



# ENGAGE

QUARTERLY MAGAZINE | SUMMER 2018

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Knowing Where  
to Go for Care.

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Blue KC Sporting  
Samaritans Make a  
Difference. On and  
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What Athletic Shoe  
is Right for You?

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Safe Summering  
to All.

[MyBlueKCMA.com](http://MyBlueKCMA.com)



BLUE MEDICARE  
**ADVANTAGE**





KIRBY MCDANIEL  
VP of Government Programs  
and Product Development

Summertime. Finally. Hello flip flops and tennis shoes. Hello sunshine and warm air. (And air conditioning.) Hello barbeques and lemonade.

There are some important things to remember though about summer safety. In this issue, you'll find tips for staying protected from the heat and sun. Looking for a safe way to maintain your fitness routine during the summer months? You'll also find helpful information on

SilverSneakers® and choosing the proper footwear for your activities.

Summer will be gone before we know it. So let's all sit back, grab a glass of homemade lemonade (recipe inside), and soak up the sun – safely, that is.

Stay sunny,  
Kirby McDaniel

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# You Have Questions. We Have Answers.

**Q:** Does my insurance cover medical equipment and supplies?

**A:** Yes, Blue Medicare Advantage covers medically necessary durable medical equipment (DME) that your doctor prescribes for use in your home. Please see your plan Evidence of Coverage (EOC) for your details on your out of pocket cost for DME.

**Q:** Do I have to pay for diagnostic tests, or are they covered by my insurance?

**A:** There are two general categories of Medicare Covered diagnostic tests: Laboratory test and Non-Laboratory test. Blue Medicare Advantage covers medically necessary lab tests, when your doctor or practitioner orders them. There's no cost to you for laboratory tests. Review your plan for EOC details.

**Q:** I get bored with my glasses. How often can I get a new pair?

**A:** If you have Blue Medicare Advantage Plus (HMO) or Blue Medicare Advantage Access (PPO), your benefits include eyeglass frames and lenses, once per year. Copays apply, review your EOC for more details. If you receive your Blue Medicare Advantage coverage through your employer, please refer to your Evidence of Coverage (EOC) for your coverage.

# Knowing Where to Go for Care.

	Primary Care Provider	Urgent Care/Walk-In	Emergency Room
Typical Copay Range	\$	\$\$	\$\$\$
Mild Asthma	✓	✓	
Minor Headaches	✓	✓	
Sprains, Strains	✓	✓	
Nausea, Vomiting, Diarrhea	✓	✓	
Bumps, Cuts, Scrapes	✓	✓	
Burning with Urination	✓	✓	
Coughs, Sore Throat	✓	✓	
Ear and Sinus Pain	✓	✓	
Eye Swelling, Irritation, Redness or Pain	✓	✓	
Minor Allergic Reactions	✓	✓	
Minor Fevers, Colds	✓	✓	
Rashes, Minor Burns	✓	✓	
Vaccinations	✓	✓	
Animal Bites		✓	
Stitches		✓	
X-rays		✓	
Back Pain	✓	✓	
Any life-threatening or disabling condition including difficulty breathing			✓
Sudden or unexplained loss of consciousness			✓
Chest pain, numbness in face, arm or leg; difficulty speaking			✓
Severe shortness of breath			✓
High fever with stiff neck, mental confusion or difficulty breathing			✓
Coughing up or vomiting blood			✓

When you're sick or injured, there are several places to go for care – a doctor's office, an urgent care center or the emergency room. How do you choose between the three of them?

## PRIMARY CARE PHYSICIAN

Your Primary Care Physician, or PCP, should be your first choice for all non-emergency situations. As the quarterback of your overall health, your PCP is best for handling your routine healthcare needs and any chronic conditions.

## URGENT CARE OR WALK-IN CLINIC.

Need to take care of a problem right away because you feel sick or uncomfortable, and your PCP is unavailable? An urgent care center or walk-in clinic are good options. Generally, urgent care centers offer walk-in service and are open before and after regular business hours and weekends.

## EMERGENCY ROOM

Emergency rooms are designed for serious or life-threatening medical emergencies, not for routine care or minor ailments. When you go to the emergency room, a health-care provider who may be unfamiliar with your medical history, will determine whether you need emergency care. It may also cost you more.

