

CAREMORE CHRONICLES

Spring ▪ 2015



The Hardest-Working Senior in Medicare

Cover Story
Page 9

Exercise — Better Late Than Never

Page 13

Walgreens Pharmacy Update

Page 7



CAREMORE

It's what we do.™



Stanislaus County

www.CareMore.com

A Message From the President



Greetings,

You may be wondering who that person is in the photo on this page. I have met some of you at our town hall meetings, and in our care centers, but I'm sure that I am a new face to many of you. My name is Jason Barker, and I joined CareMore in March of 2014 as the new Health Plan President. Leeba Lessin continues her role as CEO of the CareMore enterprise in a more expanded role. I am thrilled to join CareMore and to lead our Health Plan team. I have a 27-year history in healthcare, with the majority of that time spent in roles leading hospitals and medical groups. I first learned of CareMore when I was the CEO of St. Mary Medical Center in California. I was pleased to be able to bring CareMore into our community, and I was delighted to see the difference that the CareMore approach made in the lives of our members in my community. Witnessing that change energizes me to continue to ensure that CareMore delivers for you and for your loved ones.

I frequently think about steps I will take to maintain or improve my health. As I think about that, I realize that I'm a little envious of you as a CareMore member. Not only do you have access to your personal physician, but you also have access to many CareMore resources to help you on your journey to health. Our dedicated clinicians are passionate about helping you maintain and improve your health. I encourage you to consider participation in the education and programs that CareMore clinicians provide at the Care Center in your neighborhood. You also have access to our Nifty after Fifty health and fitness centers. At these centers, you get personalized attention and programs, under the direction of skilled professionals, using specially designed exercise equipment to help you along in your journey of improved fitness. I hope you have the opportunity to visit one of our fitness centers soon — you will be impressed with all they offer.

I wish you the best in health and happiness in 2015. I am grateful to be part of CareMore. I look forward to getting to know you better, and I'm blessed to be able to be part of your journey to better health.

A handwritten signature in black ink that reads "Jason". The signature is written in a cursive, slightly slanted style.



CAREMORE
It's what we do.™



From the Drugstore:

Are you taking drugs as prescribed?

By Steve Swaringen, RPH

Taking your medicine is a big part of your healthcare plan. This can help you better handle your health issue. It may be hard to remember what each medicine is for and how and when to take it. You and your family should learn about all the drugs that you take and how they need to be taken. It is also good to know the possible reactions for each medicine. This way you can let your doctor know if you have any issues with your medicine.

Here are some tips to help you remember to take your medicine:

- Keep a medicine log. Write down each time you take your medicine. Carry the list with you or put it in a place you can reach at all times.
- Set an alarm. Use a cellphone or wristwatch alarm to remind you to take your medicine.
- Get a pillbox. You can use it to help you put the medicine in order. This will also help you keep track of the drugs you have taken.
- Put your pills in a place where you can see them. For example, put them next to your coffee maker if you drink coffee.

Remember: medicine is taken to help you handle a health issue. In order for your medicine to do its job, you must take it as your doctor told you to take it. Doing so will help the doctor know if your medicine is working or not. Skipping doses or forgetting to take the medicine can impact some of the choices your doctor makes. For example, if you visit your doctor and he sees that your blood pressure, blood sugar or cholesterol is above normal, he may think your medicine is not working. He may decide to raise your dose or give you more medicine. Keep in mind that higher dosages or extra medicine may lead to more side effects or drug interactions. It can also raise your medicine cost.

Here are more tips to help you stay up to date with your medicine.

- Know what your medicine is being used for and how to take it.
- Ask your doctor to order a 90-day supply. This will result in fewer trips to the drugstore to get more pills. This will also help you save time and gas money.
- Ask your drugstore to sign you up in their auto-refill program. This will allow your drugstore to automatically refill your medicine. They will also let you know when it is ready for pickup.
- Get a new drug if your dose is lowered. Taking a half tablet if your dose is cut in half will make it appear you are not taking your medicine and may be refilled less often.
- Look into the mail-order aid. This will cut down on trips to the drugstore. This aid is free and can also lower your drug costs.
- Ask your drugstore about getting your refills synchronized or refilled at the same time.

