

ENGAGE

QUARTERLY MAGAZINE | FALL 2020

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[MyBlueKCMA.com](https://www.MyBlueKCMA.com)



Kansas City

BLUE MEDICARE
ADVANTAGE



LORI RUND

Welcome to your final 2020 issue of ENGAGE.

What's in store this issue? We kick things off by showing gratitude for the service of our veterans. We share why it's important to keep up with your dental health and remind you about your health benefits. With flu season upon us and COVID-19 still with us, we offer important tips on that as well. Oh, and once you see Chef Kyle's recipe, you'll be on the hunt for butternut squash!

It's a privilege to be your partner in health. We know you have a choice in your Medicare Advantage plan, and Blue KC recognizes the trust you have put in us. We hope that if you choose to gather with family and friends this holiday season, that you do so with an abundance of care and caution.

Have a warm and safe holiday season,

Lori Rund

VP of Government Programs

Blue Cross and Blue Shield of Kansas City

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Discover the Benefits of Blue

When you choose Blue Medicare Advantage, you protect your health and budget. Thanks to low premiums, extra benefits and lower out-of-pocket costs from Blue Medicare Advantage.

- **\$0 or low monthly plan premium** Your premium won't increase just because of changes in your age or health.
- **\$0 prescription drug deductible and copays** You could get a 90-day supply of Tier 1 (Preferred generic) or Tier 2 (generic) prescription drugs for as little as \$0.
- **\$0 copay for telehealth services** Get the care you need from the safety and comfort of home, including primary care and specialist visits, urgent care, behavioral therapy, and physical therapy.
- **\$0 preventive care** Preventive services such as flu and pneumonia shots and cancer screenings are also covered.
- **\$0 or low doctor visit copays** It's easy and affordable to get the care you need.
- **Low out-of-pocket maximums** Once you reach your low annual out-of-pocket limit, you will no longer have to pay any copays or coinsurance for Medicare-covered Part A and Part B services.

More Supplemental Benefits in 2021:

- Continued protection for COVID-19 testing and treatment
- Mindful by Blue KC tools and resources
- Personal Emergency Device
- Nutritional Counseling
- Companion and Caregiver Support
- Smoking and tobacco cessation



It's Our Turn to Protect Veterans

You have two partners in your health – the VA Health System and Blue KC. And we're here to make sure Medicare-eligible veterans get the care they need, where and when they need it.

Supplement your VA benefits with a Blue Medicare Advantage plan

Having a Blue Medicare Advantage plan is a good way to supplement your existing VA benefits. And you have more flexibility and broader access to care when you want to seek care outside the VA. Plus, it won't conflict in any way

Blue Medicare Advantage Flex (PPO)

Blue KC offers a \$0 plan that includes both the Blue Medicare Advantage network and Out-of-Network providers. Our Blue Medicare Advantage Flex (PPO) is designed for veterans who don't want Part D Prescription Drug coverage. With this PPO product, you'll get hospital and medical coverage, plus extra benefits, all in one plan. To learn why Flex is the plan of choice for so many vets, visit medicarebluekc.com.

