



# Resource Issue

**Annual Wellness Visit** What to take, what to ask

Your Vision Benefits See what you may be missing

**Medicine Tips** Just what the doctor ordered



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#### Live Healthy Alabama

#### The Resource Issue



Welcome to your 2019 Blue Advantage Plan! We're happy to have you as a member and honored that you chose Blue Advantage for your health insurance needs.

Here at Blue Cross and Blue Shield of Alabama, we are dedicated to helping you get the most out of your health plan by using resources available to you as a Blue Advantage member.

In this issue, you'll find information about:

- Getting the most out of your Annual Wellness Visit.
- Your vision benefits, including an annual eye exam.
- Tips for taking prescribed medications.

We look forward to serving you in 2019 and for many years to come.

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Information contained in this communication is not intended to replace professional medical advice, diagnosis or treatment. Always seek the advice of your physician or other qualified healthcare provider regarding your healthcare needs. Never disregard professional medical advice or delay seeking medical advice because of something you have read in this informational piece. Always check your benefits for coverage information and limitations.

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#### **MY HEALTH**







#### **MY BENEFITS**

4 Your Vision for a Healthier You A quick benefit guide to eye exams, screenings and corrective lenses





**MY LIFE** 

**Take Your Medicine**What to ask your doctor about your medicines





#### It's for you!

Blue Cross and Blue Shield of Alabama will reach out to you from time to time to help you stay on top of your health.

We'll call you with important information about health screenings and services based on your age and/or health.

We'll help you set up appointments and, in some cases, in-home visits — including appointments for your annual physical, mammogram, vision screening, colon cancer screening, flu shot and diabetes testing. You may also receive a call from one of our healthcare partners.

#### Why are we contacting you?

- To help schedule necessary appointments with your physician
- To discuss your medications and ensure you are getting the most benefit from them
- To schedule a personal in-home visit with a physician
- To ensure your recovery is going well after a recent healthcare event

We care about your health.



## Your Annual Wellness Visit

Take advantage of your Annual
Wellness Visit to meet with your
doctor and stay on top of your health.

The Annual Wellness Visit is sometimes referred to as a *Medicare Wellness Visit*. It is an opportunity to work with your doctor and create a plan to help you stay healthy for the years ahead.

During this visit, your doctor may check your:

- Blood pressure
- Vision
- Body mass index (BMI)
- Family history of disease
- Medication/supplements

Use the
PREVENTIVE
SERVICES
HEALTH
CHECKLIST
on page 8

In addition, your doctor will determine if any other screenings are necessary or overdue. Please note that copays may apply if additional services are performed during this visit.

Did you know that your Medicare Part B covers many preventive screening services?

**Preventive screenings save lives!** Talk to your doctor to see which screenings are right for you. For more information, visit **Medicare.gov** and click on "What Medicare Covers."

This visit should be covered 100% with participating Blue Advantage providers once per calendar year.



### On your Annual Wellness Visit...

### What you should take:

- medical information and immunization records
- ▶ family health history
- ▶ list of medicines and supplements you take
- any questions you have

### Discuss with your doctor:

- Do I need my flu shot?
- What can I do to reduce my risk of falling?
- What is my BMI, and what does it mean for my health?
- What can I do to help exercise my brain and maintain good mental health?
- What can I do to improve my diet?
- Are there additional exercises or other physical activities I should incorporate into my life?
- What can I do to improve my overall fitness?
- How can I stop smoking?

Some doctors will not provide Annual Wellness Visits. Ask your primary care physician if they perform this service. If not, ask for a referral to a doctor who will.

#### Have questions about your Wellness Visit?

If you have questions about your AWV or your overall health, please contact us at 1-888-341-5030 between 8 a.m. and 5 p.m., Monday through Friday.

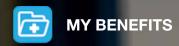
### Wellness Visit BILLING CODES

FOR YOUR DOCTOR

Welcome to Medicare **G0402** 

Initial Medicare Visit G0438

Subsequent Visit G0439



### Your Vision for a Healthier You

Blue Advantage offers routine vision coverage with an in-network provider. Here's how it works.

• \$0 copay for one routine eye exam every year.\*

• \$0 copay for Medicare-covered exams, including an annual glaucoma screening for those at risk.\*

• No copay for one pair of Medicare-covered eyeglasses (lenses and frames) or contact lenses within 6 months after cataract surgery.\*

• \$100 allowance towards routine eyewear (lenses, frames or contact lenses) per calendar year.

\* Out-of-network providers will be covered up to 50 percent of the Medicare-allowed amount for these services when covered by Medicare.

Please refer to your benefit booklet or contact Customer Service for additional information, limitations and exclusions.



### If you have DIABETES, you need a diabetic eye exam once a year.

#### 3 reasons why:

- You may be more likely to develop eye conditions such as cataracts, glaucoma or diabetic retinopathy.
- Diabetic eye exams include additional screenings to monitor your eye health.
- Early detection and timely treatment are important for the health of your eyes.

#### Need a doctor?

Use our Find a Doctor tool at **AlabamaBlue.com/EyeExam**.



#### Why get an eye exam?

As eyes age, they offer more of a window into your well-being. By looking at your eyes, doctors can detect a number of health problems, including:

- Age-related macular degeneration (AMD), the leading cause of blindness among senior citizens. Early detection and treatment can slow the progress of this disease and increase your odds for better vision in the years to come.
- Cataracts are often a normal part of aging.

