

MEDICARE BLUE AND YOU

A magazine for Medicare Plus BlueSM PPO,
BCN AdvantageSM HMO-POS and HMO,
and Prescription BlueSM PDP members
Fall 2023



'TIS THE
SEASON FOR
VACCINES

STAY SHARP
AGAINST
DEMENTIA

**KEEP
MOVING**
this fall
and winter



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Health and wellness or prevention information.

FALL 2023



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Blue Cross Blue Shield of Michigan

600 E. Lafayette Blvd.

Detroit, MI 48226-2998

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Mmm, apples ...

Medicare Blue and You readers shared with us their favorite apple desserts to help celebrate fall. Here are just a few responses from the fall 2022 issue.

"Apple pie, of course."
— Sue B.



"Apple cobbler."
— Brian O.

"Baked apples and ice cream." — Millie K.



"Apple cake."
— Courtney R.

"Apples and cinnamon sugar."
— Kurt V.



"Apple brown Betty."
— Pat S.

"Applesauce." — Steve S.

"No dessert needed – I love apples all by themselves." — Mike T.



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Get the facts about holiday splurges

KEEP MOVING



Sweater weather is here now — and parka weather is on its way. When it comes to exercise, the change of seasons means that you don't have to deal with summer heat anymore. What a relief! But the months ahead bring their own challenges, from shorter days to falling temperatures.

Don't let chilly days stop you cold. These tips can help you keep your fitness routine on track through the fall and winter months.

Reminder: If you have a long-term health condition (such as arthritis, diabetes or heart disease) or a physical disability, ask your health care provider for advice on the types and amounts of physical activity that are right for you.

this fall and winter

Take long walks in nature

Stroll through a nearby park or along a quiet tree-lined street. Immerse yourself in the vivid colors of fall leaves or the serene beauty of snowy branches. Research has shown that soaking up nature can lift your spirits and sharpen your mental focus.

Plus, walking itself has a host of health benefits, from better sleep to lower blood pressure. Done regularly and briskly, it reduces the risk of several long-term conditions, such as heart disease, diabetes, dementia and depression.

TIP: Dress for success. Wear layers of clothing with warm socks and supportive, weatherproof shoes. If it's cold out, add a hat, gloves and a scarf.

Hit the gym or join a class

When the weather is wet and dreary, or the walkways are slick and icy, bring your aerobic workout inside. Consider joining a gym, where you can walk on a treadmill, pedal a stationary bike or play pickleball on an indoor court.

At a gym, you're also likely to find various kinds of strength-training equipment, such as weight machines and free weights. Ask a fitness professional, such as a certified personal trainer, to show you how to use this equipment correctly.

TIP: Check out the sports and fitness classes offered by your local senior/community center or neighborhood YMCA. It's a great way to connect with other fitness-minded people.

Cozy up to home workouts

Are bad weather or caregiving responsibilities keeping you home? No problem. You can stay active from the comfort of your living room. Follow along with an online workout video that fits your needs. Or design your own at-home circuit workout. Alternate 30-second bursts

of aerobic moves (such as jumping jacks and marching in place) with three-minute bouts of strength training (such as planks and lunges).

TIP: If you have the SilverSneakers® fitness benefit as part of your plan, there are also ways to work out at home. You can watch classes online or get an in-home exercise kit. Try attending classes in person if you can get out of the house. For more information and to verify your eligibility, visit www.silversneakers.com.

Sit fit with chair exercises

Every kind of body benefits from physical activity. If standing exercises pose a problem, try seated workouts instead. For example, you might roll a wheelchair on a paved nature trail, use an arm-crank machine at the gym or sign up for a chair yoga class. Ask your provider for suggestions.


TIP: You can also do seated strength exercises using hand weights or elastic bands. For tips and examples, go to www.nchpad.org and search for "seated strengthening exercises."

Sources include: Academy of Nutrition and Dietetics; American Heart Association; Centers for Disease Control and Prevention; *International Journal of Environmental Research and Public Health*; National Institutes of Health

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'Tis the season for vaccines

As the leaves change color and the crisp air hints at the approach of winter, this is the perfect time to roll up your sleeves — not just for apple picking, but also for important vaccines!

Since you'll already be at the doctor's office or pharmacy for your annual flu shot, this season is a good opportunity to catch up on other vaccines, too. Make sure you're protected against the following:

Flu. Older adults have a higher risk of developing serious flu complications, such as pneumonia. A yearly vaccine is the best way to shield yourself against the flu. The CDC recommends getting vaccinated before the end of October, if possible.

Pneumonia. All adults ages 65 and older should get a pneumococcal vaccine. There are different types of this vaccine, so ask your health care provider which one's right for you.

