

SPRING 2016

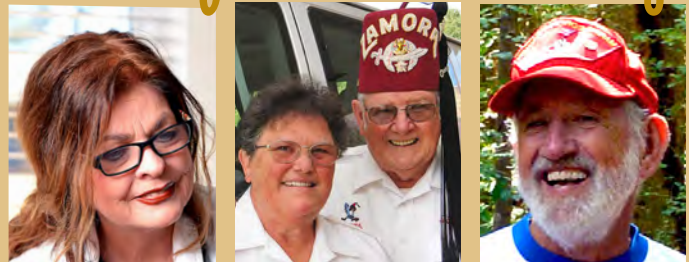
Sand Mountain



Live Healthy *Alabama*

A wellness publication for our
Blue Advantage (PPO) members

Faces of Blue Advantage



SPECIAL FEATURE THIS ISSUE:

Meet members from around the state!

THE HIDDEN BENEFITS OF
VOLUNTEERING

HOW TO AVOID COMMON
SCAMS & FRAUD

WALK this WAY
THE ROAD TO BETTER HEALTH

Little River Canyon

ate Park

ama
d Marina



Dear Member,

Thank you for getting your routine screenings and responding to our surveys. Because of your participation and dedication, our plan's Star Rating has increased this year from 3.5 stars to 4. *Congratulations!*

This Star Rating is huge. It is how Medicare rates all Medicare Advantage plans. As these ratings improve, we can make premiums more affordable, provide better benefits, and continue to better serve you, our valued members. Moving up to a 4 Star Rating shows not only are members getting recommended screenings, but Blue Advantage also continues to be ranked among the best plans for customer service in our state.

Each year, we want to improve our health plan and ensure you get the services you need and the care you deserve. We read and listen to your feedback, and we take it to heart, constantly striving to provide the best member experience possible. Through more disease management programs, better collaboration with your primary care physicians, and increased awareness on member wellness, we hope to continue to improve our Star Rating and our health plan!

This issue of *Live Healthy Alabama* is dedicated to you, and the many faces of Blue Advantage. We hope you enjoy reading and learning about Blue Advantage employees, providers, and other members throughout the state.

The Editors

HOW ARE WE DOING? We welcome your feedback at LiveHealthyAL@bcbsal.org.



Bradley Wells
Editor



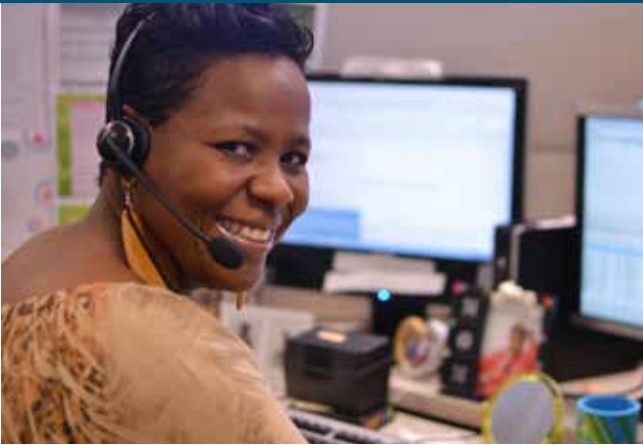
T.J. McIntyre
Lead Writer



Denise Bryant
Art Director

Every member matters

Ever call the customer service number with a question about your claims, billing or benefits? If so, it's possible you talked to one of these ladies.



Tanya answers calls from Blue Advantage members about enrollment and pharmacy issues. This keeps her busy, and many days she assists more than 100 customers.

"We take ownership."



TANYA

Customer Service Specialist

We give our members the benefit of knowing when they call us they'll reach a person who's willing to go the extra mile.



It makes me feel good to help our customers understand what we can do for them.

...

We're our customers' comfort zone. We're their advocates.

"Every member matters."



GWEN

Customer Service Specialist

Gwen handles calls and answers emails for the Blue Advantage Customer Service Department. She lives and breathes the Blue Cross company motto and exemplifies what it means to work for "The Caring Company."





BENEFITS OF VOLUNTEERING:

- ✓ A healthier community
- ✓ A life of purpose
- ✓ Greater mobility
- ✓ Social connections & support
- ✓ Less depression
- ✓ Lower stress
- ✓ Lower blood pressure
- ✓ Better physical health
- ✓ Longer life

Numerous studies show positive health, social and mental benefits associated with volunteering. Surprisingly, in some situations, the volunteers seem to get more benefits from the act of volunteering than the recipients!