This may mean you get less than a full amount at first at a lesser copay. But, once synchronized, all of your drugs can be refilled on the same day each month. This will help you manage your drugs and will result in fewer trips to the drugstore.

Keeping you **in the know.**

At CareMore, we put our focus on you. It is important to us that our members understand the services and benefits available to them, so we invite them to a CareMore Member Orientation — we're committed to keeping you as informed as possible. Bring your questions and join us at a local CareMore Care Center! **Be in the know.** These meetings introduce you to the vast services that CareMore provides. Don't miss this chance to get to know the people who look after your health and to learn more about how our Model of Care is improving the health and well-being of our members.

We are devoted to improving the physical, social and mental wellness of our members.

The Member Orientation also introduces members to our CareMore Care Centers, which provide medical programs and wellness resources like these:

- Physician and Nurse Practitioner Support
- Wound Care
- Physical Therapy
- Cardiac and Pulmonary Rehab
- Nutritional Training Sessions
- Educational Classes on Disease Management
- Remote Monitoring
- Health Screenings

Learn about the CareMore team approach and how we all work together to keep every member healthy!

Urgent Care — Where to Get Care

Emergencies are never planned, but in a time of need, it's always best to be prepared. Knowing when to go to an urgent care center, instead of the emergency room or your doctor, can save you time and money, while still getting you top-notch care. If you are having health problems and cannot see your doctor right away, urgent care centers are a good option for minor to moderate problems. You can think of urgent care as a level of care between an emergency room and your primary care doctor. Urgent care centers often treat many of the same issues that emergency rooms do, such as colds, broken bones and sprains. You don't need to make an appointment, and a visit to an urgent

care center will cost much less than a trip to the ER.

Please call our Member Services Department at 1 (877) 211-6614 or visit us online at [CareMore.com/Locate-Services/Urgent-Care](https://www.caremore.com/locate-services/urgent-care) to find an urgent care center near you.

What to Bring to an Urgent Care Center

- A list of medications you are currently taking, including herbal supplements and vitamins
- A list of your medical conditions and allergies
- A list of previous medical conditions and medications
- Your doctor's contact information
- Your insurance information

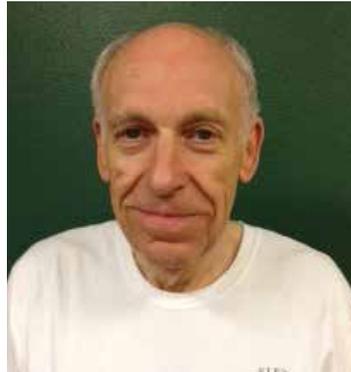
Sources: Health, United States, 2012: With Special Feature on Emergency Care, U.S. Department of Health and Human Services.



Members **In Action**

We love our members! At CareMore, we like to recognize and highlight their healthy lifestyles and community involvement. Take a look at what one of our wonderful members has been up to and learn how they stay involved — and healthy — with CareMore.

Bob Tennent, 67, of Modesto and his wife, Janet, are both members of CareMore Health Plan. When his wife was referred to CareMore's Nifty after Fifty® fitness program to help with her breathing issues, he tagged along. Bob's intention was simply



Bob Tennent

to tag along in support of his wife. Soon enough, though, he decided that instead of sitting at the gym and waiting for his wife to finish, he should engage in some exercise as well. What started as a way to pass the time soon turned into a newfound passion for Bob, who is a retired sales executive. "I started going three times a week with my wife and noticed some positive changes in just a few weeks. The customized and supervised fitness program they developed was perfect for me, and having the supervision of a trainer really helped me. They spurred me on and made sure I did the exercises correctly. That's important to those of us who are north of 65."

After more than a year of fitness activity at Nifty, Bob has lost almost 100 pounds and 12 inches off his waistline. He keeps copious track of his progress and has even added walking and a better diet to his new regimen. His body has reversed

its ratio of muscle and fat. When he first started with CareMore's Nifty program, he had a body fat percentage of 36 percent. Today, he has a body fat percentage of 15 percent. Bob is now a member of the fitness program's Master's Program, which is the highest level of activity available. He simply works out as much as they will let him. He participates in the circuit and core classes as well to help round out his fitness approach.

