

LiveWell

CareFirst. 
Medicare Advantage

HELPING YOU LEAD A HEALTHY LIFE // FALL 2024

Step It Up

GET STARTED ON
A JOURNEY TO
BETTER HEALTH

PLUS

Stay connected this fall
A flavorful and healthy fall potato recipe
Important year-end health reminders

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New Member Portal is Now Live

As part of our commitment to improving the member experience, CareFirst has launched a refreshed My Account member portal. Log in and/or register for the portal at carefirst.com/myaccount.

The new platform features easier navigation and now allows you to easily view your Explanation of Benefits (EOBs). Within the Document Center, you can also access important forms and plan documents including your Summary of Benefits, Evidence of Coverage, and our network directories.

As a CareFirst BlueCross BlueShield Medicare Group Advantage member, My Account allows you to easily confirm your covered benefits, check your deductible and out-of-pocket maximum status, and even order a replacement ID card. You can also send us a secure email to ask questions about your CareFirst coverage once you're logged in.

Welcome

Hello members, and happy fall. I hope this edition of *LiveWell* finds you in good spirits, in good health and enjoying the vibrant colors and the crisp autumn air.



First, I want to thank you for choosing CareFirst BlueCross BlueShield Medicare Group Advantage as your health plan. As we approach the end of the year, we are excited to share valuable information about your health plan and inspiring stories with you.

In this issue, you'll read about Leonard "Lenny" Thompson, who has successfully managed his diabetes, chronic knee pain and overall health through a balanced diet and staying active. Find his full story on page 2.

This season, it's also important to focus on your mental health. On page 4, CareFirst's Dr. Seiji Hayashi provides tips on boosting mental wellness and tackling loneliness. You'll also find important fall health reminders and a delicious recipe for turkey chili-stuffed sweet potatoes.

As always, we are grateful to be your partner in health and look forward to serving you throughout the year.



Mike Rapach
CEO of Medicare and Medicaid



FALL HEALTH REMINDERS

As 2024 comes to an end, it is the perfect time to stay on top of your health and wellness. Here are several important health reminders:



Refill Your Prescriptions

With the holiday season approaching, it's important to refill your prescriptions to prepare for any travel plans. Your health plan allows you to receive a 90-day supply of your generic medications.*

Screenings Reminder

Regular prostate and breast cancer screenings are crucial for early detection and maintaining your health. Stay up to date to help catch any potential issues early. Women ages 40–74 should receive a mammogram every two years, or as recommended by their doctor. Men ages 55–69 should discuss their prostate cancer risk with their doctor and consider a prostate-specific antigen (PSA) test.



Fall Prevention

While fall prevention is crucial all year round, it becomes especially important during the colder months. To help reduce the risk of falls, consider these tips from the National Institute on Aging:

- Exercise caution when walking on wet or icy surfaces
- Use assistive devices like canes or walkers
- Discuss any medication side effects with your doctor
- Schedule regular vision and hearing check-ups



**If you have prescription coverage as part of your Medicare Advantage Plan*



Embracing Healthy Living

Improving your lifestyle can help you manage type 2 diabetes

Leonard “Lenny” Thompson has never been a stranger to hard work. Born and raised in Maryland, Lenny grew up as a farmhand and as an adult, he spent his career working two jobs to support his family. As both a correctional officer and a hardware store clerk, he sometimes put in 20 hours of work per day.

A year and a half ago, Lenny was still working when he received unwelcome news from his doctors: He was at risk of losing his leg. Chronic knee pain and type 2 diabetes had led to excessive swelling in his left leg and damage to his blood vessels. This life-changing moment prompted his doctors to recommend retirement.

"I had to do something. I had to get healthy," Lenny says. "When I started as a correctional officer at the detention center, I was 195 pounds, and when I retired, I was 295. Right now, I'm down to 210 pounds and still trying to get back to 195."

Managing diabetes

Lenny is far from alone. According to the Centers for Disease Control and Prevention (CDC), more than 38 million Americans have diabetes. Between 90%–95% of those individuals have type 2 diabetes.

Diabetes occurs when your body is unable to make enough insulin or use it properly, leading to high blood sugar (also called blood glucose). The condition can lead to other serious health complications, like heart disease, eye damage and damage to blood vessels, nerves and organs.

There are several risk factors that can increase your chance of developing type 2 diabetes, including smoking, obesity and genetics. Those age 45 and older are also at higher risk. The good news is that diabetes and its effects on your health can be managed through consistent exercise, regular doctor visits for screenings and checkups, and eating well-balanced meals.

Changing your lifestyle

To manage his type 2 diabetes, Lenny was prescribed medication by his healthcare provider. Along with diet and exercise, this has helped him become healthier and has prevented him from losing his leg. Today, Lenny makes better food choices, eating a more nutritious and balanced diet in smaller portions. He also drinks more water and avoids sugary drinks and fast food.

Due to the pain in his knee, exercise can be difficult for Lenny. However, he has found ways to stay active, including going on walks,

Diabetic Eye Exams



In the U.S., diabetic retinopathy is the leading cause of blindness in adults. The condition damages blood vessels in the retina, leading to vision loss. If you are at risk for diabetic retinopathy, schedule a screening to receive proper care and protect your sight. You can log in to My Account at carefirst.com/myaccount and use the Find a Doctor tool to search for an optometrist or ophthalmologist.



doing water exercises, working in his yard and participating in clay target shooting. Today, he is enjoying retirement, living in rural Maryland with his wife, two dogs and three cats.

