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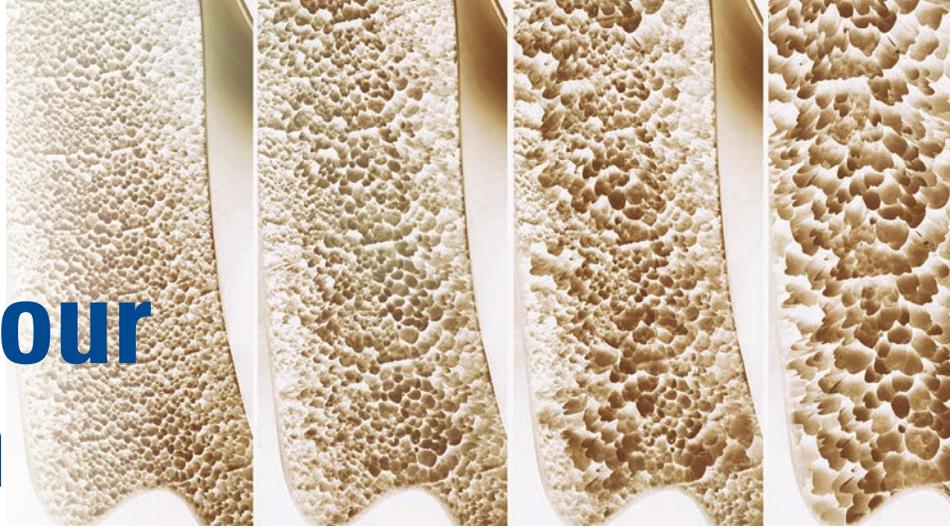
**5 ways to protect your bone health**

**Game plan for a healthy fall**

**Don't put off these screenings**

\* Represents Medicare Advantage and Medicare Supplemental Individual and Group plan membership based on data from CMS ([www.cms.gov](http://www.cms.gov)) and Massachusetts DOI ([www.mass.gov](http://www.mass.gov)). Data attributed to all Blue Cross Blue Shield Association plans across the country, CMS, Barclays Research, 2020, Quarter 1, Brand Protection Financial Services Reporting.

# 5 ways to protect your bone health



**Y**ou might think of your bones as solid inside. But they're actually filled with lots of little holes. Over time, the holes get bigger, making the bones less dense. Osteoporosis occurs when you lose so much bone density that your bones become weak and break easily.

Your risk of getting osteoporosis increases with age. The condition is particularly common in older women. Long-term use of certain medicines, such as corticosteroids and some antiseizure drugs, also raises your risk. So does having an illness or disability that keeps you from being physically active for a long time.

But taking good care of your bones can help them stay stronger. Here's what to do:

- 1. Get a bone density test.** It's painless, similar to having an X-ray. Women older than age 65 should have a bone density test. Some men may get the test as well. This test may be repeated every two years (or more often, if necessary).
- 2. Consume calcium and vitamin D.** Good sources of calcium include low-fat milk and dairy

products, dark green leafy vegetables, sardines, and calcium-fortified juices, cereals, and breads. Vitamin D is found in fortified milk, saltwater fish, and egg yolks.

### **3. Engage in weight-bearing exercise.**

Examples include walking, jogging, climbing stairs, dancing, playing tennis, and weight training.

### **4. Avoid smoking and limit alcohol.**

Long-term heavy drinking may cause bone loss. Smoking raises the risk for breaking a bone.

### **5. Discuss medicine with your doctor.**

Several medicines are available to help prevent or treat osteoporosis. But not everyone needs them. Ask your doctor what's right for you.

### **Remember!**

At your next Annual Wellness Visit, talk with your doctor about preventing falls. Even if you think you don't need to worry about it yet, it's important to stay mindful.

**If you've broken a bone recently, it's especially important to talk with your doctor. Ask whether you should get a bone density test or start taking osteoporosis medicine. Remember, it's never too early to bone up on your bone health.**

## Game plan for staying healthy this fall

Ah, fall: colorful leaves, a nip in the air, pumpkin spice everything, and cold and flu season. Luckily, there's much you can do to avoid illness this autumn.

Keeping your immune system healthy has never been more important. Your best defense against COVID-19: Wear a mask and practice social distancing. Your best defense against the flu: Get a flu vaccine every year. The CDC says it's best to be vaccinated by the end of October. But anytime during flu season is beneficial.