Many studies through the years show a relationship between volunteering and good health. These community connections help volunteers' mental health and reduce the incidence of depression because volunteers have stronger support networks than people who do not plug in to their community.

Watch
for these
volunteers
in your
rearview
mirror!

MEEP!
MEEP!



The incidence of heart disease also seems to be lower among volunteers than their non-volunteer peers. In fact, volunteers have been shown to live longer than people who don't volunteer. The Corporation for National and Community Service (CNCS) reviewed several studies and found there is a threshold of volunteer hours to receive maximum health benefits.

These studies varied, but CNCS strongly recommended volunteering a minimum of one to two hours a week, or 100 hours a year, to receive the greatest benefits from volunteer work. Choose your service opportunity carefully, with a heart for the cause you are serving. Studies show that people who are passionate about their causes reap the most benefits.

VOLUNTEERING
YOUR TIME AND SKILLS FOR
A WORTHY CAUSE NOT ONLY
HELPS YOUR COMMUNITY,
IT DIRECTLY HELPS **YOU**.



Last year, Blue Cross and Blue Shield of Alabama gave back to the community statewide by hosting its fourth annual Day of Caring. In just one day, more than 400 employees and their families worked over 1,600 community service hours on projects that made a positive difference in Alabama.

...

WANT TO GET INVOLVED?

Find an opportunity near you at
www.unitedway.org



Turn the page to read about two active volunteers running the roads for kids!

The Roadrunners

Meet Douglas and Betty Owens, Blue Advantage members serving their community.

*The children there
are so happy.
You don't see
no crying.*

**This dynamic duo
are Roadrunners.**

*We're not talking about
the bird, we're talking
about a select group
of Shriners who
transport children
in need to hospitals
across the country for
help and healing.*



BETTY & DOUGLAS OWENS

Volunteers in the Shriner's Roadrunners Program

Douglas and his wife, Betty, work as a team. In fact, these two joined the Zamora Shriners in Birmingham simply to help children get where they needed to go for free medical care.

The Roadrunners program moves children to and from one of the many Shriners' Hospitals across the country equipped to care for children's individual needs.

**BLUE
ADVANTAGE
MEMBER**
since 2007



I do it to see the joy in the kids.

Doug and Betty frequently visit a hospital in Greenville, North Carolina, that specializes in orthopedics and artificial limbs, and a hospital in Cincinnati, Ohio, specializing in burn care. Doug is amazed. "Some of these kids have been told they'll never walk again, but after their treatment we get to see them walking and running."

*We get very close to our kids.
Some of them even call us
"MaMaw" and "PaPaw."*

The Shriners Hospital program pays for all care, overnight accommodations and meals for qualifying young patients and their family member(s). And it's all funded by charitable, tax-deductible donations from private and corporate donors.

I'd go every week if I could.

When Doug and Betty talk about their work as Roadrunners, they're all smiles — along with a few happy tears. This rewarding work truly keeps them feeling young.

**BLUE
ADVANTAGE
MEMBER**
since 2012



Running Man

Jim Barnes has been running since 1972, and is currently ranked No. 2 in the U.S. for 24-hour races in his age group.

Jim Barnes is an ultra runner.

What's that mean? Well, some people think a marathon (26.2 miles) is a long way to run. For others, however, that's just not far enough. For those runners, 26.2 miles is just the beginning of a much longer adventure.


Jim began running when he moved to Birmingham in 1972 – and he's been running ever since. His track record is quite impressive. He ran his first ultramarathon in February of 1988, the Birmingham Track Club 50-Miler, in a time of eight hours and 38 minutes. His first race over 100 miles was during the TAC 24 Hour National Championship in Atlanta, Georgia, during September of 1988. He ran 103.9 miles. In 1990 he won the TAC National 24 Hour Championship for his age group.

Jim took a break from running ultramarathons between 2001 and 2012, but has since come back strong. He jokes, "It helps when you outlive the competition."

Since returning to the ultra scene, his accomplishments include being ranked No. 1 in the world for his age group (75-79) for running 86.97 miles during the USATF National Championship in Oklahoma City in 2013. Jim is currently ranked No. 2 in the country for 24-hour races for his age group.



