

Florida Blue 

Spring 2019

# Healthy Living



## Your 2019 How-To Guide

Feel confident using your plan

New perks for 2019



# Don't Miss Out on Rewards

We've made some exciting changes to how you can earn rewards for taking care of your health. Through our HealthyBlue Rewards & Loyalty Program, you will still earn gift cards for completing healthy activities, like your Annual Wellness Visit. Now, you can also earn special loyalty perks.

### Eligible members can:

- Earn and redeem gift card rewards for completing and reporting preventive care and screenings
- Receive additional rewards by completing wellness programs to achieve Gold or Silver loyalty status. **(New!)**
- (Coming Soon!) Check your rewards balance in your member account at [floridablue.com/medicare](http://floridablue.com/medicare). **(New!)**
- Gain access to a special customer service team when you reach Gold or Silver loyalty status. **(New!)**
- Get invited to exclusive events at Florida Blue Centers. **(New!)**

### Loyalty has its perks:

- HealthyBlue offers three loyalty levels: Bronze, Silver and Gold.
- After you complete your 2019 Welcome program, you automatically achieve Bronze status. See below, *How do you get started?*
- Achieve Gold status when you complete your HealthyBlue activities by May 1, 2019.
- Achieve Silver status when you complete your HealthyBlue activities by August 1, 2019.

### Get Started Now!

You should have received a temporary HealthyBlue Bronze loyalty card in your 2019 welcome materials. If you haven't logged in to your member account or created one yet, get started now. You only have until May 1 to earn Gold status!

Log in to your member account at [floridablue.com/medicare](http://floridablue.com/medicare).

- Complete your 2019 Welcome Program, if you haven't yet.
- Complete your HealthyBlue activities by May 1.
- Earn Gold status and perks!

# What You Need to Know about Our Medicare Star Ratings

Similar to how you use stars to rate a restaurant or hotel, CMS uses a five-star quality rating system to measure the experience people with Medicare have with their health plans and health care system. Every year, the government reviews all the Medicare plans in the country. Then, it gives each plan a rating from one to five stars, where five is the best. These star ratings make it easy for you to compare the quality of plans as you shop. Star ratings may change from one year to the next.



We're proud to be one of four Medicare Advantage plans in Florida, and only 15 plans nationwide, to earn a 5-star plan rating for our BlueMedicare HMO plan. And our BlueMedicare Rx (PDP) is the highest-rated Medicare prescription drug plan in the state of Florida for 2019.

## Caregiver Corner

Taking full-time care of a loved one is an important job, and it can be a very rewarding one, too. But the around-the-clock rigors of being a caregiver can sometimes leave you feeling exhausted, lonely and even sad. We've added a section to our website especially for you: [floridablue.com/](http://floridablue.com/)

[caregiver](#). You'll find links to forms and a variety of resources you may need to take care of your loved one and take care of yourself.

Also, check out our blog for tips to help you find a support group near you: [floridablue.com/blog/support-for-caregivers](http://floridablue.com/blog/support-for-caregivers)

## Give Yourself Peace of Mind About the Future

What if something happens where you can't make decisions about your medical care? Do your family and loved ones know your wishes? You may think end-of-life planning is just for older adults, or for those living with an ongoing health condition. The reality is people of all ages should have an advance directive in place.

If you are a caregiver for a friend or loved one, you'll want to make sure you know their wishes and who is responsible for making decisions if they can't. Know your options so you make decisions that are right for you and your family.

For more on this story and how to find the right advance directive for you, visit our blog at [floridablue.com/blog/medicare-news](http://floridablue.com/blog/medicare-news).

# Your 2019 How-To Guide

Earlier this year, you received your 2019 Welcome Guide in the mail with everything you need to know to get started using your plan. There's a lot to remember, so here are some important tips and reminders.

- **Visit [floridablue.com/medicare](http://floridablue.com/medicare)** and create your online member account. Your online account helps you manage your health care, find doctors and even check your Rewards dashboard.
- **Schedule your Annual Wellness Visit with your doctor.** Even if you are feeling well and haven't been sick, it's important to check in with your doctor every year for this visit. Your doctor can answer any questions you have and keep track of any changes in your health.
- **Sign up for HealthyBlue.** Our HealthyBlue Rewards & Loyalty Program allows you to earn rewards and perks for getting your preventive screenings and completing wellness programs. See page 2 for details.
- **Download your Evidence of Coverage.** Your Evidence of Coverage is a complete list of your Medicare health plan benefits. You can download it when you log in to your member account at [floridablue.com/medicare](http://floridablue.com/medicare).
- **Find doctors, hospitals, pharmacies and more on our Online Provider Directory.** Before using our directory, make sure to log in to your member account so you get the most accurate search results. Log in, then select "Tools" and click on "Find a Doctor & More."

