



**What's in
this issue:**

**Stay healthy
this fall**

Flu shots, screenings,
and more

**See your doctor
faster**

Stress-free guide
to booking an
appointment

Plus:

- Benefits to try
- Medicine safety

BLUE

Living

Member newsletter
FALL 2024

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Happy, healthy fall



At Blue Shield of California, we're focused on delivering the best possible care to our Medicare members. We think of you as our family. And we're committed to helping you live a happier and healthier life.

Medicare's Annual Enrollment Period is right around the corner. That means it's time to review your plan in case you want to make changes for 2025. See page 14 for tips to help you prepare.

As the year winds down, be sure you're taking advantage of the plan benefits that can keep you healthy this winter. That includes no-cost flu shots and other vaccines, screening tests for certain cancers, and an Annual Wellness Visit with your doctor.

Finally, know that we have a dedicated Customer Service team that is here for you. Reach out if you need help scheduling an appointment, getting a referral, or anything else.

Ravi Kavasery, M.D.
Deputy Chief Medical Officer

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Feature

Your no-stress guide to booking doctor's appointments

Doctors' offices are busier than ever these days. And sometimes it can be tough to book a timely appointment with your primary care provider.

You might have a new symptom you're concerned about. Maybe you're having some

problems with a new medication. Or you could be due for a vaccine or screening. But even if your provider's calendar is full, there are steps you can take to get care quickly – without the stress.

Turn the page to learn more.

Use your Customer Service Care Navigator

Did you know you have access to Blue Shield's Customer Service Care Navigator team? It's like having your own health advocate to make the appointment for you. Call **800-403-6658 (TTY: 711)**, Monday through Friday, 8 a.m. to 4:30 p.m., and explain the situation.

You'll get transferred to a Care Navigator who can help. If they can't schedule an appointment quickly, they'll figure out an alternative. They might suggest that you see a different doctor in the same practice, for example. They can also help you book an appointment with a specialist.



Try telehealth

Many primary care practices make telehealth appointments available throughout the day. You visit your doctor via video on your computer. You can also speak to them on the phone. Telehealth is a good choice for nonemergency issues when you still need care right away. For example, if you have a skin rash, headache, or urinary tract infection.

Ask your doctor's office if telehealth is an option. Or you can usually get a same-day

appointment with Teladoc Health. To get started, visit blueshieldca.com/blueteladoc or call **(800) 835-2362 (TTY: 711)**.

Ask about walk-ins

Some doctor's offices also hold open a few time slots each day for walk-in appointments. This may be an option if telehealth isn't.

See another type of provider

Many doctor's offices have a nurse practitioner (NP) or physician's assistant (PA) on staff. Sometimes it's easier to schedule visits with them. Both NPs and PAs can do physical exams, order lab tests, and write prescriptions. They can diagnose and treat conditions and set up care plans. Plus, they will consult with your doctor, in case you need a follow-up.

Get on the waiting list

Patients cancel their appointments all the time. Take advantage of these cancellations by getting on a waiting list. Just ask the doctor's office how they'll contact you. And make sure you schedule your own appointment first in case nothing comes through more quickly.

Send a message

Most practices have online patient portals where you can contact your doctor. Let's say your primary care provider wants to see you in two weeks but you can't get an appointment with them for a month. Send a message via the portal to let them know. Your doctor may be able to speed things along.

Book ahead

Do you have a chronic condition such as high blood pressure or diabetes? Your primary care provider will probably want to see you a few times a year. After one appointment, schedule your next visit before heading home. That way it's on the calendar and you won't have to worry about it in the months ahead.

Sources: American Medical Association; U.S. Department of Health and Human Services

Screenings you might need this fall



Fall is a great time to get screenings, shots, and tests, so you can start 2025 off right. Check with your doctor about whether you need the following:

Seasonal vaccines. Flu season is almost here. And older adults are at higher risk of getting very sick from the flu, COVID-19, and respiratory syncytial virus (RSV). These viral infections can even land you in the hospital.