**IMPORTANT** – If you feel you are dealing with a health emergency, call 911 or go to the emergency room right away. You must notify Blue KC of any emergency hospital admission within 48 hours of the admission time, or as soon as reasonably possible.





Do you live with high blood pressure? If so, you're not the only one. According to the Centers for Disease Control and Prevention, about 75 million Americans have this condition – that's one in three adults.

It's important to control your blood pressure because if it stays high for a long time, it can damage your heart and lead to health problems. High blood pressure raises the risk for heart disease and stroke, which are leading causes of death in the United States.

What can you do to keep your blood pressure in a healthy range? Follow these tips.



**Check your blood pressure regularly.**

High blood pressure is called the silent killer because it often has no warning signs, and many people don't know they have it. There's only one way to know – have a doctor measure it. 120/80 is normal.



**Eat a heart-healthy diet.**

Choose fresh, whole foods and limit processed and packaged foods in your diet. Eating a balanced diet of fruits and vegetables, whole grains, beans, lean meat, poultry, fish and low-fat or fat-free dairy products can help keep your blood pressure in a healthy range.

**Limit your sodium and alcohol intake.**

Both sodium and alcohol can raise blood pressure. Sodium is found in many foods – but processed, packaged foods tend to be higher in sodium than fresh fruits and vegetables. Read nutrition labels, you may be surprised at how much sodium you're taking in. If you drink alcohol, limit how much. No more than one drink a day for women, and two drinks a day for men.

**Maintain a healthy weight.**

Being overweight puts extra strain on your heart, increasing your risk of high blood pressure. If you are overweight, losing as little as five to 10 pounds can help lower your blood pressure.



**Get active.**

Regular moderate activity – 30 minutes each day – can help control your weight and lower your stress levels, which in turn can help control your blood pressure. The key is to choose something you like to do, so you stick with it. Always talk to your doctor before starting a new exercise program.

**Don't smoke.**

Smoking harms your heart and blood vessels in many ways. It temporarily raises blood pressure, makes it more likely for blood to form dangerous clots, and limits your ability to exercise. If you're a smoker, talk to your doctor about strategies for quitting.



Whether you walk, play tennis, or golf, a quality sport shoe is essential. According to the American Orthopaedic Foot & Ankle Society (AOFAS), the right shoe can help protect against injuries and enhance performance. Ready to invest in a quality shoe that's built specifically for your sport?

**YOU RUN.**

Some runners prefer a well-cushioned running shoe that absorbs shock. Some runners prefer a minimalist running shoe with almost no cushioning. There's no data to support which type of shoe is better, so it's really up to the runner. If you like a cushioned shoe, choose one with overall shock absorption for the foot and good heel control. It can help prevent shin splints, tendinitis, heel pain, stress fractures and symptoms of overuse.

**YOU JOG.**

The features of a good jogging shoe include cushioning, flexibility, control, and stability in the heel counter area – as well as lightness and good traction. These qualities can help prevent shin splints, tendinitis, heel pain, stress fractures and symptoms of overuse.

**YOU WALK.**

You'll want a lightweight walking shoe that has a comfortable soft upper, good shock absorption, smooth tread, and a rocker sole design that encourages the natural roll of the foot during the walking motion.

**YOU GOLF.**

Golf shoes are as important as your clubs. You'll need comfort and support for the 7,000 plus yards you'll walk during a round. And to

make good contact with the ball, you'll need the right foot traction and a solid grip throughout the swing process. Today, most golf shoes are made with high-quality soft leather for durability and comfort. A well-constructed shoe will also feature extra heel support for greater stability.

**YOU DO AEROBICS.**

Shoes for aerobic conditioning should be lightweight to prevent foot fatigue and have extra shock absorption in the sole beneath the ball of the foot (metatarsal area) where the most stress occurs. Whenever possible, you should work out on carpet.

**YOU PLAY TENNIS.**

Tennis requires the body to move forward, backward and side-to-side. So tennis players need a shoe that offers stability on the inside and outside of the foot. The key to finding a good tennis shoe is its sole. A flexible sole beneath the ball of the foot allows for repeated, quick forward movements for a fast reaction at the net.