COVID-19. The CDC says older adults should stay up-to-date with COVID-19 vaccines, including booster shots. These vaccines help prevent severe illness and limit the virus' spread. For the latest information, visit www.cdc.gov/coronavirus.

As of 2023, the COVID-19 vaccines are part of the CDC's regular immunization schedules.

Shingles. This vaccine is recommended for adults ages 50 years and older. It cuts the risk of developing shingles and its complications, such as pain and vision loss.

Tetanus, diphtheria and pertussis. The Tdap vaccine protects adults against pertussis — also called whooping cough — as well as tetanus and diphtheria. Most people get vaccinated as children. But then you need to continue receiving booster shots every 10 years.

Talk with your provider about what shots you need and when to have them. Getting vaccinated now is a decision your future self will thank you for!

Sources include: Centers for Disease Control and Prevention; National Institutes of Health; U.S. Department of Health and Human Services



STAY SHARP against dementia

Not sure of the difference between Alzheimer's disease and dementia? It's a bit of a trick question.

Dementia is a general term for several diseases that cause a loss of brain function. Here's a closer look at these diseases.

Alzheimer's disease is caused by abnormal plaques and tangled fibers inside the brain, as well as a loss of connections between neurons. Early symptoms include memory loss, vision issues and impaired judgment.

Vascular dementia occurs when blood flow to the brain is reduced or blocked. It often happens after a major stroke

or multiple minor strokes. Symptoms can vary depending on what part of the brain is affected. They can include confusion, balance problems, and trouble speaking or understanding words.

Dementia with Lewy bodies is caused by abnormal protein deposits in the brain, called Lewy bodies. Symptoms can include changes in thinking, stiff muscles, hallucinations and sleep problems.

If you're experiencing these symptoms, don't be afraid to speak with your health care provider. Together, you can identify the source of your troubles and discuss the best ways to move forward.

Sources include: Alzheimer's Association; Centers for Disease Control and Prevention; National Institutes of Health

Tips for prevention

The following strategies may help slow cognitive decline, although more research is needed to confirm their effect:

- **Exercise regularly.** Physical activity increases the flow of blood and oxygen in the brain, which could boost brain cells.
- **Socialize.** Spend time with family and friends or volunteer in your community. Social connections may lower the risk of cognitive decline.
- **Eat a heart-healthy diet.** Limiting your intake of sugar and saturated fat and eating lots of fruits, vegetables and whole grains can help keep your heart healthy, which also keeps your brain functioning well.
- **Stimulate your brain.** Learning a new skill or hobby, playing mentally challenging games or taking a class can help your brain stay engaged.

For our BCN Advantage readers

Quality improvement program



Everyone wants quality health care, but how do you know you're getting it? BCN Advantage has a quality improvement program that provides a way for us to measure, evaluate and improve clinical care and services. The program identifies the important aspects and continuously improves the quality and safety of the care and services we provide you. Two of the measurements used by BCN Advantage are the Healthcare Effectiveness Data and Information Set, also known as HEDIS®, and the Centers for Medicare & Medicaid Services star ratings.

HEDIS refers to the most widely used performance measures in the managed care industry and makes it possible to compare the performance of health plans throughout the nation.

Medicare evaluates plans using a five-star rating system. Star ratings are calculated each year and may change from one year to the next. The star rating system uses quality measurements that are widely recognized within the health care industry to provide an objective method for evaluating health plan quality.

Our quality programs help doctors measure and improve care. *Medicare Blue and You* and www.bcbsm.com/medicare give you information about these programs. For more information about our quality improvement programs or guidelines, contact our Quality Management Department:

- By email at BCNQIQuestions@bcbsm.com
- By phone at 248-455-2808 Monday through Friday from 8 a.m. to 4 p.m., Eastern. TDD/TTY users should call 711.

Reminder: Blue Cross Coordinated Care program is there when you need it.

Blue Cross Coordinated Care is designed to promote cost-effective and medically appropriate services to members with chronic conditions. Comprehensive care management gives you access to a team who can connect you to the right care. A Blue Cross registered nurse will work with you and your family to design a plan to manage your complex conditions, coordinate your needs and do all the heavy lifting so you can focus on your health. We want you to get better care, and our care management program provides a dedicated care team with doctors, social workers, dietitians and specialists as needed. The team works together to develop a plan to assist you in better managing your health. Your nurse checks in with you regularly to answer your questions while coordinating care.

With Blue Cross Coordinated Care, we can design a plan to help you succeed. This program is completely confidential. We also provide language assistance. Call the number on the back of your member ID card to inquire for additional program information or about participating and eligibility requirements. TDD/TTY users, call 711. You can also visit www.bcbsm.com/medicare/resources/advantage-extras/health-management to access more information about our care management program.