# The emotional side of your health

*How are you?* Your response could help you manage your overall health. That's because how you feel mentally can impact your health as much as how you feel physically.

## Anger is OK, to a point

Common after a loss, or after an initial medical diagnosis or condition, anger and thoughts like "why me" can pop up anytime. In the short term, take a drink of water and a deep breath (or two).

Take time to figure out what's causing your anger. If you need help, talk with your health care provider, a counselor, a family member, or a friend. Leaving anger unresolved can lead to stress, headaches, increased anxiety, digestion problems, high blood pressure, or even heart attacks.

## Depression—more than sad

Depression is a common illness that can affect sleep patterns and make it difficult to enjoy activities and do many tasks you once enjoyed doing. Talk with your health care provider about feelings of sadness and emptiness. Visit [ada.com/signs-of-depression](http://ada.com/signs-of-depression) to see if you or a loved one may be at risk.

## Denial slows healing

Denial is often used as your body's defense mechanism in stressful situations. It is defined as an attempt to cope, rationalize, or excuse behaviors in one way or another. When someone stays in denial,

it can prevent that person from taking action to deal with his or her problems—possibly leading to other health complications.

These are unprecedented times, so remember, whatever emotions you have are OK as long as you take care of yourself. But you don't have to do it alone. Along with your health care team, family, friends, and support groups can help you work through any emotional hardships. In addition, finding an outlet through a hobby or activity, connecting with other members in your community through your local Council on Aging (COA), or holding a virtual book club or game night with friends or family members are all healthy, natural ways to keep the emotional side of you healthy.

**For more information or to find resources in your area, call the Behavioral Health phone number on the back of your ID card.**



**These simple steps can also help protect you and your family from the flu, as well as colds and COVID-19:**

- **Wash your hands often. Use an alcohol-based hand sanitizer when soap and water are not available.**
- **Avoid touching your eyes, nose, and mouth.**
- **Wear a cloth face mask in public.**
- **Do not have close contact with people who are sick, and in general, practice social distancing (staying 6 or more feet apart) around others.**
- **Clean and disinfect surfaces that are touched often.**

For more information on how to stay healthy during flu season, visit [bluecrossma.com/flu](http://bluecrossma.com/flu). Or, check out the Coronavirus Resource Center at [bluecrossma.org](http://bluecrossma.org) to help answer questions about your care and coverage during the COVID-19 pandemic.



# Senior power!

## The City of Salem comes together

**T**he Salem Council on Aging (COA) has played a vital role in helping seniors connect for many years, bringing the community together for programs, meals, and other services. So when COVID-19 hit earlier this year, the COA staff was poised to jump into action.

“At the beginning of the outbreak, our three full-time social workers banded together to identify people who might be food insecure,” says Teresa Gove Arnold, director of the Salem COA. “For many seniors, the daily meals we provide at the Senior Center serves as their main meal. Our social workers quickly transitioned those at risk to Meals

on Wheels. They also worked on finding seniors boxed lunches in the community.”

Arnold and her staff also called those they knew were socially isolated, making sure they had the support they needed. For those most at risk, they already had a program in place, called “Are You OK?” It’s a wellness check program with the Salem police. “Everyone on the list gets an automated call in the morning. We try three times and if they don’t pick up, the police go to the home to check on them,” says Arnold. “It’s a great tool that we’re encouraging more seniors to sign up for.”



“When COVID-19 hit earlier this year, the COA staff was poised to jump into action.”

### Developing online support

When it became clear that the new Levesque Community Life Center, normally a hub of activity, would be closed for several months, Arnold and her staff moved quickly to develop online programs.

Rosanna Donahue, activity coordinator for the COA, set up web-based classes on Zoom and worked with the local cable TV station to broadcast an exercise class every morning at 9 a.m. She's also asked some of their regular instructors to record videos to post on social media. These include exercise classes, a meditation class, and various lectures.

Donahue, who is fluent in Spanish, translates all COA handouts into Spanish and can provide translation services for COA members during classes. She also runs a Zoom social every Friday and a book club every week. For those in need of a book, she makes a weekly library run to deliver books to those who can't get out. She also delivers puzzles and other games.