It helps
when you outlive
the competition.



An ultramarathon is any race longer than a standard marathon, which is 26.2 miles (42 kilometers).

**BLUE
ADVANTAGE
MEMBER**
since 2007



In off-road or trail ultramarathons, the distances are often only estimates.

The popular Oak Mountain 50K in Birmingham is actually around 58 kilometers (roughly 38 miles).

The races I love best (are) when I'm running with my daughters.



And he shows no signs of slowing down anytime soon. Jim ran across the state of Alabama as part of the “Race Across the USA: 8 Marathons in 8 Days” (that’s over 210 miles) challenge with his daughter. When interviewed, he had just come back from another 24 Hour National Championship race in Ohio where he placed second for his age group.

Running keeps Jim’s spirit light and he carries himself with a care-free humor. During his interview, Jim confides he completed a run from the Atlantic to the Pacific. When asked how long it took, he says the cross-country run took less than 24 hours. Quite impressive!

Wait, that’s actually physically impossible...

When pressed, he smiles and explains that he did run from the Atlantic to the Pacific in less than 24 hours. However, he didn’t cross the mainland United States – he did it in Panama!



Meet Jim

We caught up with Jim Barnes and he answered a few questions about how and why he runs.

When did you start running?

I started running races after I moved to Birmingham in 1972. I started with 5Ks and 10Ks then I heard about a marathon. No one knew what they were back then in 1978 and '79, but I ran it. Then I started running the longer distance runs for about 10 years. After I got slower, I started running ultramarathons, which are 26 miles or longer. Back then the distance was usually 50 miles.

Why did you decide to run?

For the exercise. It makes you feel good and helps to lose a little weight.

How has running benefitted you throughout the years?

It gives you some time to think and to get out and concentrate on some things. It clears your mind.

What was your favorite race?

All of them are different. You have different expectations and outcomes. I ran a marathon with my youngest daughter this past April. Those are the races I love best: when I'm running with my daughters.

Why run distances longer than marathons and not just settle for 5Ks?

Well, 5Ks only take half a day and some of the other races don't take much longer. You get more mileage for your entry fee when you run a longer race. In 1989, I ran a Gulf State race that was 189 miles long and cost \$50 to enter. That's less than 27 cents a mile!

What is your favorite course?

I enjoy the races at Oak Mountain State Park. I also like 24-hour races.

What is your favorite thing about long distance races?

The interesting people you meet. There is a strange mix of people who run these races. And I've made some lifelong friends.

Do you have any advice for others who are thinking about running?

Start slowly, proceed slowly. Get out, start walking, increase your distance slowly, and then add in a little jogging. You don't even have to run. I don't often run anymore, I just do a fast walk during most of my runs.

DON'T GET

SCAMMED!

Anyone can be a victim of fraud. Scammers target everyone and don't discriminate.

Older Americans are often targeted by scammers, because some older people are more trusting, less inclined to be rude, and can have a large nest egg saved for retirement.

But keep in mind everyone is at risk for financial abuse, even people without large financial assets.



No one is immune to scam artists and identity thieves.

3 COMMON TYPES OF SCAMS

*“Why don’t
you mail
me the
information
so I can
review it?”*

PHONE FRAUD When you receive a call, always be leery of anyone asking for your information. In fact, you should never give any personal information by phone unless you dialed them yourself and know you reached the company you called. If you are curious about the person calling, ask them to mail you more information. Legitimate companies should be willing to do so. Don’t let phone callers pressure you. If someone on the phone gets pushy or rude, there is no law against hanging up on them.

PHISHING:
*An online
attempt to
get sensitive
information
for fraudulent
purposes.*

EMAIL FRAUD Typical email frauds may involve someone asking for your bank’s routing and account numbers, supposedly so they can transmit money into your account. Phishing emails are made to look like legitimate emails from reputable companies — your credit card company or bank, for example. Don’t click on any links in a suspicious email, and do not reply to it. Instead, call your bank or credit card company directly (using the phone numbers provided on your statements) to ensure you’re talking to someone at a legitimate company.

*Scamming
is stealing,
even if the
scammer is
someone in
your family.*

FAMILY FRAUD Over 90 percent of all reported elder abuse is committed by family members. The most common culprits are adult children, followed by grandchildren, nieces, nephews and other family members. Don’t ever be afraid or embarrassed to speak out. No matter who the suspected scammer is, report it to the proper authorities if you feel someone is taking advantage of you and your finances.

