If you haven’t had one this year, please make an appointment. While similar to a physical exam, the Annual Wellness Exam includes a test of your cognitive skills. This visit is a good time for you to do the following:

- Tell your doctor if you have concerns about your memory or anything else.
- Review your medicines with your doctor and confirm you are taking them the right way. Tell your doctor about all the medicines you are taking, including vitamins and over-the-counter drugs.
- Talk to your doctor about how you are feeling so he or she can guide you to services that best meet your needs.
- Ask to have the next steps in your treatment in writing before you leave the office, if you feel it will help you.

The best way to stay healthy is by having a regular checkup, so don’t put it off: make an appointment today.
Timely Tips to Prevent the Flu

The best way to prevent the flu is to get a flu shot (vaccination) each year in the fall. This is especially important for people who are at a greater risk for getting the flu, such as people over age 65. Having good health habits will also help protect you and those around you.

A virus causes the flu. You can get the flu by touching something that someone with the flu virus touched or breathed on — like a doorknob — or by breathing in the virus.

Read each question, then circle the correct answer.

How long can the flu virus live on...

1. Clothes, a paper towel or a tissue? 5 minutes 1 hour 3 hours 12 hours
2. Unwashed hands? 30 minutes 1 hour 3 hours 12 hours
3. Hard surfaces? 1 hour 24 hours 2 days 1 week

Answers are given at the bottom of the page.

Be Safe! Follow Your Medication Plan

Do you take all your medications, on time, every day? If not, you are not alone. It can be difficult to keep up, but mistakes can be serious.

Taking your medication safely means taking it wisely, and it all begins with taking your medicine exactly as your doctor prescribed. Doctors call this medicine adherence.

Each time you are given a new prescription, be sure to ask your doctor the questions to the right, and write down the answers while you’re there. This will help you have good medicine adherence.

At home, use reminders to help you follow your plan, such as keeping your medications visible — but in a safe place — and taking them along with routine activities, such as brushing your teeth or at mealtimes.

Create a diary with a separate page for each day and list every medication and time it should be taken. Make a check mark by each dose after you take it. Use a pillbox to sort your medications by day and time of day, and keep it near your diary.

For more information, visit nihseniorhealth.gov and search “taking medications safely.”

Answers: 1. Up to 12 hours 2. About 30 minutes 3. Up to 2 days
Smoking: Is It Too Late to Quit?

You know smoking is bad for your health. You may think the damage is done and it’s too late to quit. Not true. Some smokers who are 60 or older will live longer than those who don’t smoke if they quit now. And the benefits to your health will be immediate and lasting.

Which of the following is true when older smokers stop smoking? Check the correct answer. ✓

___ A. Heart rate and blood pressure improve within a few hours.

___ B. Circulation, coughing and wheezing get better within a few weeks.

___ C. The risk of having a heart attack drops sharply after 1 year.

___ D. Older smokers are less likely to have a stroke after 2 years of stopping.

___ E. All of the above

It’s not too late. See your doctor for advice or medication to help you quit smoking. You can also get help at no cost from our Tobacco-Free PATH Program. Call 1-866-611-7848; TDD: 1-877-777-3534.

Eat Better . . . and Save

How often do you have meals at a restaurant? The average cost of eating out for lunch is about $10. It may not seem like much at the time, but it can add up. If you eat lunch out 5 days a week, you are probably spending about $200 a month — just on lunch.

An easy way to save money is to make your own lunch — whether you are staying in or packing it up to take with you. Not only will you save money, but you will also be eating better. Eating out is a major reason people consume too much sugar and salt and not enough fiber.

Since you choose the foods and portion sizes when you make your lunch, you will be eating healthier than when you go out to eat. Knowing exactly what you eat and how much of it you’re eating has many benefits. See for yourself. Match the health benefit with the best diet choice by writing the letter that best completes each sentence. Answers are given at the bottom of the page.

___ 1. A diet rich in calcium

___ A. helps you to reach and maintain a healthy weight

___ B. helps you keep your bones and teeth strong

___ C. helps to lower your chance of constipation

___ D. helps lower your risk for heart disease

___ E. All of the above

For more information on how to make healthy food choices, visit choosemyplate.gov.

Instead of going out to eat with friends, invite them over for a potluck lunch — that’s when each person brings a food item for everyone to share.

Answers: 1-B, 2-D, 3-A, 4-C.
Stay Steady
Here’s How

• Wear shoes that fit properly and have non-skid soles.
• Keep steps, indoors and out, free of clutter and debris. Keep your front steps and walkways clear of fallen leaves, and keep an eye out for them whenever you’re walking. Wet leaves can be slippery.
• Even as the days get shorter, stick with a regular exercise program, which can help prevent falls.
• Think twice before climbing ladders to clean your gutters. Raking leaves is a safer activity.
• Timers on your lamps are a great way to keep your home well lit.

