



B L U E

Living

What's in this issue:

Spring health handbook

Where to go when you need care

Better checkups

9 things to ask your doctor

Plus:

- Benefits to try
- Save on medications

Member newsletter
SPRING 2024

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Your care, your way



Happy spring! At Blue Shield of California, we're passionate about helping our Medicare members stay healthy and get the care they need. Our goal is to create a healthcare system that's worthy of our family and friends. That means quality care that is personalized and sustainably affordable.

We can help you get preventive screenings, checkups, treatment, and medications. And we have a dedicated Customer Service team that is ready to serve our Medicare members. If you have trouble getting an appointment or referral, call us.

In this issue, you'll learn about the care options we offer for when you get sick or hurt, from Teladoc to urgent care. We also highlight some great plan benefits you might not know about, like coverage for eye exams and eyeglasses.

I also hope you download the Blue Shield app on your smartphone today. It lets you access your plan information wherever you are. It's an easy way to stay connected to us.

Ravi Kavasery, M.D.
Deputy Chief Medical Officer

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Quiz: Do you know where to go when you need care?

There are lots of options for getting medical care. For screenings, checkups, and routine care, your primary care provider is usually your go-to. You can also head to an urgent care center when you have a minor illness or injury and your doctor is not available. But sometimes the answer isn't so clear-cut.

Is an emergency room visit ever worth it? Is it better to start with your primary care provider or see someone different?

Turn the page to test your medical care know-how. Then learn the best place to go to take care of common medical issues.

1. You think you might have broken your finger, but you're not sure. The best place to get it checked out is:

- A. Emergency room (ER)
- B. Urgent care
- C. Primary care provider

Answer: B. Urgent care clinics are staffed with medical professionals who see a range of nonemergency illnesses and injuries. They're a good choice when you've hurt yourself and can't wait to see your regular doctor. Most urgent care clinics have X-ray machines to check for minor broken bones. The staff there can also give you a temporary splint or cast, if necessary. Urgent care is generally less expensive than the ER.

2. True or false: You need to have a computer to try telehealth.

Answer: False. Telehealth appointments are a way of connecting with a doctor remotely instead of going to an office. But these visits don't always have to be done over video chat on a computer. If you have a smartphone, you can see a provider via video on your phone. And you can always speak to a doctor by telephone. Ask your doctor's



The perks of a patient portal

A patient portal is a free online tool that lets you get your personal health information 24/7. You can monitor your medications, send a message to your doctor's office, and keep track of lab reports and upcoming appointments. Check with your provider's office or your health system to see if they offer a patient portal, and how to sign up.

office what options they offer. You can usually get a same-day appointment with Teladoc. Visit [blueshieldca.com/blueteladoc](https://www.blueshieldca.com/blueteladoc) or call **(800) 835-2362 (TTY: 711)**.

3. You fell, hit your head, and passed out for a minute. The best place to go is:

- A. Emergency room
- B. Urgent care
- C. Primary care provider

Answer: A. Go to the ER or call 911 right away if you think you may have a life-threatening emergency. This includes a fall where you hit your head and lose consciousness. Even mild head injuries can damage the brain. At the ER, you may be given a computed tomography (CT) scan and other tests to check for any bruising or bleeding in the brain, which is serious. Other medical emergencies that warrant a trip to the ER can include severe chest pain (possible heart attack), sudden severe headache (possible stroke), and severe allergic reactions.

4. You woke up with a weird, itchy rash on your neck. You're not sure if it's contagious, so you:

- A. Head to urgent care
- B. Call your primary care provider
- C. Schedule a telehealth appointment

Answer: C. Telehealth may be the fastest way to show a doctor or nurse what's ailing you. That way, your provider can get a look at the rash via video while you describe your symptoms. Plus, you'll save yourself a trip to the doctor's office. If you don't have a smart device, ask a family member or neighbor to take a picture of the rash and send it to your doctor. Not sure if you need a doctor today? Call our NurseHelp 24/7SM line at **(877) 304-0504** or visit [blueshieldca.com/bluenurse](https://www.blueshieldca.com/bluenurse).