Vaccines can help protect you during fall and winter. Nearly everyone 65 and older needs a flu shot and an updated COVID-19 vaccine.

Aim to get them by late October. The RSV vaccine is recommended for adults ages 60 and older. Ask your doctor if it's right for you.

Screening tests for cancers. Men and women need to screen for colon cancer until age 75. Stool-based tests can be done at home, while a colonoscopy is done at a doctor's office. If you're 76 or older, discuss screening with your doctor. Women also need to get a mammogram every two years until age 74. If you're 75 or older, talk to your doctor about the best schedule for you.

Annual Wellness Visit. This appointment gives you and your doctor a chance to go over any concerns and plan out your health goals for the coming year.

A1c test. This lab test measures the level of glucose (sugar) in your blood. If you're prediabetic, you may need it done every one or two years. If you have diabetes, you'll need an A1c test at least every six months.

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; U.S. Preventive Services Task Force

Q & A

Second opinion



Dr. Jeff McManus, Blue Shield Medicare medical director, is here to answer your health questions.

Q Should I consider medication for weight loss? I've been hearing a lot about drugs such as Wegovy in the news.

Weekly injections of semaglutide (Wegovy or Ozempic) can help people lose as much as 15% of their body weight. The drugs work by suppressing your natural hunger hormone. They also make you feel fuller faster. Ozempic is approved for treating type 2 diabetes. Wegovy is approved for weight loss and also to lower the risk of heart attacks and strokes in people with heart disease.

People who take Wegovy for weight loss must have a body mass index (BMI) of over 30, or over 27 with a health condition such as high blood pressure. To get the best results, you need to pair Wegovy with a low-calorie diet and regular exercise.

Wegovy is not covered by Medicare if you take it for weight loss. It may be covered for heart disease. Ozempic could be covered if you have diabetes.

Both drugs come with potential side effects, including diarrhea. These medications are also meant to be taken long-term. If you stop taking them, you're likely to gain the weight

back. So, changing your lifestyle along with the medicine is key to keeping the weight off. Programs like Betr Health® can help you stay on track. It's available at no cost to Blue Shield Medicare members. Find out more at blueshieldca.com/bluewell.

Q I'm having surgery and will be in the hospital for a few days. How can I make my recovery easier when I get home?

The most important thing is to see your doctor within a week of leaving the hospital, either in person or via telehealth. Otherwise, your risk of going back into the hospital goes way up. In fact, it's a good idea to call your doctor before you're discharged. That way, you can let them know when you're leaving and find out what you should do next.

Your doctor may suggest things to have on hand at home that can make your

Dr. McManus's advice should not replace your doctor's. It's important to work with your physician on any issues you face. Certain methods and exercises may not be right for everyone.

recovery go more smoothly. Depending on your surgery, these may include: a walker, easy-to-prepare meals, a raised toilet seat, or bandages and gauze. You may even need a trained caregiver or a physical therapist who can come to your home.

Another reason for a post-op visit is to go over your medications. You probably were given new medications at the hospital. At your doctor's appointment, bring your new and existing medications. Then you can ask which ones to take and which to stop. This helps you avoid taking too many medications or not taking the right ones.

Q It's hard for me to afford nutritious meals. Where can I get help?

If your budget is tight, know that there is help out there. Food banks and food shares get healthy food to people who need it.

Maybe you're worried about what people will think if you go to a food bank. But the key is that you get the nutrition you need, however you can get it. Call your county office on aging to find out about local services. Check with your house of worship too. You can also look into Cal-Fresh, which provides monthly food benefits to low-income people. For information, visit getcalfresh.org.

There are many other ways to eat nutritious foods when you're on a budget. Picking up in-season local produce at a farmers market can save you money. So can buying frozen or canned vegetables and fruits. And try making more dishes from whole grains and lentils or beans. These cost less than meat. Stock up on these items when they're on sale.