For more information about protecting yourself and preventing Medicare fraud, please visit **STOPMedicareFraud.gov**.

8 WAYS TO PROTECT YOURSELF AGAINST **FRAUD**



1 Protect Your Personal Information The most common scam schemes include stealing your personal information. This can be your bank card number, social security number, Medicare or insurance information, or any other personal pieces of information. With that information, scammers can commit identity theft and other forms of fraud. Don't give your personal information out to anyone. Keep it close and keep it secure.

2 Keep Tabs on Your Financial Statements Watch your bank, credit and any savings accounts. Call your financial institution and investigate any suspicious purchases or strange withdrawals.

3 Be Skeptical of All Unsolicited Offers Common scams sometimes say you won a free cruise or other luxury trip. Sometimes they give you an offer to refinance or sell your house and for unbelievably good rates or deals. Just remember that if something looks too good to be true, it more than likely is. Do your research and be skeptical of anyone who offers an unbelievably good deal. If the deal is that good, typically a company will want for you to come to them, not the other way around.

4 Change Passwords and Personal Identification Numbers (PINs) It can be difficult to keep track of all your passwords and PINs. Sometimes, once you get your password or PIN memorized, you don't want to change it. However, not changing your passwords or PINs is one of the easiest ways to make your accounts vulnerable to scammers. Be sure to change your PINs and passwords once a quarter, or at least twice a year.

5

Purchase a Shredder and Use It Bank statements, credit card bills and other paper mail often contain your account numbers or other personal information. Identity thieves have been known to steal mail from garbage cans and use it to commit fraud. To prevent this information from falling into the wrong hands, it's important to destroy any papers with personal information. Purchase a paper shredder (and use it) before throwing paper with sensitive information into the garbage.

6

Check your Blue Cross Explanation of Benefits (EOB)

Each month, compare your EOB and the dates when you know you visited your doctor or had a prescription filled. If something looks strange, call the customer service number on the back of your Blue Cross ID card to report it.

7

Order Your Credit Reports Credit reports are often the most useful tool for finding out about identity fraud. Experts recommend obtaining a credit report once a year and checking it for any unusual activity.

8

Rent a P.O. Box or Deposit Box to Receive Checks

Benefit checks can easily be stolen from your home's mailbox if you are out of town, or not home when it arrives. If you receive benefit checks or other funds in the mail, it may be worth the investment to rent a lockable P.O. box or safety deposit box to receive your checks.

- Call your bank or credit card company.
- Request replacement debit and credit cards with new numbers.
- Change your PINs and/or passwords.
- Report it!

**WHAT
TO DO**
if you suspect
you're a victim of
FRAUD

Take a Walk

**WALKING CAN BE
AN EASY FIRST STEP
TOWARD BETTER HEALTH**

It's spring, and you may be thinking about ramping up your fitness routine. You know you need to move to keep in shape and feel your best.

As a Blue Cross and Blue Shield of Alabama member, you have the SilverSneakers® Fitness program, which means you can go to a local fitness location for a great indoor workout.

But what if you'd rather be outdoors?

Try walking! It's a favorite activity for many active adults because it's not expensive, is a good workout, and is easy to start and keep up.

Walk as far as you like, then turn around and go back. Test your strength by walking uphill, or stroll along a level pathway at the beach. Try a new route to vary the scenery. Make new friends along the way.

Ready to walk? Put on your shoes, follow the safety tips, grab a friend or two and go! Here are some upcoming walks that may be in your area:

Before you head out, take a look at these walking safety tips.

- **Build your endurance** on a treadmill at your SilverSneakers fitness location.
- **Wear walking shoes** that fit well, are comfortable and offer good support.
- **Drink water** before and during your walk.
- **Walk with a friend.** If you do walk alone, take your cell phone.