5. You're traveling, and your cold is getting worse instead of better. What to do?

- A. Go to a local urgent care
- B. Book an appointment with your doctor for when you get home
- C. Go to a local emergency room

Answer: A. Yes, you could wait for an appointment with your doctor. But if you're worried, go to a local urgent care. They may be able to order rapid lab tests to check if you have COVID-19, the flu, or respiratory syncytial virus (RSV). They might give you a chest X-ray to check for pneumonia. Or examine your ears for a possible infection. Telehealth is also a handy option when you're traveling in the United States.

6. You bought a new blood pressure monitor to track your numbers at home and want to check if it's accurate. Who do you call?

- A. Your provider's office
- B. Urgent care
- C. Telehealth appointment

Answer: A. Check to see if there is a nurse practitioner or physician's assistant at your doctor's office. These advanced care providers can take care of many day-to-day medical needs. To check your new monitor, they may take your blood pressure with their monitor. Then they'll ask you to use your monitor and compare the readings. Ask if they can set up a system where you can send the data to the office.

Sources: U.S. Department of Health and Human Services; American Academy of Urgent Care Medicine; MedlinePlus; American Heart Association

Personalized health information at your fingertips

Get secure health updates from your mobile device with our new member news feed that is personalized just for you. You don't need to register or download an app, and it's included in most plans. Look for a Blue Shield text message with a link that takes you to your private feed. You can learn more at blueshieldca.com/bluefeed.

Tech Time

Save time (and stay safe) online

Have you signed in to your Blue Shield online member account lately? It's a great place to access your health information, 24/7. You can also update us when you have a change of address, as well as find helpful plan information. And now it's easier, faster, and safer than ever.

We've made improvements to our site that make your online experience even better. Log in to your account at blueshieldca.com/bluelogin to check them out.

Sign in more securely

Our updated security features help ensure that your health information stays safe. We'll ask you to verify your identity two different ways so we know it's you. It's an extra layer of security.

Get your member ID cards wherever you are

Can't find your Blue Shield member ID card in your wallet? No need to worry. You can access your medical, dental, and vision cards from your member account. What if you need your card when you're at a doctor's

Blue Shield of California Appreciation Program

You may receive a reward if you complete important health screenings before December 31, 2024. To find out more information, call (866) 352-0892 (TTY: 711), 8 a.m. to 6 p.m., Monday to Friday.



appointment or the pharmacy, or when you're traveling? Use our mobile app to download the card on your smartphone.

Compare prescription prices

Our Price Check My Rx tool lets you see the price of your current medications, check for lower-cost alternatives, compare prices between pharmacies, and more.

Search for a doctor quickly

We've recently given our Find a Doctor tool an upgrade. It's fast and easy, so you won't waste time when you're looking for a new provider. Simply type what you're looking for into the search bar. You'll get results for doctors in your network instantly.

Get reminders about health screenings or immunizations you might need

If you're due for a preventive screening or vaccine, you'll see a personalized checklist when you log in to your account. If you don't see a list, that means you're up to date on those appointments.

The most important doctor's visit you'll have all year

Here's a benefit from your Blue Shield plan that you won't want to miss. You're covered for an annual wellness visit (AWV) with your doctor. Now is the perfect time to talk to your provider about your health goals, risk of illness, and needs for the upcoming year.

An AWV is different than an annual physical. During an AWV, your doctor will review key health issues and age-related concerns. They'll go over your medications and treatment plans, too. It's a good idea to schedule your appointment now instead of waiting. Need help? Call the Customer Service number on your Blue Shield member ID card.

Your doctor will ask a variety of questions. You'll want to be prepared with topics you want to bring up too. Here's a list to get you started:



✓ **Medications:** Mention any side effects or other concerns.