Q I don't like to work out, but I know I need to be more active. Any tips?

My advice: Just move. Staying active can build strength, so you can stay independent. It improves your balance, so you're less likely to fall. Plus, it boosts your mood.

Go for a walk around the block. Do active chores, such as sweeping and carrying groceries. Gardening is a great way to work out. Or take a hike in a local park. Whatever you can do to keep yourself moving is good.

Try getting a fitness tracker or using a smartphone to track your progress. These measure your steps and activity minutes. They act like positive reinforcement. You can also use the SilverSneakers® program to access online fitness classes. Learn more at blueshieldca.com/bluesneakers.

Emergency help at your fingertips

 Get help with the push of a button if you fall or have another emergency – anytime, anywhere. The Personal Emergency Response System (PERS) is available at no extra cost with select Blue Shield Medicare plans. Sign up at blueshieldca.com/bluepers.

Tech Time

Easy ways to stay connected with us

Do you have a new phone number, email address, or mailing address? Don't forget to log in to your Blue Shield member account to update your contact information. That way we always know where to send important plan information. Visit blueshieldca.com/bluelogin.

We've got other digital tools that make it simple to get plan information whenever and wherever you need it. You can also receive tips and ideas for staying on top of your health. Here are three tools to check out.

Digital tool	What it is	Why it's great	Learn more
Blue Shield mobile app	Free app you download to your smartphone. Much of your plan information is at your fingertips.	View your Blue Shield member ID card, find a new doctor, track claims, and more.	Visit blueshieldca.com/bluemobile to get started.
Member health news feed	Private, secure news feed with helpful information delivered to your mobile device.	Get personalized health updates and information about your Blue Shield plan.	Visit blueshieldca.com/bluefeed for program details.
Push notifications	A short message that pops up on your computer browser or on the lock screen of your mobile device.	When you opt in, you'll get timely notifications about claims, benefits, and more.	Visit blueshieldca.com/bluelogin to update your communication preferences.



Introducing the member health record

We're making it easier for you to access your health information in one convenient and secure place. Available soon through your online account and the Blue Shield app, your health record will bring together available medical history from different providers as well as personalized health reminders. It's one more good reason to register your account.



Health Check

5 key topics to bring up during your Annual Wellness Visit

Even the healthiest folks need a yearly check-in with their doctor. Your Blue Shield plan covers an Annual Wellness Visit (AWV) at no cost to you. The AWV is a key time to review the state of your health, go over any illness risks, and set health goals for the coming year.

Your doctor will review your medications with you. They'll ask you questions that will help uncover any health issues and age-related concerns. You should also come prepared with issues you want to discuss.

Here are five key topics to get you started. Clip out this list and bring it to your appointment.

1. Pain that limits your activities:

Let your doctor know if your physical health gets in the way of everyday life. They want to know if you have trouble climbing stairs, running errands, dressing yourself, or doing housework.

2. Memory and cognitive issues:

Are you having memory gaps that affect your daily life? Do you sometimes get confused? Are you struggling to make decisions? Do you frequently forget or mix up words when you speak? It's important to bring up these concerns with your doctor. They could be signs of age-related memory and cognitive issues.

3. Exercise habits: Physical activity is good for you. It's recommended that adults get about 150 minutes of moderate activity per week. Tell your doctor what types of activity you do and how often. They may suggest simple ways you can sneak more activity into your day.

4. Bladder concerns: There are many reasons older adults might have issues with bladder control. Most are treatable. So be sure to tell your doctor about problems such as leaking urine or trouble getting to the bathroom on time.

5. Falls or balance issues: Every year, millions of older adults wind up in the emergency room for fall-related injuries. It's important to let your doctor know if you don't feel steady on your feet. They can help you reduce the risk of getting hurt.



Time to Unwind

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.

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

Find the answers on page 15.

Farro stuffed peppers

Whole-grain farro and lentils make a hearty filling for bell peppers. This tasty meatless dish is super easy to prepare.