Where to go for answers



You can get answers to your questions at www.bcbsm.com/importantinfo.

You can also find this information in your *Evidence of Coverage*. To get a copy for your plan, call Customer Service at the phone number on the back of your BCN Advantage ID card or send a request to Blue Care Network, P.O. Box 68767, Grand Rapids, MI 49516-8767.

Log in to your Blue Cross member account to find:

- Benefits and services that are included in, and excluded from, your coverage
- Copayments and other charges for which you are responsible
- Providers who participate with us, including their credentials and where they practice
- Primary and specialty care and behavioral health and hospital services when you need them, both during and after business hours

Search the *Important Info* webpage* to find out:

- How to get care and coverage when you're out of our service area and what benefit restrictions may apply.
- How your Blue Care Network prescription plan works, including covered medications, copay information and tiers, limits on refills or doses, use of generic substitutions or step-therapy protocols and how updates are communicated. For drug list details and monthly updates, visit www.bcbsm.com/bcndruglists. For drugs covered under your medical benefit, go to your plan's *Evidence of Coverage*, Chapter 4, Medical Benefits Chart section, Medicare Part B Prescription Drugs, or call the number on the back of your BCN member ID card and ask that a drug list be mailed to you.

- How you can resolve problems, including sending us a complaint or appealing a coverage decision that you don't agree with.
- How to submit a claim for covered services.
- How to submit a prior authorization or drug exceptions request and view drug coverage policies.
- Your rights and responsibilities.
- How to get translation help.
- How we protect your health information, determine care decisions based on appropriateness of care and service, and don't provide financial incentives for decisions that result in less care.
- How we evaluate new technology with respect to covered benefits.

Enter *Continuing care with a doctor in the search box** to find out:

- How you can continue treatment with a doctor not in your plan's network**

Enter *Emergency care in the search box** to find out:

- How to use emergency or urgent care services and when to call 911

*This is a two-step process. After typing in the search term, you'll get a "search" result. Click on this item to be directed to the appropriate website.

**Out-of-network/non-contracted providers are under no obligation to treat plan members, except in emergency situations. Call our Customer Service number or see your *Evidence of Coverage* for more information, including cost share that applies to out-of-network services.

For our BCN Advantage readers



WE'RE AVAILABLE TO TALK ABOUT OUR PLAN MANAGEMENT ACTIVITIES

Did you know we have comprehensive utilization management and case management programs that promote cost-effective and medically appropriate services for our members? Some of our key efforts include:

- Referral management
- Prior authorization
- Behavioral health services

We're available to discuss these activities during and after normal business hours. Staff members identify themselves by name, title and organization when receiving or returning calls. We also provide language assistance. Call the number on the back of your member ID card for information about our utilization management program (TDD/TTY: Call 711).



Appropriateness of care

Utilization management decisions rendered by Blue Care Network are solely based upon appropriateness of care and services within the limits of a member's plan coverage. Medical necessity is determined through the application of medical review criteria that are objective and based on sound clinical evidence.

No financial incentives for utilization management decisions

BCN doesn't specifically reward practitioners or other individuals who conduct utilization reviews for issuing denials of coverage or service. Financial incentives for utilization management decision makers don't encourage decisions that result in underutilization of services.

BCN has numerous processes that monitor the utilization of service to ensure members receive the appropriate health care services.

Evaluating medical technology

The Medical Policy Administration of Blue Cross Blue Shield of Michigan and the Care Management Department of Blue Care Network of Michigan are responsible for evaluating new technologies and the new applications of existing technologies, the development of medical policies related to these technologies and the development of coverage recommendations. This process includes, but isn't limited to, the following areas for potential new technologies: medical procedures and services, medical devices, surgical procedures, behavioral health procedures and pharmaceuticals.

Join our Virtual Well-Being seminars

Feeling stressed or looking for ways to get and stay healthy? Blue Cross Blue Shield of Michigan can help. Each week we offer Virtual Well-BeingSM seminars that are designed to help our members make the right food choices, learn to relax, hear about injury prevention and more. The seminars happen every Thursday at noon Eastern time. We also offer guided meditations each Wednesday at noon Eastern. To get started, go to [bluecrossvirtualwellbeing.com](https://www.bluecrossvirtualwellbeing.com). On the website, you'll find a list of upcoming webinars, as well as recordings of past ones. Join us and learn more!





The Doctor's Office

Raymond Hobbs, M.D., is the physician consultant for Senior Health Services at Blue Cross Blue Shield of Michigan. He is board certified in internal medicine, geriatrics and palliative care.



Cancer screenings: Key to early detection

More and more Americans are surviving cancer. This is partly due to early detection of the disease.