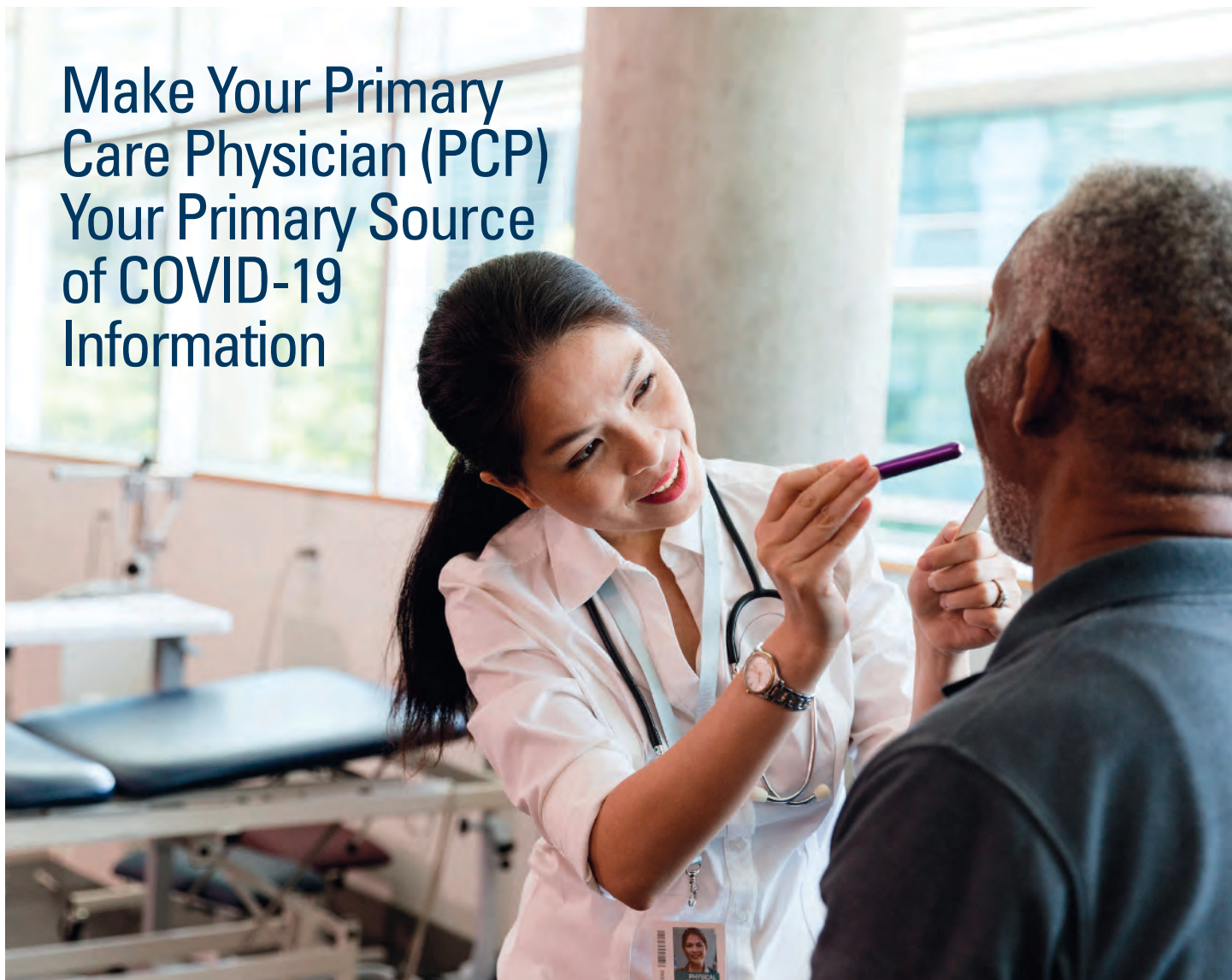
with your VA healthcare services. We're here to provide you with the coverage you need to get and stay healthy.

It is important to see your physician outside the VA at least once a year. This allows your personalized care to be continued in case you cannot get to the VA for care.

Blue Medicare Advantage serves our veterans by:

- Providing timely access to other care facilities like primary care doctors or urgent care facilities. This can be valuable if wait times are high at a local VA, or if it's too difficult to travel.
- Giving veterans the freedom to obtain second opinions from doctors outside the VA system.
- Offering additional services like "over-the-counter" item allowance and health club memberships.
- Giving veterans an opportunity to establish a relationship with a private primary care physician.
- Sharing important health screening reminders.
- Providing information on the importance of taking medications regularly.

Make Your Primary Care Physician (PCP) Your Primary Source of COVID-19 Information



Amidst the worst pandemic of our lifetimes, viral misinformation about COVID-19 continues to flourish. Every day, untruths are amplified on the internet and through social media. It's easy to believe what we just saw on Facebook, or the half-truths forwarded to us from relatives or friends.

As your lifelong healthcare partner, we stress that it's more important than ever to separate fact from fiction. We must trust the reputable news outlets that provide specific sources for the information they report. We must consult accredited public health experts like the Centers for Disease Control and Prevention and the World Health Organization.

Don't believe the hype about colloidal silver, vitamins, teas, and essential oils. Don't buy into the myths that inhaling hot air or drinking scalding water will stave off the virus. And instead of relying on viral chain letters or internet chatrooms, put your faith in medical professionals with accredited degrees.

Listen to your doctor.