SERVES 4

Prep time: 5 minutes

Cook time: 30 minutes

Ingredients

½ cup dried lentils

½ cup farro

4 bell peppers (any color)

2 tablespoons olive oil

1 onion, finely chopped

2 cups kale leaves, chopped

¼ cup parsley leaves, chopped

¼ cup crumbled goat cheese

¼ cup sun-dried tomatoes, minced
(oil-packed, drained)

1 tablespoon lemon juice

2 tablespoons minced chives,
for garnish



DID YOU KNOW?

Farro and lentils are packed with nutrients. They're both excellent sources of protein and heart-healthy fiber.



Directions

1. Add the lentils to a large pot of salted water and bring to a simmer. Once simmering, add the farro and cook until both the lentils and farro are tender, about 30 minutes. Drain and transfer to a mixing bowl.
2. While the lentils and farro are cooking, cut peppers in half lengthwise and remove seeds. Arrange the peppers in a microwave-safe baking dish, cut side up. Add about ½ inch of water to the dish. Cover with plastic wrap and microwave on high until the peppers are tender, about 8 minutes. Drain the water, and set the pepper halves aside.
3. Add the olive oil to a skillet set over medium-high heat and cook the onions until they soften, about 10 minutes. Add the kale and continue cooking until wilted, another 2 minutes.
4. Mix together the lentils, farro, onions, kale, parsley, goat cheese, sun-dried tomatoes, and lemon juice. Season to taste with salt and black pepper. Spoon into reserved pepper halves, and top with minced chives.

Your Benefits

Beyond your doctor: Other checkups you need now

There are two other checkups that are key to your health: an eye exam and a dental checkup. Haven't seen your eye doctor or dentist lately? No worries. Your Blue Shield Medicare plan includes vision and dental benefits, so we've got you covered. Here's why you should book these appointments today.



Eye exam

Eye doctors do more than just prescribe new glasses and contacts. They can look at the back of your eyes to spot all sorts of issues:

- People over 65 are more likely to have vision conditions such as glaucoma, cataracts, and macular degeneration.
- Some chronic diseases show up in the eyes first, by damaging the tiny blood vessels. An eye doctor can detect signs of diabetes and high blood pressure by looking at these blood vessels. (People who have diabetes also need an annual exam.)

Get your eyes checked once a year. Your Blue Shield Medicare VSP plan covers an annual visit. Not sure when your last exam was? Call VSP at **(855) 492-9028** to check.

To make an appointment with a provider in our network, call the Customer Service number on your Blue Shield member ID.



Dental checkup

As you get older, you may have more oral health issues. But seeing a dentist regularly helps keep your teeth and gums healthy.

Sometimes it's because you have other health conditions. Diabetes, arthritis, and heart disease can raise the risk of gum disease. Maybe you take medications that can make your mouth dry. That can lead to more cavities and tooth decay.

Your dentist also checks for signs of certain cancers, such as tongue and throat cancer.

Seeing a dentist at least once a year helps catch these problems before they get serious. It can even save you from losing teeth. With a healthy set of teeth, you can eat the foods you want – and smile with confidence.

Your plan includes coverage for dentist checkups, cleanings, and X-rays. To learn about dental benefits, call **(888) 679-8928**.

Member incentive program

You may receive a gift card* if you complete important health screenings and register for the program before December 31, 2024. To find out more information, visit bscappreciation.healthmine.com or call **(866) 352-0892 (TTY: 711)**, 8 a.m. to 6 p.m., Monday to Friday, excluding holidays.

Complete Capsule

Safety check: High blood pressure and cold medicine

Colds are more common in winter. So you might be thinking of stocking up on cold medicines soon. But first, a word of caution.

Some over-the-counter (OTC) cold remedies can be harmful for your heart and blood pressure. They can also mess with blood pressure medications you're already on.