Screening tests are used to spot cancer before it causes any symptoms. Usually, the sooner cancer is found, the better the chance it can be treated before it has spread. This often means that treatment will be more successful.

Get started with screenings

A physical exam by a health care provider can be part of a screening test. An X-ray, laboratory test or genetic test can also be done. In many cases, a mix of methods is best.

Which cancer screenings should you have and when? Your provider can answer those questions. They'll help you figure it out based on your personal and family health

history, along with any other risk factors you might have. Together, you'll map out the best schedule and frequency to screen for:

- Breast cancer (women only)
- Cervical cancer (women only)
- Colorectal cancer
- Prostate cancer (men only)

A pink ribbon reminder

October is Breast Cancer Awareness Month — a time to remember the importance of mammograms in the fight against this widespread disease.

Mammograms find breast cancer early on, when it's easier to treat. Research has shown that women ages 50 to 59 who get mammograms are about 14% less likely to die of breast cancer than those who don't get screened. Women in their 60s fare even better, reducing their risk by more

than 30%.

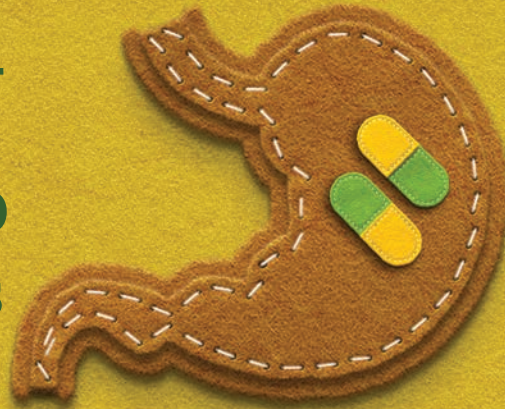
Talk with your health care provider about whether you need this screening once a year or every two years. For each mammogram:

- Don't wear lotion, powder, perfume or deodorant under your arms or on your breasts the day of the exam. These products can show up as white spots on the X-rays.
- Bring a list of places and dates of mammograms, biopsies or other breast-related procedures you've had before.

The bottom line: No matter the cancer, early detection can save many lives. And a key piece of early detection is the use of screening tests.

Sources include: American Cancer Society; American Society of Oncology; Centers for Disease Control and Prevention; National Institutes of Health; U.S. Department of Health and Human Services

Information you need about GERD medications



THE CORNER_x PHARMACY

Kim Moon, PharmD, is a clinical pharmacist for Medicare Pharmacy Services at Blue Cross Blue Shield of Michigan.

At some point, you've probably felt the searing discomfort of heartburn — a burning feeling inside your chest that sometimes rises toward your throat. When heartburn becomes so bad and so frequent that it disrupts your daily life, it's called gastroesophageal disease or GERD. The good news is that medicines are available to treat this problem and extinguish heartburn pain.

Rx for GERD relief

GERD occurs when the acid and food in your stomach back up into your esophagus (the food tube connecting the mouth to the stomach). At times, the stomach contents may rise all the way up into your throat and mouth. Here's how different types of GERD medicines can help.

continued on Page 17

Category	Examples	What they do	How they work	How they're sold
Antacids	<ul style="list-style-type: none"> ■ Mylanta ■ Rolaids ■ Tums 	<p>Ease heartburn</p> <p>Act quickly, but the effects are short-lived</p>	Lessen the effects of acid made in the stomach	Over the counter
H2 blockers	<ul style="list-style-type: none"> ■ Pepcid (famotidine) ■ Tagamet (cimetidine) 	<p>Relieve and prevent heartburn</p> <p>Take a little longer than antacids to work, but the effects last for several hours</p>	Reduce the amount of stomach acid	OTC and by prescription
Proton pump inhibitors	<ul style="list-style-type: none"> ■ Nexium (esomeprazole) ■ Prevacid (lansoprazole) ■ Prilosec (omeprazole) ■ Zegerid (omeprazole and sodium bicarbonate) 	<p>Treat frequent heartburn and heal throat damage caused by GERD</p> <p>May take a few days to reach peak effect, but provide the strongest relief</p>	Block the production of stomach acid	OTC and by prescription

FALL WORD LADDER PUZZLE

Start with LEAF at the top of the ladder. Change one letter at a time to create a new word at each step of the ladder. Use the clues to help you along the way. By the time you get to the bottom, it'll be FALL!

#1: start here

#2 CLUE: when water escapes through a small hole

#3 CLUE: the pointed mouth of a bird

#4 CLUE: the rhythm of music

#5 CLUE: something you wear around your waist

#6 CLUE: it rings when you shake it

#7 CLUE: a round object used in sports

#8: answer

Answers on Page 17.