**YOU LIKE TO MIX IT UP.**

Cross-training shoes combine several of the above features so that you can participate in more than one sport. A good cross trainer should have flexibility in the forefoot needed for running, combined with lateral control needed for aerobics or tennis.

**AND BEFORE YOU LACE UP, HERE'S A FINAL NOTE.**

Generally, you should wear a sport-specific shoe if you participate in a sport more than three times a week. If you've managed to stay injury-free, then stick with the particular shoe you've been wearing. In other words, if it's not broke, don't fix it.





Stay Active with SilverSneakers®. At Home and While Traveling.

Stephen is a SilverSneakers member who takes a “no excuses” approach to fitness. An avid runner since 1986, 68-year-old Stephen says he’s always enjoyed exercising regularly, but that staying active while traveling or on vacation can sometimes be a challenge. With family in Colorado, Pennsylvania and Virginia, Stephen and his wife are on the go frequently, traveling in all seasons, so exercising outdoors isn’t always the best option. “That’s where SilverSneakers comes in,” says Stephen, adding that they’ve visited SilverSneakers locations in all three states. “Access to such fine facilities takes away all excuses for not keeping up with our fitness routines.”

Whether you’re home, visiting family or on vacation, SilverSneakers is a safe, convenient way to keep up your fitness routine every season of the year. Plus, it’s free! You can use your SilverSneakers benefit to stay active and keep making progress toward your fitness goals, like so many SilverSneakers members are already doing.

- 86% of SilverSneakers members currently use/would use more than one fitness location
- 88% of members say SilverSneakers has improved their quality of life
- 88% of members feel healthier
- 58% made new and valuable friendships<sup>1</sup>

SilverSneakers has more than 14,000 locations nationwide—and members have access to every one of them. Drop by a location and jump on the recumbent bike, swim a few laps, or try a yoga, water-based or strengthening class that meets your fitness level.

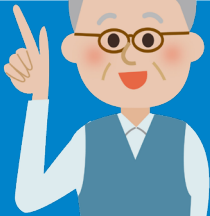
Ready to get stronger, feel better and live your best life? Get started at SilverSneakers.com, or call 1-888-423-4632 Monday – Friday, 8 a.m. to 8 p.m. ET for more information.

1. 2017 SilverSneakers Annual Member Survey. SilverSneakers tradegraph: Tivity Health and SilverSneakers are registered trademarks or trademarks of Tivity Health, Inc., and/or its subsidiaries and/or affiliates in the USA and/or other countries. © 2018. All rights reserved.



Going on a trip? Here’s a tip: Fill all prescriptions before you leave and put them in your carry-on bag so you won’t need to find a pharmacy away from home.

# Now *That’s* a PUZZLE



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

**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.

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

## Blue KC Sporting Samaritans Make a Difference. On, and Off, the Field.



In Kansas City, we love our sports. We love Sporting Kansas City. And yes, we love our Blue KC Sporting Samaritans.

Blue KC Sporting Samaritans make our community a better place to live, work and play. They’re the students and the teachers who have a positive impact and influence on their schools. To us, they’re super stars.

Blue KC Sporting Samaritans are selected from nominations submitted by Sporting KC fans. They are recognized during pregame festivities at Children’s Mercy Park, and are then spotlighted on [sportingkc.com](http://sportingkc.com). Blue KC Sporting

Samaritans and three guests get a behind-the-scenes experience, four game tickets, a parking pass and a \$50 Sporting Style Gift Card.

Sporting Defender, Matt Besler, is right with us. He’s not just the Sporting Kansas City team captain, he’s the program’s Brand Ambassador. “It’s been a privilege to be part of the Blue KC Sporting Samaritans,” Besler explains. “I had a number of outstanding teachers who helped me get to where I am today, and it’s great to be able to celebrate those who are making a difference in the classroom and helping students realize their potential, while being an example to their peers.”



# You've Just Been Released From the Hospital. Keep It That Way.



You can't get out of the hospital fast enough. You can't wait to get home. So when the discharge nurse says you've been released, you're so happy that you're not thinking about what questions to ask, or what steps you can take to continue your recovery.