"I sleep like never before, and I have the energy of my youth," Bob shared. "I have transformed myself and my health. If I can do this, anyone can. Just get up and get moving. I'm living proof."

MyAlertButton

Help at the Push of a Button

Maintain Your Independence

The freedom to live comfortably in one's own home is something we all value. However, for some of us it's difficult to maintain an independent lifestyle. Everyone may want independence, but never at the expense of safety. Many kinds of accidents can occur in the home, which can be fatal or cause serious injury. Now with **MyAlertButton**, you can remain independent and safe at the same time.

How MyAlertButton Works

MyAlertButton is a very simple, yet effective, device designed to provide help at a moment's notice. It has two parts:

- 1. Waterproof Button** – Worn around the wrist or neck. When pressed, you can receive help of any kind. It can be worn in the bath or shower.
- 2. Main Base Unit** – Receives the signal sent from the button and uses either a home phone line or cellular phone signal to contact necessary help.

MyAlertButton can be used in any situation where help is needed. Certified and trained operators are available 24/7, 365 days a year.

- Ambulance
- Police
- Fire
- Friend or Relative

Why MyAlertButton Is Right For You

How do you know if you, or a loved one, needs **MyAlertButton**?

- Have you ever slipped or fallen in your home?
- Do you take any medications that might make you dizzy or drowsy?
- Do you have mobility issues?
- Do you live alone, or are you home alone for long periods of time?

Exclusive Offer for CareMore Members

MyAlertButton has an exclusive offer and pricing for all CareMore members. For less than \$1 a day, you can be protected.

Base Unit **Waterproof Button** **2nd FREE Button!**



Do you need protection away from home? Ask about our mobile option with GPS technology that can determine your location in an emergency!

To order or for more information:
1-800-800-0517
www.MyAlertButton.com



Bluetooth Technology and Hearing Aids



For the past several years, one of the biggest improvements in hearing aid technology has been the addition of Bluetooth connectivity inside some hearing aid circuits. Bluetooth technology is a very effective way to use hearing aids with cellphones, regular phones, televisions, computers, or iPods and other MP3 players. Many of today's hearing aids are very advanced and are able to wirelessly connect with these different devices.

Normally when we listen through hearing aids, the microphone on the aid picks up the sound and processes/amplifies it, but Bluetooth works a bit differently. It uses a radio frequency to wirelessly transmit sound from your device directly into your hearing aids instead of being picked up by the microphones. The result is excellent sound quality in stereo (if the wearer has two hearing aids) and improved understanding of speech on television and on the telephone and for hearing music.

While many hearing aids are built to be Bluetooth-compatible or Bluetooth-enabled, one thing to keep in mind is that the hearing aids will need to be paired with other devices that are also Bluetooth-compatible or Bluetooth-enabled. Devices that are not compatible or enabled will not be able to be paired with the hearing aids.

It can seem daunting to deal with all of this new technology, but the systems are actually very simple to use! Once the hearing aids

are paired and set with multiple devices, one need not worry about missing another phone conversation, favorite song or much-anticipated television show again!

HCS Program for CareMore members:

- Annual hearing exam at no charge
- Hearing aid evaluation at no charge
- Three levels of technology, each offering high-quality products
- One year supply of batteries at no charge (up to 64 cells)
- Three-year comprehensive warranty, covering loss and damage
- Thirty-day evaluation period
- No-interest financing for 12 months, for qualified applicants
- In-office routine service for one year at no charge
- Doctor of Audiology on staff to respond to member questions
- HCS Patient Guide detailing prices, products and information on hearing loss

| | |
|----------|-----------|
| Testing | No charge |
| Premium | \$1,500 |
| Advanced | \$1,100 |
| Superior | \$800 |

Call **Hearing Care Solutions** at **866-344-7756** to learn more about your free hearing evaluation or hearing aid technology now.



now a preferred network pharmacy!