  However, wearing the right glasses may delay the need for surgery.
- Diabetic retinopathy affects people with diabetes and can lead to blindness. Doctors can detect signs of this condition and prescribe treatments such as changes in diet and exercise or surgery, when needed.
  - Glaucoma is sometimes called "the silent thief
    of sight." The early symptoms are easy to miss.
    However, with regular eye exams, qualified eye
    doctors may detect it early, which can help you
    manage this condition to prevent vision loss.
  - Refractive errors occur because your vision changes over time. When your vision changes, new prescriptions can help you continue seeing clearly. Yearly checkups are the best way to track and treat these vision changes.

Regular eye exams can keep your vision crisp and clear for the years ahead. In addition, when you can see clearly, you are less likely to suffer falls and more likely to continue walking, biking or driving.



### Take Your Medicine

Doctors prescribe medicines for many reasons. Some medicines heal your body or fight infections, others control troubling symptoms, and some can prevent new health conditions from developing.

Here are some tips to help you make the most of any medicines prescribed by your doctor. Use the
My
Medicines
LIST
on page 9

A note about statins: Your doctor may prescribe a statin medicine to help control your cholesterol levels or to lower your risk of developing heart disease. Statins are often prescribed after you have had a heart attack or stroke. These are among the most frequently prescribed class of medicine and with good reason: according to several studies, a statin can reduce your risk of complications from heart disease by 25-35 percent!

If your doctor prescribes a statin, take it as directed, and let your doctor know about any side effects. Most side effects will go away after your body adjusts to the medicine. Just remember to listen to your body, and talk to your doctor if side effects become bothersome.

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- Medication reminders
- Common dosages
- Possible drug interactions
- ▶ 1-button pharmacy dialing



### How can I remember to take my medicine?

**Develop a routine.** Take your medicine at the same time as another activity, such as brushing your teeth.

**Set an alarm** or use the BlueRx Planner app on your smartphone or watch.

Use a pillbox with daily compartments.

Keep a calendar and mark refill dates.

Color code your packages with stickers indicating when to take your medicines.

#### What should I ask my doctor?

- Why am I taking this medicine?
- Are there risks or side effects?
- Are there side effects that indicate I should stop taking this medicine or contact emergency services?
- How often should I take this medicine?
- What time of day should I take my medicine?
- What should I do if I forget a dose?
- Should I take my medicine with or without food?
- Should I avoid certain foods while on this medicine?
- Does this medicine interact with any of my other medicines or supplements?
- How will I know the medicine is working?
- Are there any generic alternatives?
- How often should I refill my prescription?
- Can I combine or reduce the medicines I currently take?

Take a list of your prescription medicines, over-the-counter medicines and supplements for your doctor to review prior to prescribing new medicines.

#### Can I stop taking medicines once I feel better?

Always talk to your doctor before starting or stopping any medicine. Not taking some medicines as prescribed may lead to illness, worsening symptoms, infection, hospitalization or worse. So never stop taking medicine without your doctor's blessing, even if you feel it's no longer necessary.



### General Preventive Services HEALTH CHECKLIST

Preventive medicine can delay or prevent the onset of many chronic or terminal health conditions. Take this Preventive Health Checklist with you to get the most value from your wellness visit.

SCREENING	WHO NEEDS IT?	HOW OFTEN?	RECEIVED
Breast Cancer Screening	All women 50-74	Once every 24 months	DATE:
Cholesterol Screening	Anyone with diagnosed heart disease and/or diabetes	Once every 12 months	DATE:
Colorectal Cancer Screening	Anyone 50-75	Colonoscopy every 10 years or fecal occult blood test (FOBT) once every 12 months	DATE: RESULTS:
BMI Check	All Blue Advantage members	Once every 24 months	DATE:
Flu Vaccine	All Blue Advantage members	At least once every 12 months	DATE:
Osteoporosis Management	All women 67-85 who have had a fracture or broken bone	Treatment or screening within 6 months after fracture/break	DATE:
Blood Pressure Check	All Blue Advantage members	At every doctor visit	DATE:
Rheumatoid Arthritis (RA) Management	All members diagnosed with RA	Fill at least one prescription for a disease modifying anti-rheumatic drug (DMARD)	DATE:

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### MY MEDICINES LIST For Doctors, Dentists & Other Health Professionals

Name: Date of Birth: My Pharmacy: Pharmacy Phone: I am allergic to:	If there is an emergency, please call:  Name: Phone:  These medicines can cause me problems:				
Drug name and strength	Time of day I take it	How many I take	Why I take it	Doctor's name	
(example) Levo+hyroxine 25mcg	Morning on an empty stomach	l daily	Thyroid	Dr. Smi+h	
l also take this vitamin, mineral, herbal or over-the-counter medicine	Time of day I take it	How many I take	Why	Why I take it	



We cover what matters.

P.O. Box 995 Birmingham, Alabama 35298-0001

Health and Wellness or Prevention Information





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### **Member Surveys**

We survey members throughout the year to evaluate our members' experience with their health plans and their overall health. These surveys ask about several topics, such as:

- ▶ Getting care and seeing specialists easily
- ▶ Scheduling appointments quickly
- ▶ Doctors who communicate well
- ▶ Your overall health improvement

Your participation is voluntary, your responses are confidential, and your input is extremely valuable. The results impact our Star Rating and our ability to improve your overall healthcare experience.

We appreciate your participation and encourage a high rating if you are pleased with your Blue Cross plan.