## Understanding Your BlueMedicare Drug List

The best way to avoid surprises at the pharmacy is to know what your plan covers. You can find that information in your plan's **formulary** (list of covered drugs). We mail you a new list of covered drugs each year.

Log in to your member account at [floridablue.com/medicare](http://floridablue.com/medicare) to find your drug list. Or find your plan's drug list on our Medicare website.

### First column: What's it called?

The first step to finding your prescription in a formulary is knowing its **drug name**. You can get that information from your prescription, doctor's office or pharmacy.

In your plan's formulary, you'll notice drug names are either in capital letters or italic type. In general, these mean:

- *lowercase italic* = Generic drugs that usually have lower copays and costs.
- ALL CAPITAL LETTERS = brand name drugs that usually have higher copays and costs.

**TIP:** If you're looking at your formulary online, you can quickly find your drug using these shortcuts.

- For Windows, hold down your "Ctrl" key and the letter "F" key at the same time.
- If you're a Mac user, hold down the "Command" and "F" keys.

A small window will pop up on the screen. Enter the drug you're looking for, and you'll see all the places it shows up.

### Second column: What will you pay?

The second column, **drug tier**, also gives you important information about cost. What you pay depends on which plan you have:

- **Tier 1 Preferred Generics:** Commonly prescribed generic versions of brand-name drugs with the lowest copay.
- **Tier 2 Generics:** Generic drugs with a higher copay that still save you money over the brand name versions.
- **Tier 3 Preferred Brand:** Brand-name drugs with a lower copay or cost than drugs in Tier 4.

- **Tier 4 Non-preferred Drugs:** Many of these drugs have lower-cost alternatives available in other tiers, so your copay or cost will be higher.
- **Tier 5 Specialty:** These drugs require special handling or administration, so they tend to be the most expensive.

Some BlueMedicare plans have **Tier 6 Select Care Drugs.** These drugs have \$0 copay and are commonly prescribed to treat ongoing health conditions like diabetes or high cholesterol.

## Understanding How Services are Approved

You deserve high-quality service and care you can trust. We're here to help make sure that happens. To do this, we review requests for certain medical and pharmacy services. You may have heard this process referred to as making "Coverage Decisions." We call medical requests "Organization Determinations," and pharmacy requests "Coverage Determinations."

Either you or your doctor can request approval for these services. As soon as we get a request to cover a service or supplies, we move into action. Our qualified, licensed clinicians (including doctors, Registered Nurses, and pharmacists) review the requests. Authorization is required for several reasons. A prior authorization allows Florida Blue to:

- Verify that the service requested is covered by Medicare and your Florida Blue Medicare health or prescription drug plan

To find out exactly what your costs will be for a prescription, log in to your member account to quickly find your plan's Evidence of Coverage. Or, look up your plan's Evidence of Coverage on [floridablue.com/medicare](https://floridablue.com/medicare).

### Third column: What do you need to do to fill your prescription?

The requirements/limits in column three tell you about any special rules for your prescription. They're especially important,

because if you don't follow them, your plan might not pay its share of the cost.

Talk to your doctor about your list of covered drugs. If you have concerns about how your drug is covered or what your drug costs, your doctor may be able to help.

You can also call us with any questions you have about how your plan covers your prescription drugs. Call Prime Therapeutics at 1-855-457-0616, 24 hours a day, 7 days a week. TTY users, call 711.



- Review services to determine if care is medically necessary and appropriate for you
- Review services to ensure services are being provided by the appropriate doctor in a setting that is appropriate for you
- Confirm that ongoing and recurring services are effective and are actually helping you

We base our decisions on the latest guidelines and coverage criteria. Medicare requires us to review these requests within

certain time frames. This way we all work together to ensure minimal delays or disruptions to your care or treatment.

Want more information about how we review these requests? Call Member Services at the telephone number printed on the back of your Member ID card. Or, log in to your member account at [floridablue.com/medicare](https://floridablue.com/medicare). Find this information in your Evidence of Coverage under "Forms and Resources."

# Not Getting Enough Sleep?

Nothing beats the feeling of your head sinking into a soft pillow as you drift off into dreamland. But as we age, falling asleep and staying asleep can start to become an even bigger challenge.