Studies show that 40% of patients over 65 had medication errors after leaving the hospital. Even worse, 18% of Medicare patients discharged from a hospital were readmitted within 30 days.

Don't become one of these frequent flyers. Here are some things you can do to help ensure a successful hospital discharge and a safe and appropriate transition home.

## 3 Tips For A Successful Transition From Hospital To Home

### 1. Make sure you understand your new medications.

One of the most confusing things about even a short hospital stay is that you might leave with a whole new set of prescriptions. Because you are often dealing with a hospitalist – a physician who works for the medical center and specializes in hospitalized individuals – they may prefer different medications than the ones your primary care practitioner prescribes. You may even need brand new medications that didn't exist before, or a former medication may have been discontinued while you were hospitalized.

To help address some of these issues, write down a list of the medications you were taking when you were admitted. Then compare it to the list of prescriptions that the staff at the hospital sends you home with.



Take note of the following:

- Are there differences in the two lists? Talk to your doctor about what medications from your old list should still be included on the new one.
- Are the new meds to be taken forever or just until your follow-up appointment?
- Do you have a way of filling your new prescriptions (i.e. some form of transportation, or setting up a home delivery system)?
- Can you afford the new medications? Are they covered by your plan?



### 2. Get ready for your follow-up appointment.

Oftentimes, your discharge instructions will recommend a follow-up visit with your primary care physician, or perhaps a specialist who you saw at the hospital. It's important to understand what your next steps are.

Consider the following:

- Has the hospital already made an appointment for you or should you call and make it yourself?
- Do you have a way to get to the appointment (i.e. are you well enough to drive yourself, or should you arrange for help from a friend or family member)?

- If you are being asked to see a specialist, is that individual covered by your insurance?

### 3. Know your condition's "red flags."

Make sure you fully understand why you were hospitalized in the first place, especially if you've been hospitalized for the same condition before. Knowing the red flags for your condition allows you to be proactive in monitoring your progress and making the right call before a crisis occurs.

Be sure to consider the following:

- What was the reason you were admitted? What steps can you take to prevent a future visit to the hospital?
- Are there measurable signs (like blood pressure, weight, malnutrition, temperature, etc.) that you should be monitoring to watch for significant changes?
- If you see a change, what should be the next steps? Do you call the physician's office or immediately go to the emergency room?

Getting answers to these questions is vital. So is being honest. If you're not going to get a prescription filled because you can't afford it, or if you're afraid to use an inhaler, be sure to tell your doctors. They can't offer an alternative if you don't share your concerns and limitations.



## Be Ultra Cautious of Ultraviolet.

The sun's ultraviolet (UV) rays are the #1 cause of skin cancer. And did you know that skin cancer is the most common cancer in the United States? Well, now you do.

### All it takes is 15.

The sun's ultraviolet (UV) rays can damage your skin in as little as 15 minutes.

### Cover up.

When you're in the sun, you need protection. Clothing is your first line of defense against the sun's harmful UV rays. The more skin you cover, the better. Choose long-sleeved shirts and pants. Wear a wide-brimmed hat. And protect your eyes with sunglasses that block at least 99% of UV light.

### Seek shade.

Limit your direct exposure to the sun, especially between the hours of 10 a.m. and 4 p.m. when UV rays are the strongest. Reduce your risk of skin damage and skin cancer by seeking shade under an umbrella, tree, or other form of shelter.



# Always at Your Service

**VALERIE SHARPE**  
Customer Service Representative



## WHAT INSPIRES YOU?

My children and grandchildren.

## HOW DO YOU TREAT YOURSELF?

Spend a day doing nothing – just kick up my feet and relax.

## DREAM VACATION

Germany for the Christmas holiday.

## PROUDEST LIFE MOMENT

Marrying my best friend and having two wonderful sons.

## LIFE MOTTO

Live everyday as if it is your last.

## PROUDEST WORK MOMENT

Being selected to work with Blue Medicare Advantage for the last three years.