✓ **Screening tests:** Ask about screenings you need, such as a colonoscopy or mammogram.

✓ **Vaccinations:** Let them know about any shots you already got in the past year. And ask if you need any more.

✓ **Fall risk:** Tell your doctor if you're having any balance problems or if you've fallen recently.

✓ **Memory changes:** Can't remember as well as you used to? Your doctor will check your memory and thinking skills.

✓ **Hearing concerns:** Bring up any hearing problems you've noticed. Your provider can check your ears for wax buildup and give you a basic hearing test.

✓ **Bladder or sleep problems:** Are you sleeping less or going to the bathroom more? Your doctor can help.

✓ **New pains or aches:** Do you have an achy back or joint pain? Let your doctor know. Tell them about any chronic pain that's gotten worse too.

✓ **Changes in mood:** Is anything affecting your stress level or mood, like a death in the family? Your doctor can screen you for mental health issues, like depression.



Need a ride to a medical appointment?

Book free transportation with our Call the Car service, included in most plans.* Just be sure to call at least 24 hours ahead of time to schedule your ride. For more information, call **(855) 200-7544 (TTY: 711)**.

Second opinion



Dr. Richard Nguyen, Blue Shield Medicare medical director, is here to answer your health questions.

Q I want to eat healthier. How can I come up with a good plan?

Following the MyPlate plan is a good way to start. Fill half your plate with a variety of fruits and vegetables, and the other half with lean protein like chicken and whole grains like brown rice. This will help you get plenty of nutrients and fiber.

But everyone's situation is different. So, my advice is to talk to your doctor and come up with a plan together. They can tailor an eating plan to your specific health goals. Maybe you want to lose a few pounds, for example. Or maybe you'd like to cut back on salty foods to manage high blood pressure. You can also ask your provider to refer you to a nutritionist. Programs like Betr Health® can help you stay on track too. Find out more at blueshieldca.com/bluewell.

Dr. Nguyen's advice should not replace your doctor's. It's important to work with your physician on any issues you face. Certain methods and exercises may not be right for everyone.

Q How often do I need to have my hearing checked?

There is no standard recommendation for older adults. But roughly 1 in 3 people ages 65 to 74 have some type of hearing loss. That's why it's key to talk to your provider if you (or a family member) notice you're having trouble hearing.

Your doctor can look into your ears to check for a punctured eardrum or too much earwax. Both can cause hearing loss. If





those aren't the reason, they can give you a basic hearing test. If you can't hear well, they may refer you to an audiologist (hearing specialist) for more tests.

Some Blue Shield plans offer an in-person hearing exam and may even help pay for hearing aids if you need them.

Q I love my doctor but sometimes it's hard to get an appointment. Any tips on how to make it easier to book one?

Sometimes planning ahead can help. If you have a chronic condition, you know you need to see your doctor every three to four months. So book that follow-up appointment at the end of your visit.

You can also send your doctor a message over the patient portal if you run into problems getting an appointment. If you're sick or hurt and need to see your doctor right away, ask the office about walk-in or telehealth appointments. Some practices make these available during the day. Our Customer Service team can also help you book an appointment. Just call the number on your Blue Shield member ID card.

Q I don't feel like myself lately. How do I know whether I'm just stressed or actually depressed?

It's important to take care of your mental health. If you're feeling off, book an appointment with your doctor right away. Come prepared to talk about how long you've felt this way, and if it's something new.

You may have an underlying medical condition, like anemia or an underactive or overactive thyroid, which could be affecting your mood and energy levels. Your provider will ask about your symptoms, give you a head-to-toe exam, and order lab tests to rule out conditions like these.

If there's no physical reason for your mood change, your doctor will usually screen you for depression by giving you a questionnaire. It asks about your emotions in the past two weeks, including if you've felt hopeless, had sleep issues, or had problems concentrating.