HOW TO GET A GOOD NIGHT'S SLEEP

It's hard to have a productive day after a bad night's sleep. Yet, it's estimated that one in three Americans doesn't get enough sleep on a regular basis. That's a problem — not just for the bags under your eyes, but also for your health. Not getting enough sleep is linked with an increased risk of developing chronic conditions.

Use these techniques to help you fall and stay asleep more easily:

- **Try to go to bed at the same time each night** and wake up at the same time each morning, regardless of how much sleep you've had.
- **Don't smoke.** Nicotine is a powerful stimulant.
- **Ask your health care provider if any of your medications could be disrupting your sleep.** Some over-the-counter pain relievers contain more caffeine than a cup of coffee.
- **Time your exercise right.** When possible, schedule workouts for earlier in the day and avoid strenuous activity within three hours of bedtime.

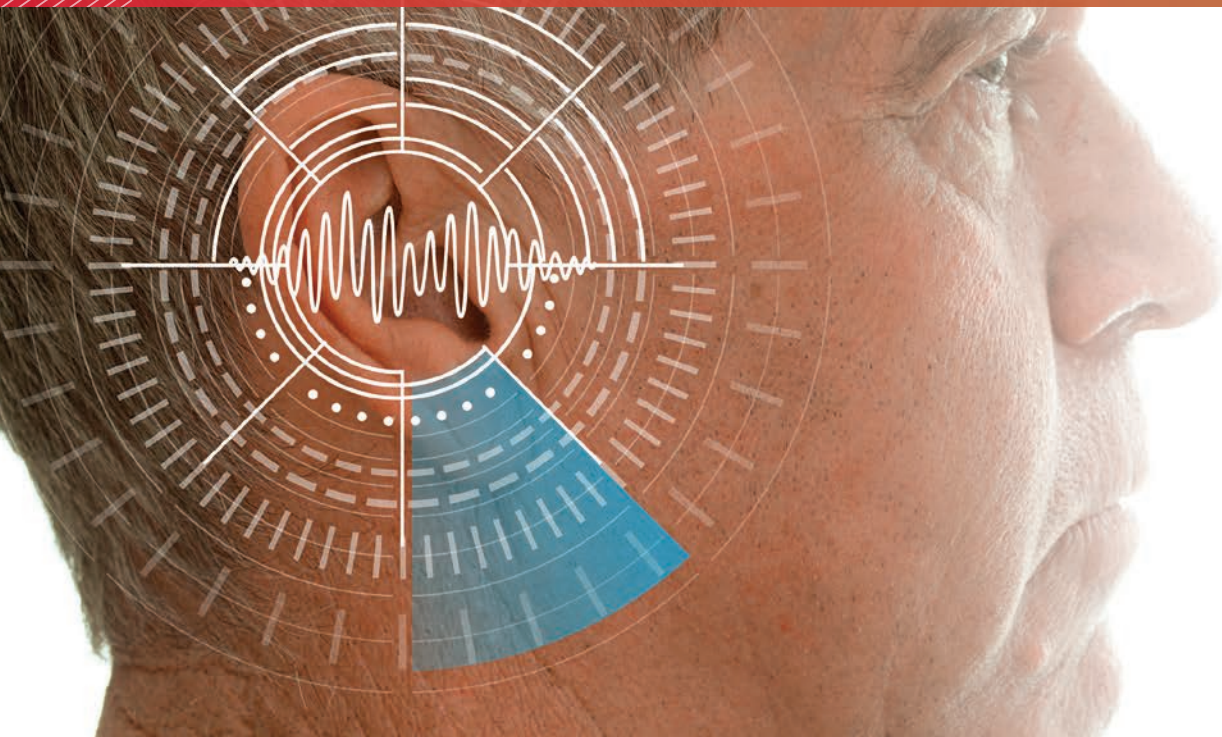
- **Don't overeat or undereat in the evening.** A light snack is fine, but avoid eating a large or heavy meal within a few hours of bedtime.
- **Find ways to manage your stress.** Try activities that use breathing exercises or mindfulness, like yoga or meditation.
- **Make a to-do list.** If you often lie in bed thinking about what you have to do tomorrow, write out your to-dos so you don't stay awake fearful you'll forget to do something important.
- **Create a good sleep environment.** Keep the temperature in your bedroom cool at night; the ideal temperature is in the mid-60s. Keep the room dark by installing heavy draperies or a light-blocking shade.

Most adults need at least seven hours of sleep a night. If you're consistently missing that mark, talk with your health care provider.

Sources include: Brain & Behavior Research Foundation; Centers for Disease Control and Prevention; National Institutes of Health; Sleep Foundation; The Better Sleep Council



TESTING, TESTING: DO YOUR EARS NEED A SOUND



One in three Americans older than age 65 has some hearing loss. If you're not hearing as well as you once did, you can take steps to manage the issue so that it doesn't limit your life.