CareMore is proud to announce that as of January 1, 2015, Walgreens will be one of your preferred network pharmacies. Preferred network pharmacies offer you lower copays on most drugs.

**Call Member Services for assistance
with your Prescription Drug needs.**

1-800-499-2793

Understanding Healthcare Language — A Member's Glossary

We know that Medicare can be confusing. There might be many acronyms and unfamiliar terms that you may come across in the various materials you receive from us. Because of this, in each issue, we provide a glossary of some of the more frequently used terms to help keep it simple for you. Of course, if you ever have questions about your coverage or other services, please call Member Services at 1-800-499-2793.

Copay: The fixed amount you pay when you receive care from a covered health provider

Coinsurance: Your share of the cost for services after deductibles are applied

Deductible: The amount of healthcare costs you must pay for the year before Medicare begins to cover the expenses

Formulary: A list of prescription drugs and their instructions that belong to a specific Medicare plan

HHA: Stands for "Home Health Agency" and provides healthcare services for patients at their homes

MA: Stands for "Medicare Advantage Plan" and is sometimes also called "Medicare Part C"

Member Services: CareMore's department that provides you with support and answers to your questions

PCP: Stands for "Primary Care Physician," the main doctor that you see for care

Premium: A periodic payment patients make for healthcare or prescription drug coverage

SNF: Stands for "Skilled Nursing Facility," a type of highly specialized daily care

Special Needs Plan (SNP): A special type of Medicare Advantage Plan (MA) that provides more focused healthcare for specific groups of people

TTY/TTD: A "Teletypewriter" or "Telecommunications Device for the Deaf" is a communication tool for the hearing-impaired



Fraud, Waste and Abuse

Look out for these potential fraudulent schemes:

Identity Theft

Never give out your Social Security number, Medicare identification (ID) number or health plan ID number.

Home Health Services Fraud

Watch your Medicare Summary Notices to make sure you are billed accurately.

Medical Transportation Services

If you are charged for Basic Life Support, but did not receive these services, report it.

Mail-Order Medical Supplies

If you receive medical supplies that you or your doctor did not order, refuse, return and report.

If you suspect fraud or have any questions, call CareMore Member Services at 1-800-499-2793.