## MOST MEMORABLE MEMBER CONVERSATION

A member wanted to know what fitness facilities they could use – they were trying to lose weight. I shared how I went about losing my weight and what motivated me. The member thanked me and said I had given them helpful information to get started in the right direction.

Our world-class Customer Service Representatives know how to solve just about any issue. Now you can know a little bit about them. Meet Ms. Valerie Sharpe.

## FIRST JOB...

Was with a local bank in the stock transfer department.

## FOR FUN I...

Enjoy cooking.

## ON YOUR DESK

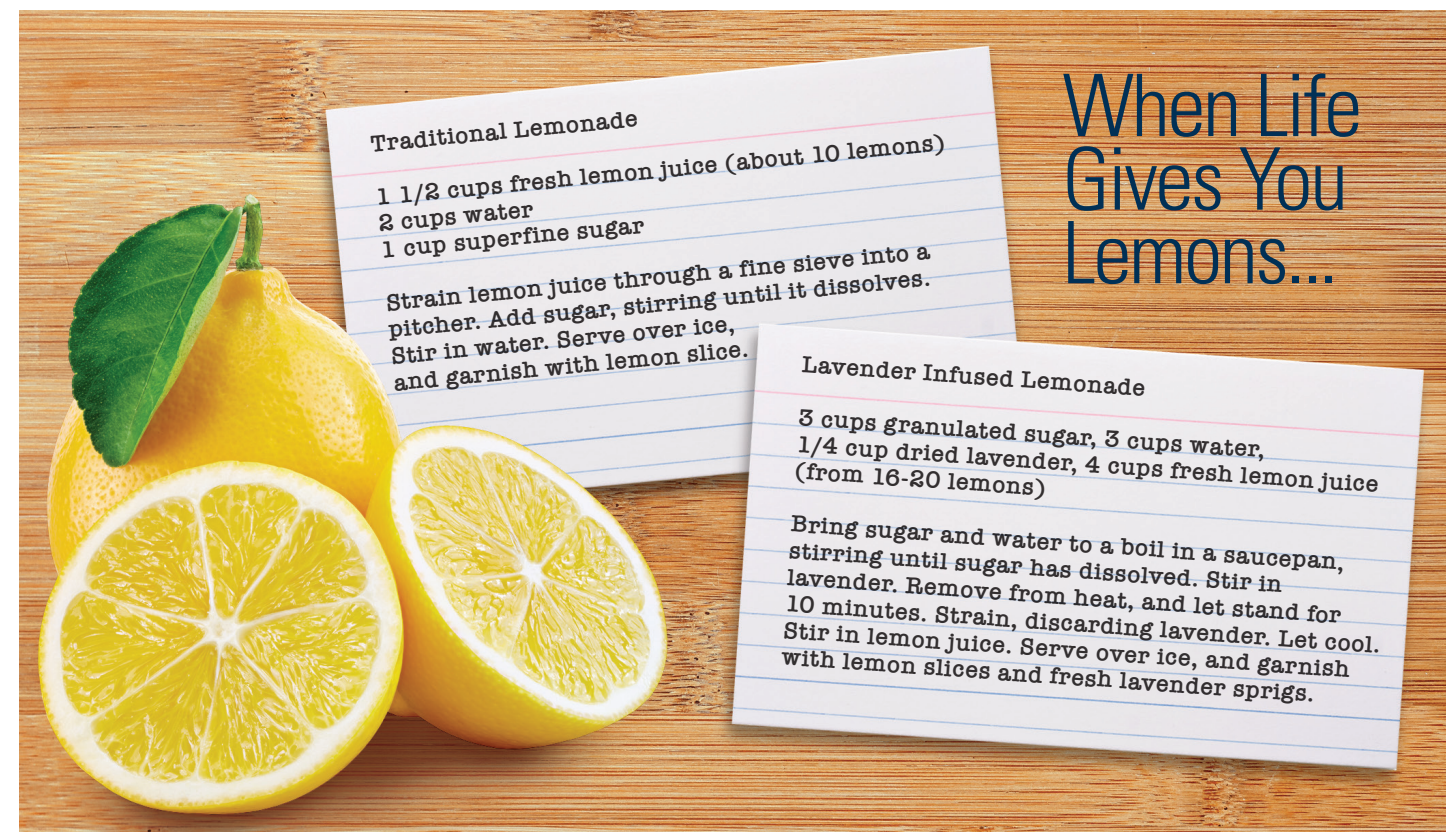
A paper with tips on how to provide 5-star service to my members.