She is working hard to make sure that seniors stay connected and busy during the pandemic. "I started running virtual photo contests, asking seniors to share what they've been doing," says Donahue. "We've gotten a great response from people who are cooking, gardening, and doing lots of creative things."

And for those who aren't able to connect online, she and a group of others make socially distant home visits.

### Providing essential social services

While these activities highlight the fun side of services the COA offers, Arnold says the other side is the social services component. "The phone was ringing off the hook at the start of the pandemic," says Arnold. "And our social services team has not missed a beat." Through it all, they have been helping seniors with health insurance, the SNAP program, and other services.

"During the shutdown, we were doing almost everything over the phone," says Sharon Felton, one of three full-time social workers at the Salem COA. "It was a little more difficult, but we made it work. Now, we are also meeting some people outside at the senior center."

Felton says that all three of the social workers are certified SHINE Program counselors, offering free help with Medicare and enrollment to seniors. They have continued to offer this service, as well as helping with essential services like food, housing, and transportation.

"We truly miss that face-to-face contact, but we are here to help seniors to the best of our ability," says Felton. "We want seniors and their families to know that we're here and can help answer any question they may have."

>> To see what services are available in your area, or to become a volunteer, contact your local senior center. Visit [www.mcoonline.com](http://www.mcoonline.com) and click on "Find Your COA."

@ We want to hear from you. How does a local senior center or COA help you and your community? Send an email to [HealthyTimes@bcbsma.com](mailto:HealthyTimes@bcbsma.com). We may feature it in a future issue!

# Don't put off these essential health screenings



**T**hanks to earlier detection, more Americans are surviving cancer. That's why you shouldn't put off having the screening tests you need, even during the COVID-19 pandemic.

While scheduling a mammogram or colonoscopy may not be top of mind for you right now, screening tests like these can 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.

Cancer screening may include a physical examination by a health care provider, an X-ray, or a laboratory test. In many cases, a mix of methods—such as clinical breast exam and mammography—is recommended.

Your health care provider can tell you which cancer screenings you should have and how often. Your medical history, your family health history, and other risk factors all play a role.

The bottom line: Early detection of cancer can save many lives. And a key piece of early detection is the use of screening tests.

## Common cancer screenings

The following are the American Cancer Society's screening recommendations for certain cancers. Please note that other organizations may have varying guidelines. Talk with your health care provider to determine the screening schedule and frequency that is best for you.

**>> It's important** to continue to get preventive screenings and not put off getting necessary care. We have several resources available to help you navigate how and when to get care.

- Call the Blue Cross 24/7 Nurse Line at **1-888-247-BLUE (2583)**.
- Talk with your doctor or schedule a telehealth visit.
- For COVID-19 related concerns, call the designated COVID-19 Help Line at **1-888-372-1970**.
- Or, call Member Service at the number on your ID card and we'll be happy to help.

### Breast (Female)

#### Mammogram

Every year, beginning at age 45 until age 54, then every other year for women ages 55 and older

### Colorectal (Female/Male)

#### Guaiac-based fecal occult blood test (gFOBT)

Every year, beginning at age 45

#### Fecal immunochemical test (FIT)

Every year, beginning at age 45

#### Stool DNA test

Every 3 years, beginning at age 45

#### Flexible sigmoidoscopy

Every 5 years, beginning at age 45

#### Virtual colonoscopy

Every 5 years, beginning at age 45

#### Colonoscopy

Every 10 years, beginning at age 45

### Prostate (Male)

#### Prostate-specific antigen (PSA) blood test

Men ages 50 and older should discuss the advantages and limitations of this test with their health care provider

# Meet GeoBlue<sup>®</sup>

## A better kind of care for those traveling internationally

The impact of COVID-19 is still around us, and you may feel uncertain about keeping your existing travel plans or making new ones. When you decide it's safe for you to start traveling again, GeoBlue will have you covered.

We partner with GeoBlue, who provides peace of mind to our members who travel abroad by providing access to an elite network of providers, the convenience of telemedicine tools, and exceptional customer service. GeoBlue plans set the standard for complete, reliable protection of your health and safety in the global community.