Which medications to skip: The ones that cause the most trouble are decongestants for stuffy noses and multisymptom cold remedies. Decongestants work by narrowing the tiny veins in your sinus passages so less fluid gets in. But they can compress blood vessels in other parts of the body. This can raise your blood pressure.

Multisymptom cold remedies can also have other ingredients that raise blood pressure.

What to check on the label: Sometimes cold remedies will have warning labels for people with high blood pressure. If not, read the back of the label. Steer clear of any medications that contain these ingredients:

- Decongestants such as pseudoephedrine, ephedrine, phenylephrine, naphazoline, and oxymetazoline
- Nonsteroidal anti-inflammatory pain relievers (NSAIDs) such as ibuprofen and naproxen sodium
- High sodium



The good news: There are safer ways to relieve a stuffy nose and other symptoms at home. Give these remedies a try:

- Saline nasal sprays to flush out the sinuses
- Acetaminophen to lower fever
- Hot soups, broth, and tea. These prevent dehydration and help ease congestion.
- A cool-mist humidifier or vaporizer. These help ease congestion and coughs.

Want to be sure you're not taking anything risky? Talk to your pharmacist or doctor before trying a new medication.

Sources: American Heart Association;
Mayo Clinic

Vacation refills

Are you planning a trip? You can order a vacation supply of your prescription medications. This can save you the hassle of running out while you're away. Call the Customer Service number on your member ID for details.

Helpful Hints

Get ready to renew your plan



Medicare's Annual Enrollment Period is from October 15, 2024, to December 7, 2024. Be sure to set aside time to review your plan. You may want to make changes for 2025, and you can only do that between October 15 and December 7. 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 blueshield.com/medicare to read or download your ANOC.

Use this list to check on your 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.

✔ Check whether your doctors are still in your network. Sometimes providers change networks. Look up your current doctors, specialists, and preferred hospitals. Select a new doctor if you want to switch.

✔ 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.

✔ Review your prescription drug coverage. Check whether your prescriptions are still covered at a price that works for you. And make sure you can still use the same pharmacy.

Have questions? Call Customer Service at the number on your Blue Shield member ID card. Or scan this code with your smartphone or visit blueshield.com/medicare.



Eligible for Medicare and Medi-Cal?

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 mobile app



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



Sudoku answers

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

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*Registration is required to participate. Visit healthyopportunities.healthmine.com to register and see what activities earn a gift card. The total amount of the gift card and qualifying health actions are dependent on eligibility for specific activities, which will vary by individual. Members may not qualify for all health activities. One gift card per healthy activity per year. Dates of service must occur prior to December 31, 2024. The gift card will be administered once a member completes self-attestation. Activities that qualify for a gift card are subject to change. Blue Shield reserves the right to terminate this program at any time without notice. If you have other questions, please call Healthy Opportunities Customer Service at (866) 243-3795 (TTY: 711), 7 a.m. to 7:30 p.m. PST, Monday through Friday, excluding holidays. Healthmine, Inc. is independent of Blue Shield of California and is contracted by Blue Shield to deliver incentives to eligible members through wellness programs designed to close gaps in care.

Nondiscrimination Notice

The company complies with applicable state laws and federal civil rights laws and does not discriminate, exclude people, or treat them differently on the basis of race, color, national origin, ethnic group identification, medical condition, genetic information, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, mental disability, or physical disability. La compañía cumple con las leyes de derechos civiles federales y estatales aplicables, y no discrimina, ni excluye ni trata de manera diferente a las personas por su raza, color, país de origen, identificación con determinado grupo étnico, condición médica, información genética, ascendencia, religión, sexo, estado civil, género, identidad de género, orientación sexual, edad, ni discapacidad física ni mental. 本公司遵守適用的州法律和聯邦民權法律，並且不會以種族、膚色、原國籍、族群認同、醫療狀況、遺傳資訊、血統、宗教、性別、婚姻狀況、性別認同、性取向、年齡、精神殘疾或身體殘疾而進行歧視、排斥或區別對待他人。



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Keeping you well ahead

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.