That's important because when you ignore a hearing problem, it can make you feel isolated. You might have trouble carrying on a conversation or ordering in a restaurant. Or you might miss hearing your phone or doorbell.

Common hearing issues

Age-related hearing loss — also known as presbycusis — is one of the most common

health conditions in older adults. It comes on gradually, so you may not be aware of how much your hearing has changed over the years.

If you have age-related hearing loss, you may find it harder now to understand what others are saying. Dealing with noisy environments — for example, a restaurant with many people talking at once and music playing in the background — may be especially challenging.

Tinnitus refers to the perception of a sound that has no outside source. It's often called "ringing in the ears," but it can also sound like roaring, clicking, whistling or buzzing.

Some people with age-related hearing loss develop tinnitus. It may also be associated with high blood pressure, diabetes and certain medications.

Noticing a problem

Watch for these signs that you may have a hearing problem:

- Having trouble following along with conversations
- Asking people to repeat themselves frequently
- Struggling to filter out voices from background noise
- Feeling as if those around you are always mumbling
- Turning up the TV so loud that other people complain

CHECK?

You can buy some hearing aids over the counter without seeing a professional first. That might help with a simple, mild hearing issue. But contact your provider if you've tried OTC hearing aids without success or have questions about your hearing. Also, tell your provider if you have trouble hearing loud sounds or develop tinnitus symptoms.

Getting a hearing test

The next step is often a professional hearing assessment. If you've had gradual hearing loss for many years, Medicare covers yearly visits to an audiologist (a hearing professional who focuses on testing hearing). Medicare also covers diagnostic hearing exams ordered by a provider to find out whether you need medical treatment.

Common hearing tests include:

- **Pure-tone test:** Shows how well you hear tones of different pitch and loudness
- **Speech and word recognition tests:** Assess how well you hear spoken language
- **Tympanometry:** Checks whether your eardrum moves normally

If you think you may have a hearing problem, listen to your ears! Get your hearing tested to pinpoint the issue. Then, talk with your provider or audiologist about ways to deal with hearing loss. Hearing aids, assistive devices and special training are some options that may help.

Sources include: Centers for Medicare & Medicaid Services; National Institutes of Health

continued from Page 13

The Corner Pharmacy:

"Information you need about GERD medications"

Before taking OTC medicine, read the label carefully. Don't exceed the recommended dose or use it for longer than directed. Tell your health care provider if your heartburn isn't better after two weeks. Your provider may suggest a prescription-strength H2 blocker or PPI.

Nondrug treatment

Lifestyle changes can be very helpful, too. They may be all you need to control mild heartburn, or they may be combined with medicine. Consider these steps:

- Stay away from foods and drinks that worsen your symptoms. Common offenders include fried or fatty foods, tomato sauce, citrus fruits, coffee and alcohol.
- Eat smaller portions, and stop eating three hours before bedtime.
- Raise the head of your bed. Heartburn may be worse when you're lying flat.
- Quit smoking, if you're a smoker.

Ask your provider for personalized tips on how to ban the burn.

Sources include: American Academy of Family Physicians; American Gastroenterological Association; U.S. Food and Drug Administration

Fall word ladder puzzle

Answers from Page 14.

- | | |
|---------|---------|
| 1. LEAF | 5. BELT |
| 2. LEAK | 6. BELL |
| 3. BEAK | 7. BALL |
| 4. BEAT | 8. FALL |

UNLOCKING RELIEF: A GUIDE TO OSTEOARTHRITIS TREATMENT



If you or a loved one has been diagnosed with osteoarthritis, then you know how it can make even the simplest tasks difficult. And because everyone experiences symptoms differently, it may also feel like you never quite have a handle on the disease.

Here is some basic information that you need to know.

Understanding osteoarthritis

Osteoarthritis affects joints and connective tissues around the body. It leads to discomfort, swelling and limited movement. There's no cure, but treatments can help reduce pain and inflammation.

Personalized treatment methods

Your health care provider may use a treatment plan that combines medicines with other treatments.

Some of the most common treatments include:

- **Medicines.** Your provider may recommend pain relievers, such as aspirin, ibuprofen or other nonsteroidal anti-inflammatory medicines. Prescription medicines known as disease-modifying antirheumatic drugs may also slow down the disease, and corticosteroids can help reduce swelling.

- **Heat and cold.** A warm bath, shower or a heating pad may ease pain. An ice pack wrapped in a thin towel can help with inflammation.
- **Massage.** Lightly massaging painful muscles may increase blood flow.
- **Acupuncture.** A licensed health care provider places thin needles at certain points in your body to help release pain-relieving chemicals made by the nervous system.
- **Surgery.** Options may include arthroscopy, fusion or joint replacement, depending on which joints are affected.