Share the **Care**



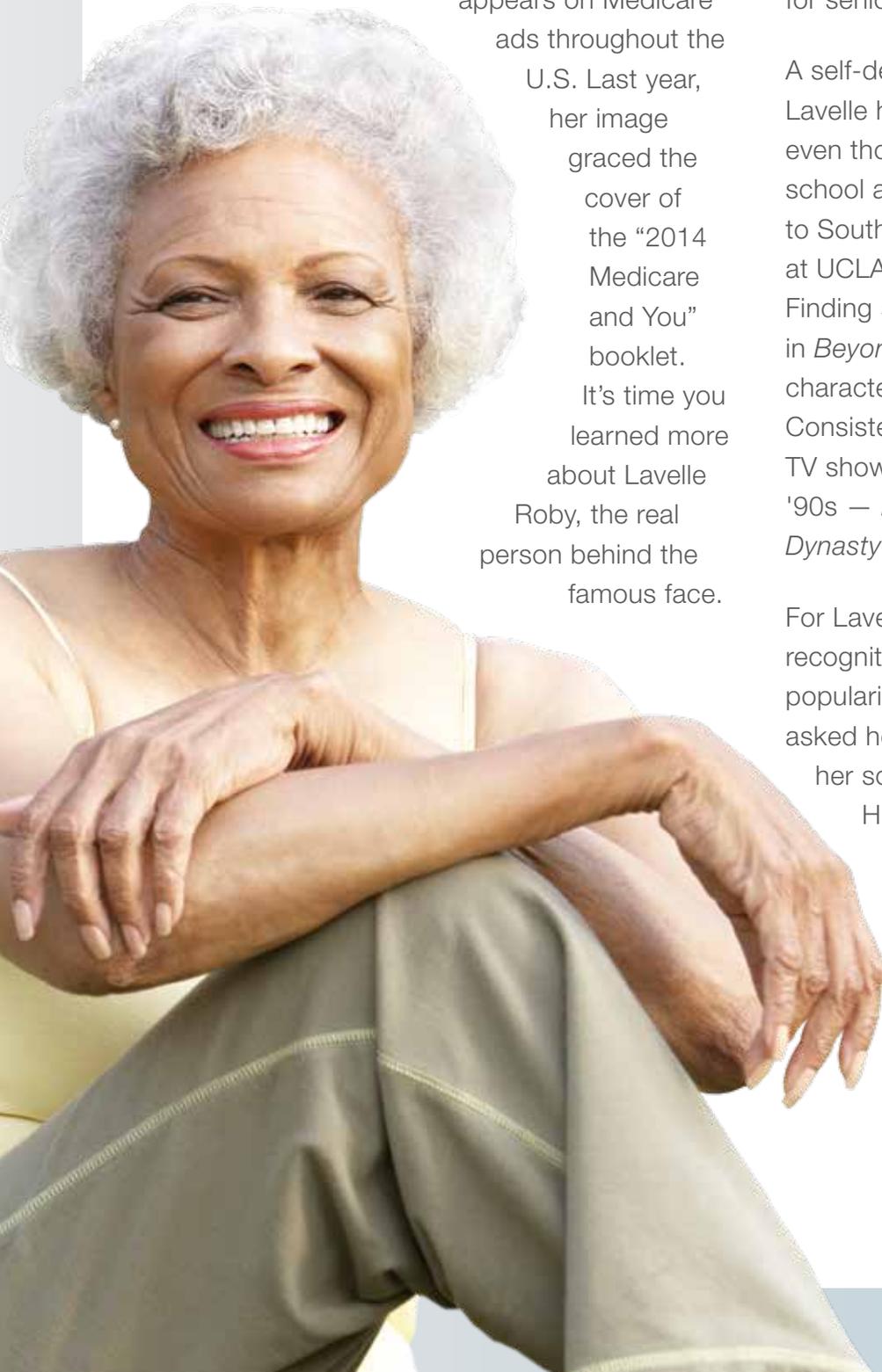
Has your CareMore Care Center team made an impact on your life? You can **Share the Care** so that we can make a difference in the lives of your friends, family and neighbors. CareMore is committed to putting our members — just like you — at the center of everything that we do. We have made it easy for you to refer your friends and loved ones to CareMore by picking up a Member Referral Card from your local CareMore Care Centers. You simply complete the card by answering a few simple questions about yourself and your referral and drop it off in the mail — postage is paid!

Please contact Member Services or visit your local CareMore Care Centers for more information.



The Hardest-Working Senior in Medicare

You may not know her name, but you're probably familiar with her face. She's been called "The First Lady of Medicare" and appears on Medicare ads throughout the U.S. Last year, her image graced the cover of the "2014 Medicare and You" booklet. It's time you learned more about Lavelle Roby, the real person behind the famous face.



She shared some secrets with CareMore, as well as her philosophy about why she has the healthy glow that makes her image the ideal for senior health.

A self-described Mississippi country girl, Lavelle had no intention of being an actor, even though she enjoyed performing in high school and in college. A decision to venture to Southern California for summer classes at UCLA helped launch her acting career. Finding small parts led to the role of Vanessa in *Beyond the Valley of the Dolls* in 1970 (a character for which she is still recognized). Consistent work came in episodes of popular TV shows throughout the '70s, '80s and '90s — *Barnaby Jones*; *Murder, She Wrote*; *Dynasty* and *The Practice*, to name a few.

For Lavelle, there's been even greater recognition in recent years with her increasing popularity as the model of senior health. We asked her to reveal the secret to what makes her so popular in Medicare advertising.

Her answer was a bit surprising. "I take supplements, and I'm still working, which keeps me really active. But 42 years ago, I started practicing Buddhism. I was told then that I should be the happiest person in the world. And for every year I practiced, I'd be 10 years younger. So I decided to practice diligently," she told us with a chuckle. And



“There are young people and other seniors who need our support. Find them and share yourself!”