Your answers can help your provider diagnose and treat depression. But until you see your doctor, you won't know what's triggering these feelings.

A healthy challenge

Give your brain a workout with this fun word search puzzle.

M V X P O A T R E A T M E N T
N L U Y M K B W E R R Y A S X
F F T J S O H J U R C C T Y H
S G Y E I Z V U K C R A X B E
M C B S L S N G H H Q P V A A
K U R N P E O E Z G M D I C L
W U N E G H H Y G K V O S T T
B P U Y E L A E D J C C I I H
A Y T Y F N V R A F S T O V Y
L S R S C M I C M L C O N E U
A N I T Z X H N E A T R J C C
N G T G M J K T G V C H S A E
C N I Q Z U U Q U H K Y E R G
E Y O D P W E L L N E S S E A
D E N R J X Z C U C E X S C E

Word list

Active
Balance
Care

Doctor
Healthy
Nutrition

Pharmacy
Screening
Telehealth

Treatment
Vision
Wellness

Find the answers to our word search on page 15.

Southwest black bean burger bowls

This hearty, healthy vegetarian meal has all your favorite burrito flavors. Using frozen black bean burgers and frozen corn makes prep time extra quick.

SERVES 4

Prep time: 5 minutes

Cook time: 20 minutes

Ingredients

Cooking spray

1 (4-pk.) box frozen black bean burgers

1 cup frozen fire-roasted corn or regular corn

2 cups cooked long-grain white rice

1 pint cherry tomatoes, halved

2 bell peppers, chopped

1/3 cup sour cream

2 Tbsp. lime juice

Pico de gallo (optional)

Crumbled corn chips (optional)



DID YOU KNOW? Frozen vegetables are just as healthy as fresh ones. Freezing locks in the vitamins, minerals, and other nutrients. Plus, they're affordable and convenient.



Directions

1. Grease a large skillet with cooking spray, then heat to medium. Cook frozen black bean patties for 5 to 6 minutes per side, until lightly browned. Slice each patty into fours.
2. Place corn in a microwave-safe bowl. Cover with a damp paper towel and cook on high for 3 to 4 minutes, stopping to stir once, until hot.
3. Divide rice evenly into 4 bowls. Top with one quartered black bean patty, 1/4 cup corn, 1/2 cup halved cherry tomatoes, and 1/4 cup chopped bell peppers.
4. Combine sour cream and lime juice in a bowl; whisk until smooth. Drizzle mixture evenly over bowls. Top with pico de gallo and crumbled corn chips, if desired.

Your Benefits

Don't miss out on these plan benefits

At Blue Shield, we're all about making it easy to care for your health. Hopefully, you're taking advantage of our many terrific benefits, such as screenings, annual checkups with your doctor, specialist care, and more.

But there are some perks you may not realize you even have. Here are three cool benefits that can keep you healthier and happier this year. Why not check them out today?

Benefit	What it is	How it can help	Learn more
Wellvolution®	Free digital platform with a variety of apps and programs designed to help you build a healthier lifestyle.	Want to feel steadier on your feet? Try Nymbi , a balance training and fall prevention app. Or check out Headspace® , a guided meditation app that helps reduce stress.	Visit blueshieldca.com/bluewell to read about the programs.
Vision plan	Coverage for eye exams, eyeglasses, and more.	Getting your eyes checked can help the doctor detect glaucoma, cataracts, and chronic conditions like diabetes and high blood pressure.	Visit blueshieldca.com/bluefad to find a vision provider in your network.
Dental	Some plans include coverage for checkups, teeth cleanings, X-rays, and more.	Taking care of your teeth and gums as you age can help prevent oral health issues. Common problems include cavities and gum disease.	Visit blueshieldca.com/bluedental to get started.