According to the National Sleep Foundation, 44 percent of older adults experience insomnia at least a few times a week. The older we get, the more likely we are to experience conditions such as arthritis and sleep apnea, which can keep you from getting the shut-eye you need. Older adults are more likely to take medications that could affect their sleep, too.

As we age we spend more time in lighter stages of the sleep cycle, which also means you may tend to wake up more often in the middle of the night.

All adults need about 7-9 hours of sleep a day, no matter how old you are. Getting enough sleep has been shown to improve your mood, your memory and ability to think clearly. In addition, it helps your skin bounce back from exposure to the sun. It also decreases your risk for diabetes, obesity and depression. Sleep also helps your heart.

**So what can you do to get better sleep?** Here are some tips to help:



### Skip the nap

If you're a napper who is not sleeping well at night, it's time to skip your afternoon nap.



### Stay busy during the day

If you are sitting around all day, you may not be burning enough energy to get sleepy at night. Try to stay as active as you can during the day. Take walks, garden, visit with friends or even log in some volunteer hours.



### Turn off the TV

Experts say it's best to avoid screen time (TV, phone, tablet or computer) in the hour before you want to fall asleep. The light from screens can disrupt your circadian rhythms and sleep patterns.



### Talk to your doctor

If you aren't getting the sleep you want, make sure to talk to your doctor. It could be an underlying health condition or an issue with your medication that is causing you problems.



**Sources:** <https://www.webmd.com/sleep-disorders/guide/aging-affects-sleep#1>  
<https://www.sleepfoundation.org/sleep-topics/aging-and-sleep>  
<https://medlineplus.gov/ency/article/004018.htm>  
<https://www.health.harvard.edu/heart-health/a-good-nights-sleep-advice-to-take-to-heart>

# 4 Reasons to Cut Back on Sugar

Are you eating too much sugar? Even if you skip the cookie aisle at the store and say no to sugary drinks, chances are, your diet probably includes more sugar than you think.

Adults should only get about 10 percent of their calories from added sugar, according to the U.S. Dietary Guidelines for Americans. This equals about 12 teaspoons a day. However, most Americans get about 17 teaspoons of added sugar every day.

Eating too much sugar puts you at a greater risk for obesity and developing Type 2 diabetes. Below are five more good reasons it may be time for you to cut back on the sweet stuff.

## A healthy heart

Research has shown that eating too much sugar puts you at a greater risk for dying from heart disease. Experts say high blood sugar may even be more damaging than high cholesterol.

## Memory

A study published in 2018 in the journal *Diabetologia* found a connection between higher blood sugar and faster rates of brain decline in adults over 50.

**Sources:** <https://www.medicalnewstoday.com/articles/319991.php>  
<https://www.heart.org/en/healthy-living/healthy-eating/eat-smart/sugar/sugar-101>  
<https://health.usnews.com/health-care/patient-advice/articles/2018-11-30/6-surprising-effects-of-high-blood-sugar>

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## Banana Ice Cream

Don't throw out those bananas when they start getting brown! Instead, use them to make this super easy dessert that contains no added sugar.

### Ingredients List

- Bananas
- Other fruits (your choice)



## Joints and mobility

If your blood sugar is frequently too high, it can lead to nerve damage that can affect your joints and mobility. High blood sugar can also contribute to damaging inflammation around your joints.

## A good mood

Sugar also affects our brain chemistry, putting us more at risk for depression and anxiety. A study looking at 8,000 men over 22 years found that those who consumed high levels of sugar were 23 percent more likely to develop depression than men who ate less sugar.

## Directions

Chop up ripe bananas and put them in a freezer-safe container. You can also chop up any other fruits you want to add in and put them in the freezer too. When your bananas (and other fruits) are frozen, place them in a food processor or blender. Chop up the mixture until you can stir it with a spoon. Voila! You have soft-serve banana "ice cream."

Florida Blue is a PPO and RPPO plan with a Medicare contract. Florida Blue HMO is an HMO plan with a Medicare contract. Enrollment in Florida Blue or Florida Blue HMO depends on contract renewal.

Florida Blue and Florida Blue HMO are Independent Licensees of the Blue Cross and Blue Shield Association.

Health and wellness or prevention information.

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## Your voice always matters, and we're listening.

Each spring, Florida Blue participates in the national Consumer Assessment of Healthcare Providers and Systems (CAHPS®) survey. It gives us information we use to improve our members' experiences. **If you receive the CAHPS survey, please complete and return it.**