Lavelle Roby

she’s taken that promise of happiness as a life mission. “I pray each day to be the happiest person in the world. Every day, I get up and work for peace in the world by helping one person to be happy that day.” She had similar advice for all seniors: “Contribute to peace in the world. Actively work with churches, schools, grandparent groups — organizations dedicated to serving others. There are young people and other seniors who need our support. Find them and share yourself!” It may seem like unusual advice, but a life dedicated to being happy and serving others has given Lavelle Roby a warm, healthy countenance that has made her famous. Service to others and a resolve to be happy may work wonders for you too.

Should Your **New Best Friend** Have a Tail?

By Di Lewis

When it comes to your “golden years,” should you be getting a Golden Lab? Research is now backing up what animal lovers have always known — having an animal companion provides health benefits for individuals of all ages. Whether you’re a dog person, a cat person or a hamster person, having a furry, feathered or scaly friend can make your life a little brighter.

Pets are a great emotional support, ensuring you always have companionship. They’re also a great stress reliever — simply holding a purring cat or petting a dog can make you feel less anxious. And pets aren’t just good for your mental health, but for your physical health as well. Even if you’re less active, they keep you moving: helping your cat chase a yarn ball or taking your dog on a stroll in the neighborhood can do wonders for your health.

So don’t let retirement stop you from adding a new friend to your life. If you enjoy animals and can care for them, they’ll enjoy and take care of you too.



Osteoporosis and Fractures

Osteoporosis, sometimes called thin or brittle bones, is a leading cause of fractures in older adults. This condition affects approximately 12 million Americans older than 50 years, according to the U.S. Preventive Services Task Force (USPSTF). Osteoporotic fractures, particularly hip fractures, are associated with chronic pain and disability, loss of independence, decreased quality of life and decreased lifespan.

The good news is that appropriate treatment reduces the risk for future osteoporotic fractures by 40 to 60 percent. Treatment includes:

- Prescription medications
- Calcium and vitamin D supplements
- Bone mineral density testing
- Exercise and strength training
- Fall prevention

Please discuss your options with your doctor or healthcare provider.

Fall prevention

CareMore is pleased to offer our members a Fall-Fracture Prevention visit with an Extensivist Physician.

This assessment includes:

- Balance and strength evaluation
- Comprehensive medication review
- Comprehensive blood pressure check
- Vision check
- If needed, referrals to Nifty after Fifty® exercise program or physical therapy

Please call your local CareMore Care Center to schedule an appointment.

The Centers for Disease Control and Prevention (CDC) lists the following **tips to prevent falls:**

Exercise to improve your balance and strength

Ask your doctor or healthcare provider about the best type of exercise program for you.

Have your medicines reviewed

Have your doctor or pharmacist review the medicines you take, even over-the-counter medicines. Medicines or combinations of medicines can make you sleepy or dizzy and can cause you to fall.

Have your vision checked

Poor vision can increase your chances of falling. See an eye doctor at least once a year and update your eyeglasses.

Make your home safer

Remove things you can trip over (like papers, books and shoes) from stairs and walkways.

Remove small throw rugs or use double-sided tape to keep the rugs from slipping.

Keep items you use often where you can reach them without using a step stool.

Install grab bars in the restroom and use nonslip mats in the bathtub or shower floors.

Improve the lighting in your home.

Always wear shoes. Avoid going barefoot or wearing slippers.

CareMore's Medicare Advantage Plan Ranked One of the Top Health Plans In California For 2015

CERRITOS, Calif. – CareMore Health System's Medicare Advantage Plan has been recognized as one of the top two plans in California by U.S. News & World Report, the nation's leading provider of service news and information and creator of the highly recognized "Best" series of consumer guides.

"We are extremely pleased to receive this recognition for our Medicare Advantage Plans in California," says Jason Barker, President of CareMore Health Plans. CareMore started in California, so receiving this acknowledgment in the state where we originated is a special achievement."