Wednesday Walks

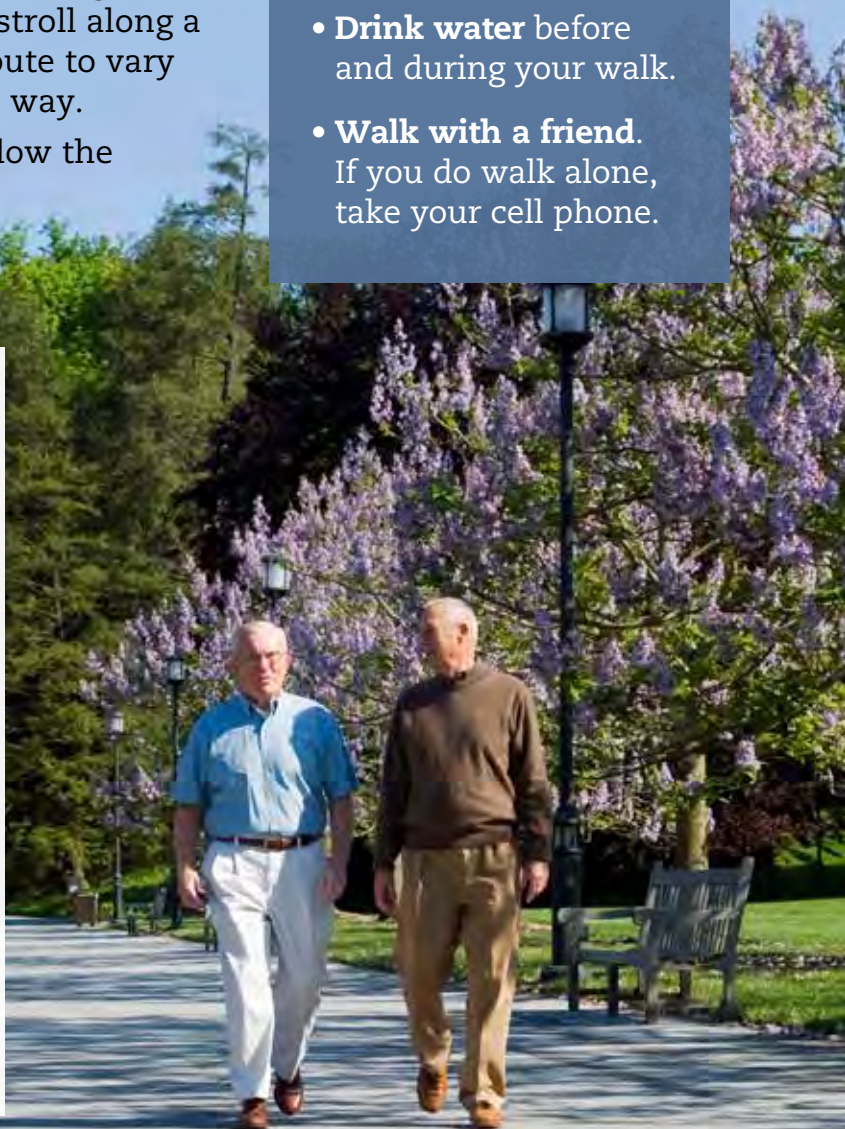
April 20th 10:30 a.m. - 1:30 p.m.
Montgomery - Riverwalk Stadium

April 27th 10:30 a.m. - 1:30 p.m.
Huntsville - Big Springs Park East

April 27th 10:30 a.m. - 1:30 p.m.
Birmingham - Linn Park

April 27th 10:30 a.m. - 1:30 p.m.
Mobile - Bienville Park

FOR MORE INFORMATION about SilverSneakers, visit silversneakers.com or call 1-888-423-4632 (TTY 711)
Monday through Friday,
8 a.m. to 8 p.m. ET.





Take a walk at lunch with us! **Wednesday, April 27**

Join Blue Cross and Blue Shield of Alabama and tens of thousands of Americans around the country on Wednesday, April 27, for a 30-minute walk during lunch, and take the first steps towards a healthier lifestyle.

Contact your SilverSneakers gym for more information about National Walk@Lunch Day events taking place at SilverSneakers gyms all across Alabama.

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Remember...

Visit our registration website at AlabamaBlue.com/walkatlunch to sign up online.



HERE COMES the SUN

Use sunscreen with a sun protection factor (SPF) of 30 or higher. **Apply sunscreen** 15 to 30 minutes before going outdoors, and **reapply every two hours.**

Wear sun-protective clothing, a wide-brimmed hat, and UV-blocking sunglasses.