If you have any questions about COVID-19, nothing can replace a dialogue with the expert who knows you best: your primary care physician. Your PCP knows your healthcare needs and can direct you to the best care.

If you're exhibiting mild COVID-19 symptoms, call your PCP for their expert opinion. Non-emergency symptoms include fever, dry cough or fatigue. The only definite way to confirm that you have the virus is by getting an approved COVID-19 test.

One final truth.

The truth is, there is no home remedy for COVID-19. And a proven and safe vaccine is still likely months away. There are, however, simple and scientifically proven ways to slow the spread of the virus. The best prevention is to wear a mask, practice social distancing, wash your hands regularly, and avoid touching your face, mouth, and eyes.

Similarities Between the Flu and COVID-19

Influenza (flu) and COVID-19 are both contagious respiratory illnesses, but they're caused by different viruses. Because they share many of the same symptoms, it may be hard to tell the difference between the flu and COVID-19 based on symptoms alone. Testing may be needed to help confirm a diagnosis.

Causes the same symptoms.

- Fever or feeling feverish/chills
- Cough
- Shortness of breath or difficulty breathing
- Fatigue (tiredness)
- Sore throat
- Runny or stuffy nose
- Muscle pain or body aches
- Headache
- Some people may have vomiting and diarrhea, though this is more common in children than adults



Coronavirus Self-Checker

The CDC has a free tool that will help you assess your symptoms and seek appropriate care. To use it, visit <https://www.cdc.gov/coronavirus/2019-ncov/testing/index.html>

Same appearance of symptoms.

For both COVID-19 and flu, 1 or more days can pass between a person becoming infected and when he or she starts to experience illness symptoms.

Spreads the same way.

- Spread from person-to-person, between people who are in close contact with one another (within about 6 feet).
- Spread mainly by droplets made when people with the illness (COVID-19 or flu) cough, sneeze, or talk.
- Infection is possible by physical human contact (i.e. shaking hands) or by touching a surface or object that has the virus on it and then touching one's own mouth, nose, or possibly eyes.
- Spread to others by people before they begin showing symptoms, with very mild symptoms or who never developed symptoms (asymptomatic). It's possible to spread the virus for a least 1 day before experiencing any symptoms.

Endangers the same high-risk population.

Both COVID-19 and flu illness can result in severe illness and complications. Those at highest risk include:

- Older adults
- People with certain underlying medical conditions
- Pregnant women

Causes the same complications.

- Pneumonia
- Respiratory failure
- Acute respiratory distress syndrome (i.e. fluid in lungs)
- Sepsis
- Cardiac injury (e.g. heart attacks and stroke)
- Multiple-organ failure (respiratory failure, kidney failure, shock)
- Worsening of chronic medical conditions (involving the lungs, heart, nervous system or diabetes)
- Inflammation of the heart, brain or muscle tissues
- Secondary bacterial infections (i.e. infections that occur in people who have already been infected with flu or COVID-19)



Have you gotten a flu shot yet?

According to the Centers for Disease Control and Prevention (CDC) this fall and winter will be a very challenging time for public health, as the ongoing COVID-19 pandemic will be compounded by the effects of influenza. Take preventive steps and get a flu shot – it's more important than ever.

With your Blue Medicare Advantage plan, **your flu shot is free of charge**. So contact your doctor and make an appointment to get vaccinated. Flu shots are also offered at many local retail pharmacies and some community health centers. Remember, a flu shot is the best way to protect yourself from the influenza virus.

Source: Centers for Disease Control and Prevention



**REFER A
FRIEND**

Do you know anyone – a friend, neighbor or relative – who is shopping for a new Medicare plan? If so, please send them our way. We'd love to speak with them about the benefits of choosing Blue Medicare Advantage as their Medicare partner.

Anyone interested in learning more about our Medicare options can call a special number and speak directly with a Blue Medicare Advantage concierge: **855-514-6013**.



Now *That's* a PUZZLE

Sudoku is a logic-based, combinatorial number-placement puzzle. The objective is to fill a 9x9 grid with digits so that each column, each row, and each of the nine 3x3 subgrids that compose the grid contains all of the digits from 1 to 9.

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

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



Telehealth is Great in a Crisis

It's easy to get the care you need, without ever leaving home. With telehealth, you can visit a doctor without having to go to an office or hospital. **It's a great option for urgent visits and sick visits.** Blue Medicare Advantage is waiving the copay for medical and behavioral health therapy with eligible in-network providers.