The list of rankings was determined using data from the Centers for Medicare & Medicaid Services (CMS), which gives each health insurance plan a 1- to 5-star rating at half-star intervals. To make the U.S. News & World Report list, health plans were required to hold consistent three-star ratings for every plan offered in that state, and a 4.5-star rating overall.

This year, the report also factored in the CMS dimensions of "Wellness Care" and "Customer Service," which track aspects such as phone-call responsiveness and how often high-risk patients receive medical screenings.

Out of the 27 companies that offer health insurance plans in California, only two were found to offer top-performance plans consistently. "This announcement coincides well with the open enrollment period in helping Medicare beneficiaries make an informed decision to select a top plan," said Barker. "The ranking validates

the hard work and consistency our physicians and staff employ to provide an exceptional healthcare experience to our members. CareMore will continue its commitment to expand our model to provide access to exceptional care to more consumers." U.S. News & World Report's Best Medicare Plans list serves as a guide to help aging adults decide which Medicare Advantage plan is the best option.

To learn more about CareMore and our Medicare Advantage plans, visit www.CareMore.com.

<http://health.usnews.com/health-news/medicare/articles/2014/10/15/best-medicare-advantage-plans-2015>

<http://www.loscerritosnews.net/2014/11/13/care-mores-medicare-advantage-plan-ranked-one-of-the-top-health-plans-in-california-for-2015/>

HMG-CN Health Wire

U.S. News & World Report Ranks CareMore Health System Among the Best in the US

Find the
Flower
Search



Keep a lookout!

We've hidden **13**

"Flower" icons
throughout this issue.

Can you find them all?



Exercise

Better late than never, and the best time to start is

RIGHT NOW

Sheldon S. Zinberg, M.D.



What's 100% effective but less than 20% utilized? Physical activity is the single best medicine for healthy aging, but so many of us just don't take our medicine. Several studies have now proven that becoming physically active, **even** if you haven't exercised for many years, will decrease your chances of becoming seriously ill or *more* seriously ill ... debilitated or even *more* debilitated. No matter how old you are or how bad your conditioning might be or even what chronic diseases you might have, exercise can significantly decrease your disabilities from heart disease, diabetes, hypertension, cancer and virtually all chronic diseases. CareMore has recognized this to a greater extent than any other company by offering access to the specially designed Nifty after Fifty® (NaF) fitness centers. NaF programs can improve your vigor and vitality and your ability to stay independent ... and much more. Not only will they improve your balance and reduce your chances of fall-related injuries, they can actually decrease depression and improve your mental skills and memory — actually better than any known medication.

A large-scale study was published last fall on 12,000 Australian seniors between the ages of 65 and 83. At the end of 11 years, those involved in an exercise program showed a remarkable improvement in health, independence and longevity. But is it too late for some of us? The answer is NO! It's not too late! The best time to start exercising was years ago, but the next best time to start is right now. This was re-emphasized in a study in the February issue of the *British Journal of Sports Medicine*. This study showed that older adults who were sedentary for years and then started to exercise in their later years had "7 times" less chance of becoming more ill or infirm than those who did not.

While any exercise (walking clubs, yoga classes, dance classes, etc.) is better than no exercise at all, when physical activities are combined with individually customized fitness programs such as those offered by CareMore at NaF, far better results are achieved — and in a safe and fun-filled environment. A complete fitness evaluation is performed by kinesiologists who are specially trained in senior fitness. They assess your overall level of fitness and your specific areas of de-fitness (we all have some). Your NaF program is not only individually

“Nifty after Fifty® programs can improve your vigor and vitality and your ability to stay independent ... and much more.”