A positive attitude and the support of his care team have helped him make the necessary changes to improve his health. If you have diabetes and need support, CareFirst can help.

"CareFirst has always given me excellent service—they always have people calling me and checking on me," Lenny says. "It's taken a year and a half to lose this weight. I'm not rushing it to hurt myself or anything else; when I first started I couldn't do much exercise. So, I just took it easy, and so far, I'm keeping it off."



ASK THE DOCTOR

Managing Isolation in Cold Weather Months

Your CareFirst providers share information you need to optimize your health and wellness



Seiji Hayashi, Lead Medical Director,
Government Programs (Medicaid, Medicare)

Member: I've noticed that I start feeling lonelier and down as the weather gets colder. Why does this happen, and how can I take care of these feelings?

Dr. Hayashi: Thank you for bringing up this important and relatable topic. It's not uncommon to feel lonely or down during the cooler months, and there are several factors that contribute to this. Many people experience what's known as seasonal affective disorder (SAD), which is a type of depression that occurs at a specific time of year, usually in the fall and winter. The reduced level of sunlight can disrupt your body's internal clock, leading to feelings of sadness and isolation.

The cold weather and shorter days can limit outdoor activities and social interactions, exacerbating feelings of loneliness. And holidays, while joyous for many, can also be a source of stress or grief, especially if you've experienced loss.

If these feelings are impacting your daily life, your first step should be to talk to your primary care provider. They can perform a preliminary assessment to determine if you might be experiencing SAD or another mental health condition and recommend treatments such as counseling, therapy or medication. Primary care providers often work with specialists like

psychiatrists, psychologists and social workers to ensure you get the comprehensive care you need.

For those who may not need professional intervention but still want to improve their mood and overall well-being, there are several lifestyle changes you can make:

- **Self-Care:** Eating well and exercising regularly can boost your mood and energy.
- **Social Connections:** Joining clubs, attending community events or staying in touch with friends and family can help prevent feelings of isolation.
- **Hobbies and Interests:** Engaging in activities you love, like reading or gardening, can bring joy.
- **Knowing Your Needs:** Understanding your social needs can help you find the right balance, whether you prefer small gatherings or larger events.
- **Reach Out:** Seeking support from friends, family or groups can make a big difference.

Lastly, if you or someone you know is experiencing thoughts of self-harm or suicide, seek help immediately. **The Suicide & Crisis Lifeline is available 24/7 by calling or texting 988.** Remember, you are not alone, and there are many resources available to help you navigate these feelings. Your healthcare team is here to support you.



TAKE ACTION

Turkey Chili-Stuffed Sweet Potatoes

A fall staple, sweet potatoes offer great flavor and health benefits. Check out this protein-packed turkey chili-stuffed sweet potato recipe from the American Diabetes Association.

Ingredients

- 4 small sweet potatoes
- 2 Tbsp olive oil (divided)
- 2 cloves garlic (minced)
- ¼ cup carrots (shredded)
- 2 stalks celery (small diced)
- 1 small yellow onion (small diced)
- 1 red bell pepper (small diced)
- 1 tsp chili powder
- ½ tsp onion powder
- ½ tsp dried oregano
- ½ cup lentils
- 1 can low sodium or no-added-salt tomato sauce
- 3 cups low sodium chicken broth
- ½ lb ground turkey
- ⅓ cup reduced-fat shredded cheddar cheese



Directions

1. Preheat the oven to 400° F. Pierce the skins of the potatoes with a fork and place them on a baking sheet. Bake for 60 minutes or until soft all the way through.
2. In the meantime, heat a large pot over medium heat. Add garlic, carrots, celery, onion, bell pepper, spices and 1 Tbsp of olive oil. Cook, stirring occasionally, until the vegetables are softened, about 4–5 minutes
3. Add lentils, tomato sauce and broth. Bring to a boil, then reduce the heat to low and simmer for 30 minutes, or until the lentils are tender.
4. When the chili is almost done, heat a skillet over medium heat. Add the remaining olive oil and turkey, cooking and breaking it apart with a spoon until crumbly and browned. Add to the chili for the last 10 minutes.
5. Carefully slice each sweet potato open and mash the insides. Spoon 1 cup of chili over each potato, then top with 2 Tbsp cheese.

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Important Reminders

SILVERSNEAKERS

Through your healthcare plan, you have access to thousands of SilverSneakers fitness classes—both in-person and online—at no additional cost to you. To learn more, visit silversneakers.com/starthere.

BLUE365

The Blue365 discount program offers exclusive health and wellness deals on gym memberships, fitness equipment, healthy meals and more. To explore Blue365 offerings, visit carefirst.com/wellnessdiscounts.

24-HOUR NURSE ADVICE LINE: 833-968-1773

The 24-Hour Nurse Advice Line provides you with guidance and support in non-emergency situations.* Call anytime to speak confidentially with a registered nurse.

**If you have a life-threatening injury, illness or emergency, call 911 or go straight to the Emergency Room.*