Ready to connect through the wonders of healthcare technology? Simply call your doctor, and he or she will determine if telehealth is right for you – and give you all the information you need to get started.

Don't Let Quarantine Get You Down

Normally the holidays are a time for gathering with family and friends. But this year, as the coronavirus keeps us apart, many folks are feeling fatigued. The CDC reports that the fear and anxiety about COVID-19 can be overwhelming – especially to those at higher risk of contracting the virus like older adults and individuals with chronic conditions. Here are some recommendations for staying positive during this difficult time.

6 tips to help boost physical and mental health

1. Stay active.

Do at-home workouts or take neighborhood walks (always maintain social distance) to get adequate physical activity each day.

2. Do something you love.

Read a favorite book, listen to music, watch a comedy, do a crossword, take up a new craft or hobby. Engage in an activity that brings a smile to your face.

3. Connect with family and friends.

Being isolated can be depressing. Maintain human connection and keep relationships alive through phone, text, Facetime, and social media.

4. Eat right.

Enjoy healthy, well-balanced meals and limit your intake of alcohol and foods and drinks that are high in sugar, salt, and saturated fat.

5. Start a journal.

Journaling can help you alleviate mental health issues like anxiety and stress, as well as improve your cognitive and emotional power.

6. Celebrate the holidays outdoors.

If you're planning a celebration, host outdoor activities rather than indoor activities as much as possible. Gather 'round a fire pit, go ice skating, or visit a tree farm.



Mindful
By Blue KC

Behavioral health impacts our overall health. That's why there's Mindful by Blue KC.

Mindful by Blue KC was created to help reduce the stigma surrounding behavioral health and to treat conditions like depression, anxiety and substance use. This initiative offers services that make care more accessible and affordable for you as a member. Keep an eye out for Mindful by Blue KC – it's coming in 2021!

Learn more at [MindfulBlueKC.com](https://www.MindfulBlueKC.com).

Stay Active with SilverSneakers®



Because we care about your well-being, Blue Medicare Advantage includes the SilverSneakers® fitness program. This fitness and lifestyle benefit gives you opportunities to stay active, make friends, and connect with your community – **all at no additional cost.**

Exercise is a key part of maintaining a healthy lifestyle and can support a healthy immune system.¹ SilverSneakers offers a variety of options to help you keep moving, from virtual classes you can do at home to working out at a participating fitness location.²

- **SilverSneakers LIVE** gives you full-length, live classes and workshops on the SilverSneakers website via Zoom.³ Classes and workshops are led by expert trainers, and no equipment is needed. Multiple activities are available per day, such as cardio dance and yoga classes, and “The Happiness Effect” and “Balance Builder” workshops.

- **SilverSneakers On-Demand™** gives you access to 200+ online workout videos ranging from easy, low-impact exercises to high-energy cardio. In addition, get information on topics like nutrition, fitness challenges and more. Go to SilverSneakers On-Demand to view on-demand workouts like SilverSneakers Classic, Yoga, etc.

- The **SilverSneakers GO™ mobile app** gives you access to workout programs that can be tailored to your fitness level. You can modify exercises to different levels with just one click, schedule activities and get notifications to stay on track. Go to SilverSneakers GO to download the app today.

- **Memberships to thousands of participating locations²** nationwide means you can visit as many as you want, as often as you like. In addition to equipment, pools, and other amenities², select locations offer group exercise classes designed for all abilities.⁴ SilverSneakers also offers fun activities held outside the traditional gym.

- **Stay connected.** Many SilverSneakers members who come for the fitness end up staying for the friendships. Visiting participating locations is a great way to socialize, but until you feel comfortable going to a location, you can also keep up with friends on the SilverSneakers Facebook page. And get the latest program news delivered right to your inbox by subscribing to the SilverSneakers newsletter.

Learn more and start using your SilverSneakers benefit today. Go to SilverSneakers.com to create your account, get your SilverSneakers ID number and use all the digital resources at your convenience. When you're ready to work out at a participating location, find one near you with the handy location finder.



Always talk with your doctor before starting an exercise program.