How to get a referral

Your primary care doctor can treat you for many health conditions and problems. But sometimes you want to see a specialist, like a heart doctor or joint doctor, for a specific problem. To schedule an appointment, you may need a referral from your primary care provider. If you have gotten a referral but are having trouble scheduling an appointment, Customer Service can help. Just call the number on your Blue Shield member ID card.

Surprising ways a pharmacist can help you stay healthy

As a Blue Shield member, you might be able to benefit from our **Pharmacy Care Centers** program. Think of it as an extra layer of care that goes above and beyond a neighborhood pharmacist.

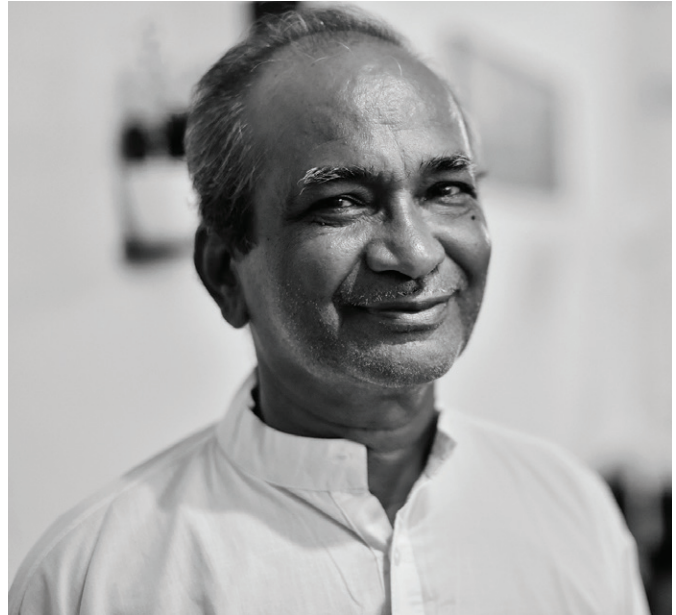
Specially trained pharmacists at these centers regularly review our members' prescriptions. If they see you can benefit from a medication review, they'll call you to set up a phone appointment. They will check that you're taking your pills as prescribed and work with your doctors to make sure you're on the right medications. For more information, visit blueshieldca.com/bluepcc.

And even if you don't receive a call from one of our Pharmacy Care Centers, know that your local pharmacist can give you advice. These professionals are trained to do much more than just fill prescriptions. Here are a few other things a pharmacist can do for you:

Answer questions about side effects: They can give you tips on how to minimize side effects. If a new medication makes you dizzy, for example, the pharmacist can advise you on what to do when you feel lightheaded.

Discuss interactions: Some drugs don't mix well with other medications you're taking or even certain foods. Your pharmacist can explain any issues you need to be aware of.

Make taking medications easier: Pharmacists can suggest the right pill organizer to help you manage your medications. They can also put your medications in easier-to-open bottles and print out labels with larger text.



Help you save money: If your doctor prescribed a medication that's too pricey, the pharmacist can look for a more affordable generic option. Or they can call your doctor to check for an alternative.

Give advice about over-the-counter (OTC) medications: Some OTC remedies, such as cold medicines, can interact with your prescription medications or cause side effects. The pharmacist can recommend another product or dose, if needed.

Sources: U.S. Food and Drug Administration; Merck Manual; Mayo Clinic

Save on prescriptions

Price Check My Rx is an online tool that lets you compare your prescription costs and find lower-priced options. Just log in to your member account at blueshieldca.com/bluerx and click on *Pharmacy*.

Watch for this survey in the mail



We always want your feedback on how we're doing. You may be getting a Consumer Assessment of Healthcare Providers and Systems (CAHPS) survey in the mail in the coming months. This is your chance to tell us what you like about your Blue Shield plan, as well as what you think we can do better. Your input helps us make positive plan changes in the future, not just for you but also for other members. Here's some key info about the survey that you should know.

What is the CAHPS survey?