No matter where you are in your treatment plan, there are also lifestyle changes you can make to help reduce symptoms. For example, reaching a healthy weight can lower the stress you put on weight-bearing joints. Activities such as swimming, walking, stretching and range-of-motion exercises may keep joints flexible. Talk with your provider about which treatment options and healthy habits may work for you.

Sources include: Arthritis Foundation; Centers for Disease Control and Prevention; National Institutes of Health

How to stay social as a senior

Social isolation can pose a serious threat to the mental and physical health of older adults. In fact, research shows limited contact with others can directly impact mortality. It has also been linked to chronic conditions such as:

- Depression
- Heart disease
- Obesity
- High blood pressure

Here are some tips you can use to stay social:

- **Reconnect with family:** Staying social starts at home. Find some common ground. Then share your insights with family members. In general, reconnecting with family has a positive impact on everyone involved.
- **Volunteer:** Volunteering with groups in your community gets you to step outside your comfort zone. It also gives you a chance to meet others from different backgrounds. In addition, it teaches humility and grace and can provide a renewed sense of purpose.
- **Play in a sports league:** There are many recreational leagues that cater to older adults. By joining a team, you can stay more physically active, confident and social. Sports also help with blood pressure, weight control and overall physical function.
- **Rejoin the workforce:** Retirees may find themselves missing the structure of a full-time job. If you can, you may want to look for freelance work or part-time employment. Perks include increased productivity and access to company wellness programs. These programs can lead to long-term benefits, like lower health care costs.

- **Start traveling:** Whether in a group or alone, visiting different locations can be fun and exciting. Meeting people and embracing new cultures offers a one-of-a-kind experience and increases the potential to create more relationships.
- **Go back to school:** Many universities and colleges offer lifelong learning classes at a reduced rate for seniors. These classes can be a great way to meet new people and stay sharp mentally.

Additional opportunities

Looking for even more ways to get active? People with Medicare Advantage plans through Blue Cross Blue Shield of Michigan can join the SilverSneakers program. SilverSneakers provides access to more than 14,000 fitness centers. Members can attend special classes where they learn healthier habits. They get to interact with peers, too.



Finding the right doctor for you



You'll spend a lot of time with your primary care physician — in sickness and in health. That's why it's so important to choose one who is a good fit for you. Here are some questions and answers to help you search for the perfect person to help guide you with your health.

Q. What are some strategies for finding a PCP?

A: Start by asking your friends and family members if they have a PCP they like. If they do, ask them:

- Is it easy to schedule an appointment?
- Is the provider a good listener?
- Do they offer helpful advice?

Also, contact the PCP's office to ask about the health insurance they accept.

Q. How should I prepare for my first visit?

A: Make sure your PCP gets your medical records before your first visit. Jot down why you're seeing the provider — along with questions you have for them — and bring your notes to the visit.

Q. What should I do to get the most benefits from the visit?

A: Listen carefully and write down what your provider says. If you're taking any medications, show your provider the bottles.

Remember, your PCP's job is to help you. Ask for clarification if you don't understand something. And don't hesitate to contact your provider in between visits if you have questions or if there's a change in your health status.

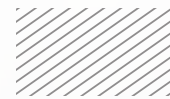
Q. How do I know if a PCP is right for me?

A: Think about whether your PCP spoke with you thoughtfully and respectfully. If something doesn't feel right, trust your gut. Look for another provider.

Even though you may need to meet a few PCPs before you click with one, it's worth it. Having the right PCP can do a great deal to boost your quality of life.

Sources include: National Institutes of Health; U.S. Department of Health and Human Services

WHY SOUP IS SUPER



A cup of soup is a comforting choice for a chilly winter's day. But having soup as an appetizer or main course does more than warm you from the inside out. It can also help you:

- **Reduce calories.** Broth-based soup contains a low number of calories per gram. That means you can eat a good amount without consuming too many calories, and that can help you manage your weight.
- **Eat more veggies.** Vegetables are packed with vitamins, minerals and phytonutrients. These things are found in plant foods and promote healthy aging. They could even help prevent some chronic diseases. From garden vegetable and tomato to gazpacho and minestrone, many varieties of soup are outstanding sources of vegetables.
- **Stay hydrated.** Water is needed for many bodily functions, such as maintaining a normal temperature, lubricating joints, digesting food and eliminating waste. Because soup has high water content, it can help with hydration.