## YOUR GO-TO LUNCH

Chicken and dumplings, fried okra, fresh green beans and a biscuit.

## LOVE MOST ABOUT YOUR JOB

Getting to know members during a call. I feel like I have met a new friend.



# Safe Summering To All.

Hot weather is not only uncomfortable, it can be downright dangerous – especially for older adults. Every summer, nearly 200 Americans die of health problems caused by high heat and humidity. Most of them are age 50 or older.

The heat is more likely to cause health problems in older adults for a variety of reasons, including aging-related physical changes in the body, chronic health conditions and the side effects of some medications.

When the temperatures climb above 90°F, it's important to be proactive and take some precautions.

## DRESS FOR THE SEASON.

Wear loose, light-colored clothes. Put on a lightweight, broad-brimmed hat. Not only will you be dressed for the weather, you'll stay cool and avoid sunburn.



## DRINK. DRINK. DRINK.

Stay hydrated by drinking plenty of cool water, clear juices or lemonade. Avoid liquids that contain alcohol or caffeine – they actually dry you out.

## STAY OUT OF THE SUN.

If possible, wait to go out until the sun starts to set or until early the next morning. Adjusting when you go outside could mean a difference of several degrees.

## GOT A/C?

Spend as much time as possible in air conditioned spaces. If you don't have air conditioning, go somewhere that does. Read a book at the library. Stroll an indoor mall. Catch a movie. Or grab a bite with friends.

## BASK IN THE SUNSCREEN.

Use a broad-spectrum sunscreen with a sun protection factor (SPF) of 30 or higher. Reapply at least every two hours – and even more if you're swimming or sweating. While you should use sunscreen every day of the year, it's even more important during the summer when the days are longer and the sun is stronger.



## COOL OFF.

Take tepid (not too cold or too hot) showers, baths, or sponge baths when you're feeling too warm. It will lower your body temperature and relax you. For a quick fix, wet a washcloth with cool water, and put it on your wrists, ankles and neck.



# ENGAGE IN COMMUNITY EVENTS

## FOR THE MIND

### Learn Humor Workshop

Friday, August 23, 1:30-3pm  
Tomahawk Ridge Community Center  
11902 Lowell, Overland Park, KS  
66213, \$17 drop-in fee,  
Call 913-826-2830 to register

## FOR THE SPIRIT

### Arts and AGEing

Friday, August 17, 12-2:30pm  
Registration deadline August 13  
Liberty Silver Center  
1600 S Withers Rd., Liberty, MO  
64068, Free

### Love Never Dies, Evening Trip Provided by Olathe YMCA

Thursday, August 16, 6-11pm  
Register online by August 1  
Pick-up at Olathe YMCA and  
drop-off at Starlight Theatre,  
21400 W 153rd St., Olathe, KS  
66061, \$56 drop-in fee

## FOR THE BODY

### Rock 'N Roll Run, Presented by Providence Medical Center & YMCA

Tuesday, August 28, 8-10:30am  
Providence Medical Center  
Amphitheater, 633 N. 130th Street  
Bonner Springs, KS 66012, Free



BLUE MEDICARE  
**ADVANTAGE**

PRSRT STD  
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Blue Shield  
of Kansas City

**Blue Cross and Blue Shield of Kansas City**  
**2301 Main St., Kansas City, MO 64108**

**1-866-508-7140, TTY 711**

Telephone lines are open 8am to 8pm, 7 days a week. You may receive a messaging service on weekends and holidays from February 15 to September 30. Please leave a message and your call will be returned the next business day.

*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.*

*Medicare Advantage Compliance and Fraud, Waste & Abuse Hotline (anonymous 3rd Party Vendor): 844-227-1790*

*Please note that enrollment in a Blue Medicare Advantage plan is limited to specific times of the year. This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits, premium and/or copayments/coinsurance may change on January 1 of each year.*

*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*

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