1. <https://www.ncbi.nlm.nih.gov/pubmed/29713319h>
2. Participating locations ("PL") are not owned or operated by Tivity Health, Inc. or its affiliates. Use of PL facilities and amenities is limited to terms and conditions of PL basic membership. Facilities and amenities vary by PL.
3. Zoom is a third-party provider and is not owned or operated by Tivity Health or its affiliates. SilverSneakers members who access SilverSneakers Live classes are subject to Zoom's terms and conditions. SilverSneakers member must have Internet service to access SilverSneakers Live classes. Internet service charges are responsibility of SilverSneakers member.
4. Membership includes SilverSneakers instructor-led group fitness classes. Some locations offer members additional classes. Classes vary by location.

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Find the Right Medicare Advantage Plan for You



Every year, Medicare evaluates plans based on a 5-star rating system. We're proud to announce that our PPO plans earned a 4 out of 5-Star rating from the Centers for Medicare & Medicaid Services (CMS). So, when it comes to quality and performance, Blue KC really shines.

Here's a brief overview of our 2021 plan offerings.

Essential PPO ★★★★★☆

A \$0 PPO plan that includes a national network of doctors and hospitals, in addition to prescription drug coverage and valuable extra benefits.

Complete (HMO) ★★★★★☆

An HMO plan with hospital, medical and prescription drug coverage, a \$0 monthly premium and no deductibles.

Access (PPO) ★★★★★☆

A PPO plan that offers flexibility to access providers that are in-network and out-of-network as long as they accept Medicare, as well as valuable extra benefits.

Plus (HMO) ★★★★★☆

An HMO plan with hospital, medical and prescription drug coverage and a lower maximum out-of-pocket limit.

Flex (no Part D) (PPO) ★★★★★☆

A \$0 PPO plan that includes both the Blue Medicare Advantage network and Out-of-Network providers, is designed for veterans and people who don't want Part D Prescription Drug coverage.

Spira Care (HMO)* ★★★★★☆

An HMO plan coordinated through Spira Care that takes the worry out about how and when to get care.

* Available in Johnson and Wyandotte Counties, KS.



Good Oral Health Starts Here

Are you overdue for a routine cleaning or x-rays? Did you have to cancel or postpone an elective procedure due to COVID-19? As our community adjusts to new safety protocols, you may be thinking once more about your dental health – and getting back to going to the dentist.

Here's a quick reminder of the types of oral health services covered by DentaQuest, our oral health partner.

Covered Services:

- **Preventive services** such as diagnostic services including oral exams, x-rays (both bitewing and panoramic), and cleanings including gingivitis sensitivity and fluoride treatment.
- **Restorative services** such as fillings in resin, metallic, and porcelain and extractions including surgical and nonsurgical services.
- **Root canals and crowns** including re-cement/re-bond crowns, crown repair, and protective restorations.
- **Periodontal services** including scaling and root planning and scaling in the presence of gingival inflammation and debridement.
- **Exams and miscellaneous services** including desensitizing medicament, post-surgical complications treatment, occlusal analysis and occlusal adjustments.

If you have any questions about your oral health coverage, please call DentaQuest at 844-231-8312 (TTY: 800-466-7566) from 8 a.m. to 8 p.m. local time Monday – Friday. Don't have a dentist? Find one online at www.dentaquest.com/find-a-dentist-gov. If searching online, please select your state (KS or MO) and Blue Medicare Advantage as your plan.

Note: Coverage varies by plan; check your Evidence of Coverage (EOC) for coverage provisions.



Butternut Squash Hummus

Hummus goes full on fall when it's made with savory butternut squash. Serve alongside homemade pita chips, and you've got an appetizer that's worthy of any harvest table.

INGREDIENTS – HUMMUS

- 1 butternut squash, cut in half, deseeded
- 1/4 cup tahini
- 1 cup extra virgin olive oil
- 1/4-1 cup water
- 1 tablespoon white vinegar
- 1 teaspoon fresh sage, chopped
- 1/2 teaspoon cinnamon, ground
- Salt and pepper to taste

INGREDIENTS – PITA CHIPS

- 8 pitas, cut in wedges
- 1/2 cup olive oil
- Salt and pepper to taste

DIRECTIONS

1. Pre-heat oven to 375 degrees F.
2. Season cut side of squash with oil, salt, and pepper.
3. On a sheet pan, place baking paper down, then place squash cut side down and bake until squash is fork-tender – about 20-40 minutes.