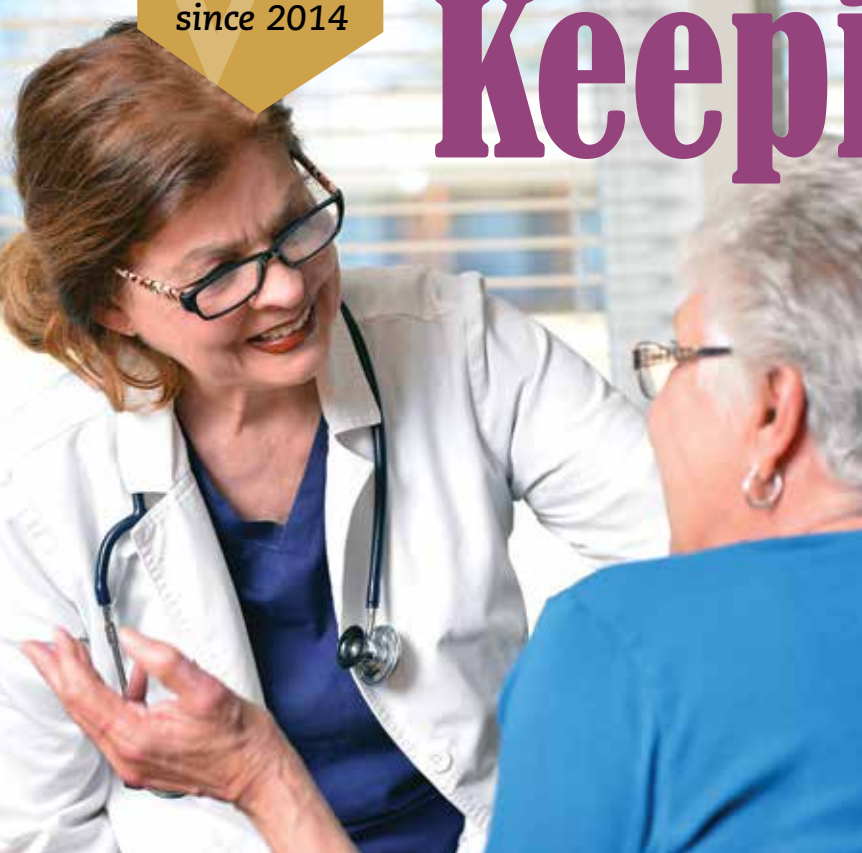
To get the least amount of direct sunlight, walk **before 10 a.m. or after 4 p.m.**

**BLUE
ADVANTAGE
MEMBER**
since 2014

Keep On

A hospice nurse chooses
to stay on the job.

Keeping On



For the last 11 years,
Peggy Montoya has worked
as a hospice case manager.
She began her work with
hospice patients after spending
many years as a Registered
Nurse in a hospital, including
in the emergency room.

What do you enjoy about your work?

I enjoy the autonomy. All of my nursing career was in the hospital. When the opportunity to work hospice care came up, I didn't realize how much I would enjoy being out there and working directly with patients and doctors. I enjoy the flexibility. I work my own schedule, am out of the office, and I'm not stuck inside the same four walls.

How does your work help others?

Dealing with end-of-life issues, with death and dying, people wait for you and your visits. Education is a big part of hospice because the patients have never been in that stage of life before. They may think they're ready, but they rarely know how it really goes. I help patients understand the necessary coping skills. Families tell me, "I could not go through this if not for you."

Why did you keep working?

Just to stay busy. It keeps you mentally sharp. Working gives you a reason to get up and go out into the world so you have interactions with other people.

***"You've
just got
to keep on
keeping on."***

THE BENEFITS OF WORKING *Beyond Retirement*

What is palliative care?

Palliative care is specialized medical care for people living with serious illnesses.

Palliative care provides relief from the physical and emotional symptoms and stresses caused by life with a serious condition.

While some of the services may overlap, palliative care and hospice are not the same thing.

Hospice is end-of-life care.

But palliative care is rest-of-your-life care. It is an option for extremely sick people with conditions that aren't necessarily terminal, and treats patients who may recover from their illness.

For more information, or if you feel you or a family member might benefit from palliative care, please call your Blue Advantage social worker: **1-888-341-5030**.

A few tips from Peggy Montoya



MAKE FRIENDS

Some of the closest friendships in life are only forged through the bond of working with others.

STAY SHARP

Working keeps you on your toes. You may possibly prevent or slow the onset of age-related dementia.

STAY YOUNG

Getting up and moving is great for your body. Physical activity can help keep you feeling younger, longer.