The survey asks questions about the care you've gotten in the past six months from your healthcare plan and providers. You'll weigh in on issues like whether your doctor explained things clearly, how easy it was for you to book an appointment, whether you were able to get the prescriptions you need, and more. It takes only a few minutes to complete.

How you'll recognize it in the mail

Be on the lookout for a plain white envelope with the letters "CMS" and a Fort Worth, Texas, return address. There will be a survey inside. It's not junk mail, so don't throw it away. Once you've filled it out, simply put it in the postage-paid envelope that's included in the packet and drop it in the mail.

Why it's important

Your answers help us make all of our services better. Our goal is to give you and all our members the best experience possible with their health care.

Looking for other ways to give us feedback?

You can also call Customer Service to give us input on the care you receive from your provider's office. Or you can give feedback directly to your doctor. We are always listening.

Did your contact info change? Let us know

We want to be able to send important information to you. It's easy to update your contact information online. Just



scan this QR code with your phone or log in to your account at blueshieldca.com/bluelogin.

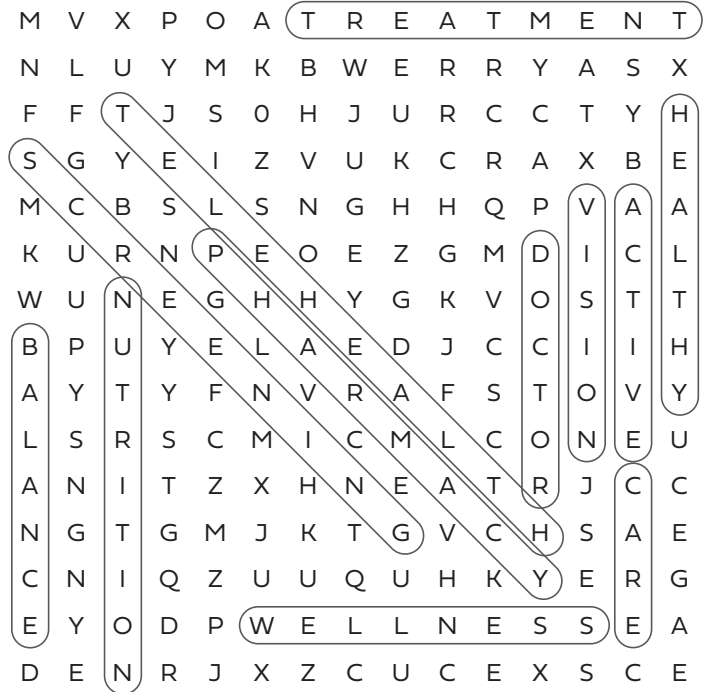
The Blue Shield mobile app



Get 24/7 service and access to the health information that matters most, all at your fingertips. Learn more at blueshieldca.com/ [bluemobile](https://bluemobile.com/).



Word search answer key



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Nondiscrimination Notice

The company complies with applicable state laws and federal civil rights laws and does not discriminate, exclude people, or treat them differently on the basis of race, color, national origin, ethnic group identification, medical condition, genetic information, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, mental disability, or physical disability. La compañía cumple con las leyes de derechos civiles federales y estatales aplicables, y no discrimina, ni excluye ni trata de manera diferente a las personas por su raza, color, país de origen, identificación con determinado grupo étnico, condición médica, información genética, ascendencia, religión, sexo, estado civil, género, identidad de género, orientación sexual, edad, ni discapacidad física ni mental. 本公司遵守適用的州法律和聯邦民權法律，並且不會以種族、膚色、原國籍、族群認同、醫療狀況、遺傳資訊、血統、宗教、性別、婚姻狀況、性別認同、性取向、年齡、精神殘疾或身體殘疾而進行歧視、排斥或區別對待他人。



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We're here to keep you well ahead

As your partner in health, we want
to make health care easy.

Have questions or need assistance?
Call us at **(800) 776-4466 (TTY: 711)**,
8 a.m. to 8 p.m., seven days a week.
The call is free.