When you soup up your diet, it's important to choose wisely. Soups that come off a supermarket shelf or restaurant menu are often high in sodium. Eating excessive sodium increases your risk of developing:

- High blood pressure
- Heart disease
- Stroke

The American Heart Association recommends getting a maximum of 2,300 mg of sodium daily. The ideal goal is 1,500 mg per day for most adults, including those with high blood pressure.

Sources include: American Heart Association; Centers for Disease Control and Prevention; National Institutes of Health; *Nutrition Bulletin*; U.S. Department of Agriculture





Roasted winter squash soup

Servings: 4

Ingredients

2 acorn squash
2 garlic cloves
3 sprigs fresh thyme
1 Tbsp. olive oil
2 small raw onions
½ cup white wine
8 cups low-sodium vegetable broth
¼ tsp. bay leaf, crumbled
Pepper
⅓ cup apple cider vinegar

Directions

1. Preheat oven to 350 degrees. Cut squash in half, remove seeds and roast cut side down with garlic and thyme inside. Roast squash for about 60 minutes or until soft.
2. Scoop out flesh and set aside, along with the garlic and thyme. Add olive oil to a pan set over medium-high heat; add onions and roasted garlic and sauté until soft.
3. Add scooped squash to pan and stir, then add wine to deglaze. Reduce heat slightly and add broth and bay leaf, then simmer for 10 minutes.
4. Remove bay leaf and puree in a food processor; season with pepper and apple cider vinegar to taste. Serve immediately.

Nutritional information per serving:

220 calories, 7 g fat, 1 g saturated fat, 0 g trans fat, 0 mg cholesterol, 280 mg sodium, 34 g carbohydrates, 6 g fiber, 6 g sugar and 2 g protein.



Sheet pan Dijon pecan chicken breasts with sweet potatoes

Servings: 4

Ingredients

Cooking spray (such as canola oil)
1 large sweet potato (about $\frac{3}{4}$ lb.)
2 Tbsp. Dijon mustard
1 Tbsp. honey
1 Tbsp. fresh lemon juice (juice from about $\frac{1}{4}$ to $\frac{1}{2}$ a lemon)
2 garlic cloves, minced (about 1 $\frac{1}{2}$ tsp.)
1 tsp. dehydrated, minced onion
1 tsp. fresh lemon zest (zest from about $\frac{1}{2}$ a lemon)
1 $\frac{1}{4}$ tsp. paprika, divided
1 Tbsp. pecan pieces
1 lb. thinly sliced boneless, skinless chicken breasts (about four)
 $\frac{1}{2}$ tsp. garlic powder (optional)

Nutritional information per serving:

248 calories, 4 g total fat, 0.6 g saturated fat, 0 g trans fat, 65 mg cholesterol, 260 mg sodium, 24 g carbohydrates, 3 g fiber, 3 g fiber and 28 g protein.

Directions

1. Preheat oven to 375 degrees. Line baking sheet with parchment paper or a silicone baking mat. Spray with cooking spray.
2. Microwave sweet potato for 2 to 3 minutes to soften, then set aside to cool.
3. In a small bowl, whisk together Dijon mustard, honey, lemon juice, minced garlic, onion, lemon zest and $\frac{1}{4}$ tsp. paprika. Place pecan pieces into a ziplock bag, then crush into little bits.
4. Dip chicken breasts into the Dijon mixture, then place on prepared baking sheet. Sprinkle with crushed pecans.
5. Meanwhile, slice sweet potatoes into about 12 wedges, then spray with cooking spray and sprinkle with remaining teaspoon paprika and garlic powder (if desired). Add the sweet potato wedges to the sheet pan. Bake for 30 minutes.

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Get the facts about holiday splurges



- Avoid frying or deep-frying foods; instead, opt for broiling, grilling, baking, roasting or steaming.

Q: What are some low-fat substitutions I can make while cooking?

A: Here are a few examples:

- Skinless white instead of dark chicken meat
- Lean instead of high-fat cuts of beef and pork
- Low-fat yogurt instead of mayonnaise or sour cream
- Whole-grain breads instead of rolls or biscuits

The holidays are a time to be with loved ones — and, unfortunately for a lot of people, they could include eating unhealthy foods.

Here are some questions and answers about eating healthy this time of year.

Q: How can I reduce fat in my holiday recipes?

A: Try these methods:

- Cut the amount of butter or oil in half and substitute with unsweetened applesauce.
- Replace high-fat ingredients with those containing little fat.
- Use nonstick cooking spray instead of butter or to grease pans.

Q: How can I avoid high-fat splurges when I'm just eating and not cooking?

A: Before you leave for a party, have a healthy snack to fill you up. At the party, try to control your portions. Choose a smaller plate and fill half of it with vegetables. Eat slowly and enjoy the company. And stop eating when you feel full.