### Why GeoBlue is different

GeoBlue members enjoy:

- 24/7 phone, web, mobile, and telemedicine support
- Prompt and easy access to trusted doctors and hospitals
- Cashless appointments
- Appointment scheduling support
- Paperless claims resolution
- Destination health intelligence

Experience unsurpassed service and the convenience of mobile technology to access the best medical care no matter what country, town, or time zone you are in. For more information on a GeoBlue International Medical plan, call us at **1-855-GEO-Blue**, Monday through Friday, 8:30 a.m. to 4:30 p.m., or visit [www.bluecrossma.com/medicare](http://www.bluecrossma.com/medicare).



## >> We're here for you

We're here to help in any way we can. If you have questions or concerns, here's how to contact us.

### Coronavirus Help Line

We are staffing a dedicated member Help Line for all your COVID-19 related questions

**1-888-372-1970**

Or visit our Coronavirus Resource Center at [bluecrossma.org](http://bluecrossma.org)

### Member Service

If you have general questions about your health plan

**1-800-258-2226** (TTY: 711)

8 a.m. to 6 p.m. ET  
Monday through Friday

### Sales Support

If you have questions about different Medicare plans or coverage options

**1-888-366-3212** (TTY: 711)

8 a.m. to 5 p.m. ET  
Monday through Friday

### Care Management

Our Care Managers are here to provide extra support for your complex or chronic medical or behavioral health conditions

Medical Conditions

**1-800-392-0098** (TTY: 711)

8:30 a.m. to 4:30 p.m. ET  
Monday through Friday

Behavioral Health

**1-800-524-4010** (TTY: 711)

8:30 a.m. to 4:30 p.m. ET  
Monday through Friday

### 24/7 Nurse Line

Speak to a registered nurse, whenever you need to, day or night

**1-888-247-BLUE** (2583)  
(TTY: 711)

### MyBlue

View your benefits or claims information

Sign in or create an account at [bluecrossma.org](http://bluecrossma.org) or download the MyBlue app in the Apple or Google Play stores.

# 5 tips for coping with CORONAVIRUS ANXIETY

So many of us are struggling to keep our mental health in check right now. And that's OK—it's normal to feel anxious about COVID-19. Just try not to let the worries consume your thoughts. Remember: No matter how much your world changes, you are not powerless. Here are five tips to help you get through this stressful situation.



## 1. Follow CDC guidelines

If you're nervous about contracting the new virus, put your mind at ease by following all the prevention tips from the CDC. For a refresher, visit [www.cdc.gov](http://www.cdc.gov) and click on "Learn More About COVID-19" (blue box on the front page).

To stay safe as more and more businesses and venues reopen:

- Stay at least 6 feet away from anyone who doesn't live with you.
- Wear a cloth face mask.
- Bring hand sanitizer.

*Remember:* Most people with COVID-19 have mild illness and can recover at home. If you have or think you have the coronavirus, stay home, rest, and drink plenty of fluids. Stay in a separate room—away from others—and use a separate bathroom, if you can. If you have trouble breathing or other emergency warning signs, call your doctor right away.

## 2. Create distractions

Most of us are spending more time at home, which means more time to fixate on anxiety-fueled thoughts. Instead of getting caught up in a cycle of stress, find ways to distract yourself. Some ideas include:

- Reading new books (if your local library is closed, look for free e-books online)
- Listening to podcasts
- Meal planning each week
- Organizing your home (closets, cabinets, basement, etc.)
- Playing board games and tackling puzzles

- Binge-watching TV shows or movies
- Hosting virtual get-togethers for friends or family
- Experimenting with new recipes

## 3. Go back to basics

Mental health is rightfully getting a lot of attention these days. But don't forget about protecting your physical health, too. Use your extra free time to focus on:

- Consistently following a healthy diet
- Getting plenty of sleep
- Exercising regularly (there are countless free online workout videos that you can do at home)

## 4. Monitor your stress

Are you eating more or less than usual? Feeling overly tired? Getting stomachaches? These may be clues that your stress levels are skyrocketing. Other warning signs include:

- Struggling to fall asleep or stay asleep
- Drinking alcohol or using drugs more than usual
- Feeling angry
- Having difficulty concentrating

If you identify with one or more of these symptoms, it's probably time for a change.

## 5. Ask for help

Don't suffer in silence—if stress is disrupting your life, reach out for help. That might mean calling a family member for emotional support or contacting your health care provider. You can also visit the Blue Cross Coronavirus Resource Center where you can access several resources available to you. Visit [bluecrossma.org](http://bluecrossma.org).