MAKE \$\$\$

This one seems obvious, but every source of income helps. Any additional income can go into savings accounts for end-of-life care, be given to charitable causes, or used for travel!



SENSE OF PURPOSE

This may be the most important reason to keep working. You can be a part of your community and leave a meaningful legacy. By making a difference, you keep a positive outlook on life.



Blue Advantage Cares



*I am making
a difference.*



Liz Creekmore, RN

Liz is a Registered Nurse and Care Coordinator. Her primary responsibility is closing gaps in care for people with chronic conditions and helping members live healthy.

“The best part of my job is knowing that I am making a difference in the lives of our members, and ensuring they receive the best possible care so they can be their healthiest selves. I enjoy providing the human touch. It is so special to be able to look our members in the eye and thank them for choosing Blue Advantage.”



*I love caring
for people.*



Sara Foust, RN

Sara is a Clinical Care Coordinator who works primarily with members and primary care practices. She also works on a chronic care improvement program for Lee County. This is a group of around 170 members who she follows, educates and encourages towards better health. She loves her work with Blue Advantage because she is part of a team of “nurses in the community making a difference.”

“We help primary care physicians make sure they talk to our members with a ‘complete picture of health’ in mind.”

There's an entire team of medical professionals at Blue Cross to help coordinate your care. Meet just a few...



Rebecca Morrison, CRNP

Rebecca is a Nurse Practitioner and Care Coordinator. She completes physical assessments for annual wellness visits for members.

My hope is to bring a friendly face along with good information.



Tammy Schmarkey, RN

Tammy is a Care Coordinator who makes sure Blue Advantage captures the most accurate data and information regarding each individual's health.

We treat our members with respect and urgency.

What are

Blue Advantage Days?

A partnership of patients, physicians and insurance representatives – all in one place.

Turn the page to find out what an Alabama doctor has to say about "Blue Advantage Days."



Meet the Doctor

**BLUE
ADVANTAGE
PROVIDER**
since 2007

Dr. Andrea Lamberson is a primary care provider in the Blue Advantage network of physicians. She received her medical degree from the University of South Alabama College of Medicine and has been in family practice for 25 years.

We recently sat down with Dr. Lamberson to discuss annual wellness visits and how working with an insurance company can create an atmosphere that fosters better care.



What is the importance of an annual wellness visit?

The annual wellness visit gives doctors an opportunity to measure the relationship with our patient so that we know them, recognize them, and identify their other healthcare problems. It gives us a chance to be on the lookout for things that might challenge the patient's independence and their well-being for the future. We ask if they are following the medication and treatment plans we have talked about. This visit gives us a chance to look out for trouble before it begins. The annual wellness visit gives us an opportunity to discover problems. We occasionally find something that needs more urgent attention or something that can be worked out on the patient's behalf.

What are Blue Advantage Days?

On "Blue Advantage Days," the only people we serve are members who subscribe to the healthcare benefits of Blue Advantage. Our whole focus that day is to make sure each member is interviewed, to confirm their records are up-to-date, make sure they have the right instructions on their medications, and that they are taking their medications correctly. We check for any new problems and talk about screenings or other preventive services that may be coming up.

Blue Advantage Days provide a partnership of patients, physicians, and insurance representatives all in one place — and all looking out for our patients' best interests.

We care about you, we care about your health, and we care about whether you're taking care of yourself.

What are the benefits of being a Blue Advantage provider?

It was certainly helpful to have the staff from Blue Cross come out and help facilitate Blue Advantage Days for our patients. We have had three different Blue Advantage Days over the course of the year.

Having that extra personnel helped us serve our patients. I think my patients always like to have someone to talk to. The Blue Advantage nurses provided additional support and gave them the opportunity to talk to a representative from their insurance company.



When you call to schedule your next appointment, be sure to ask for the **ANNUAL WELLNESS VISIT**. This service should be covered by Blue Advantage (PPO).

The doctor's office staff should use one of these codes for your visit:
G0438 **G0439**

Things to talk about with your doctor during your **ANNUAL WELLNESS VISIT**:

Should I get a flu shot? _____

How can I reduce my risk of falling? _____

Any problems with urinary incontinence? _____

How can I safely increase my physical activity? _____

What should I eat in order to stay healthy? _____

What is my BMI and what does that mean? _____

What do I need to do to keep my brain young? _____



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