4. While squash is baking, toss pita chips with all ingredients and bake until golden brown and crispy for about 20 minutes.
5. When done, remove the pita chips from the oven and allow them to air dry.
6. When done, remove the squash from the oven and remove the skin.
7. Place meat of squash in a food blender with all remaining ingredients, except oil.
8. Turn on high and slowly drizzle in oil.
9. Season to taste.
10. Place hummus in a bowl, put pita chips around the edges, and garnish as you like.

GARNISH

- Extra virgin olive oil, drizzled
- Parsley, fresh chopped
- Orange zest

CHEF NOTES

To save time, make the pita chips the day before. To make this recipe gluten-free, substitute gluten-free chips or vegetable sticks for the pita.

From the kitchen of Chef Kyle Williams. Bon appétit!



BLUE MEDICARE ADVANTAGE

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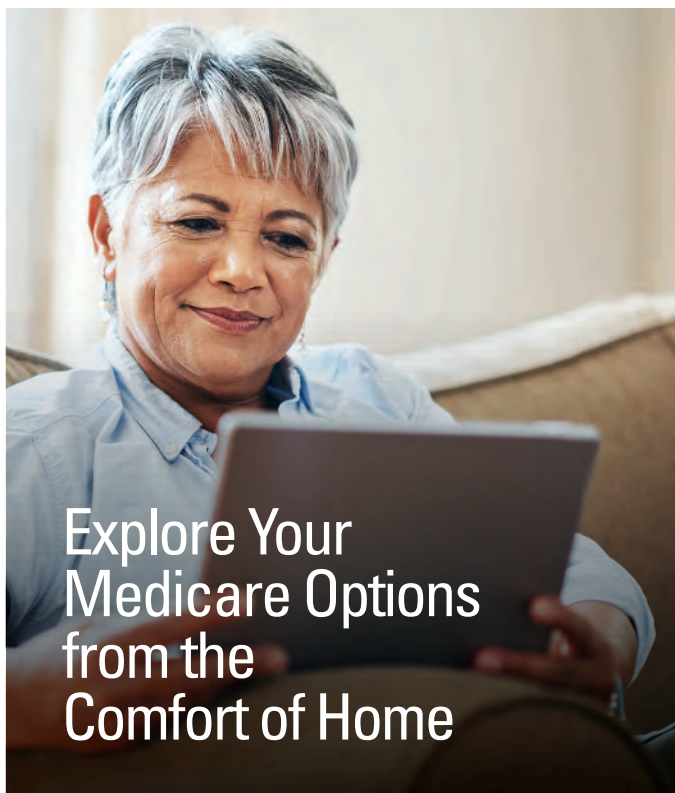
For accommodations of persons with special needs at meetings call **1.844.239.4038, TTY 711**

Medicare Advantage Compliance and Fraud, Waste & Abuse Hotline (anonymous 3rd Party Vendor): 1.844.227.1790

Blue Cross and Blue Shield of Kansas City's Blue Medicare Advantage includes both HMO and PPO plans with Medicare contracts. Enrollment in Blue Medicare Advantage depends on contract renewal.

Blue Cross and Blue Shield of Kansas City is an independent licensee of the Blue Cross and Blue Shield Association. The HMO products are offered by Blue-Advantage Plus of Kansas City, Inc. and the PPO products are offered by Missouri Valley Life and Health Insurance Company, both wholly-owned subsidiaries of Blue Cross and Blue Shield of Kansas City.

Health and wellness or prevention information.



At Blue KC, we always put your health and safety first. So, looking ahead to 2021, we're giving you an opportunity to learn more about Blue Medicare Advantage Plans – without stepping foot outside your house. Our online Medicare seminars are safe, easy and FREE. Not to mention, informative. We hope you'll join us.

2021 Educational Meetings

Thursday, January 7	1 PM
Thursday, January 14	10 AM
Tuesday, January 19	1 PM
Wednesday, January 27	10 AM
Thursday, February 4	10 AM
Tuesday, February 9	1 PM
Wednesday, February 17	10 AM
Tuesday, February 23	10 AM
Thursday, March 4	10 AM
Tuesday, March 9	1 PM
Wednesday, March 17	10 AM
Tuesday, March 23	10 AM

To register for an Educational Meeting, go to mabluekc.com/2021/seminarow