• Remember to change the settings when Daylight Saving Time ends and we go back to Eastern Standard Time. This year, it is November 2.
• On your next visit to your doctor bring all your medications, including over-the-counter, herbal and supplements, with you for review. Some combinations can cause dizziness, which can lead to a fall.

For more tips to prevent falls, visit www.emblemhealth.com/safety. Also join our Steps-4-Safety program. Call 1-888-447-5451.

Tips for Healthy Habits

• Before you cough or sneeze, always cover your mouth and nose. Since a handkerchief can store the virus, use a tissue instead so you can throw it away.
• Wash your hands often. Washing your hands is the best way of killing the flu virus and stopping its spread.
• Keep your home very clean, especially if someone is sick. The flu virus can survive for up to two days on hard surfaces.
• When you or a loved one becomes sick, stay home to avoid giving the flu to others.

By practicing healthy habits, you protect yourself and others from getting sick.

Share Your Thoughts at a Member Forum

Are you satisfied with your membership? Are you receiving outstanding customer service? How can we serve you better? Your answers to these questions will help us improve the service we give you.

Share your thoughts by coming to one of our member forums. You can tell us about your experiences as a member and ask questions of management and Member Council representatives.

Participation is limited, so be sure to sign up no later than October 13, 2014. For dates and locations, visit www.emblemhealth.com/forum. To participate, call 1-800-447-6688, Monday to Friday, 9 am to 5 pm. TDD users may call 711. If you are selected to attend, you will receive an invitation by mail.
Have You Ever Broken a Bone?

If you have broken your wrist or other bones since you turned 50, ask your doctor if you should be treated for osteoporosis. It’s a condition that causes your bones to become thin and brittle. Osteoporosis is more common when you age, but some medicines and certain health conditions can also cause bone loss. If you have broken a bone, you are more likely to break another one if you have osteoporosis.

Some of us have a greater chance of having osteoporosis even if we haven't broken a bone. In the list below, check off each box that applies to you.

☐ A woman near or past menopause
☐ A man with low testosterone levels
☐ White or Asian
☐ Family history of broken bones at age 50 or older
☐ Taking prednisone
☐ Always been “small boned”

Even if you checked one box, bring this list to your doctor. If your doctor feels you are at higher risk, then you probably will be asked to have a bone mineral density test. This test will show whether your bones are strong and thick. If you find out you have weak bones or osteoporosis, the good news is it’s not too late to do something about it. There are several medicines that your doctor can prescribe for you, but your treatment plan should also include taking calcium and vitamin D supplements and doing certain physical activities recommended by your doctor.

Take Action!
Talk with your doctor about your options. Committing to a plan to improve your bone health will reduce your risk for another fracture — now and in the future.

To learn more, visit nih.gov and search the term “osteoporosis.”

Preventive Health Guidelines
Learn about all the exams and immunizations you and your family need to stay well. Visit us at www.emblemhealth.com/preventivehealthguidelines. Visit the site often to stay on track with your health. Also, discuss the guidelines with your doctor to make sure you and your family get the recommended exams and immunizations.

Have You Had a Mammogram?

More women than ever are surviving breast cancer because it is being found earlier and it’s easier to treat at that stage. Healthy women aged 40 and over should have a mammogram every year. Since the risk for getting breast cancer increases with age, ask your doctor about how often you should get mammograms. If you haven’t had a mammogram this year, don’t delay! Make an appointment today.
Help Stop Medicare Fraud and Identity Theft

Medicare fraud and identity theft often go hand-in-hand. Protect yourself against both by following these tips:

- **Check your plan statement carefully.** Make sure you received all the services listed on the statement and that the same service has not been billed twice. Billing for services not received and for the same service twice are common types of Medicare fraud.

- **Treat your Medicare card like it’s a credit card.** Never give out your Medicare, Social Security or health plan numbers or your banking information to someone you do not know. Thieves can use this information to submit fraudulent claims or steal your identity.

- **Refuse and return any medical supplies that you or your doctor did not order.** Medicare does not sell or mail medical supplies. Report any companies that send you these supplies.

- **Remember, free means free!** Know that free services DO NOT require you to provide your plan or Medicare number.

Medicare members have the power to stop Medicare fraud and identity theft. So share these tips with your friends. And if you suspect any type of fraud, give us a call at 1-888-4KO-FRAUD (1-888-456-3728).

Pharmacy Information Is Available

Pharmacy information is at your fingertips when you visit www.emblemhealth.com/our-plans. Click “Pharmacy Information” on the left of your screen to learn what you can and cannot do, get a list of preferred drugs and more. Your Evidence of Coverage has helpful information, too.

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.