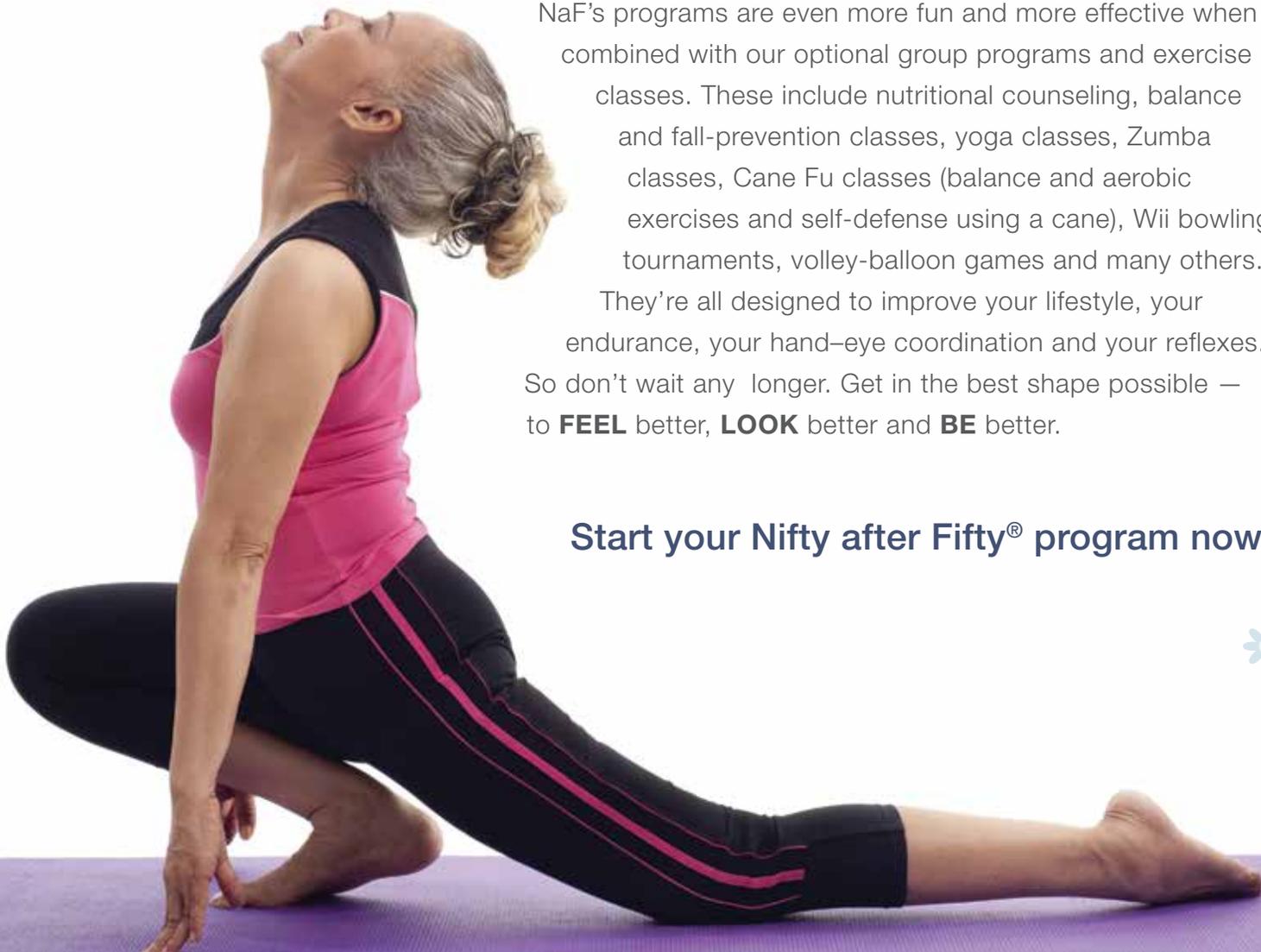


customized to you but also customized to any chronic disease you might have (COPD, heart disease, diabetes, arthritis, etc.) to further improve the management of that disease and to improve your endurance, balance and strength. Rather than weight-stack machines, specially designed pneumatic equipment is used for strength training. These machines are used by many elite athletes but are particularly suited for seniors. They smoothly and painlessly strengthen your muscles and reduce the chances of joint injury. Additionally, your individual program is computer-monitored and clinically supervised by our NaF fitness coaches. If you choose, this allows for a record of your progress to be sent to your physician.

NaF’s programs are even more fun and more effective when combined with our optional group programs and exercise classes. These include nutritional counseling, balance and fall-prevention classes, yoga classes, Zumba classes, Cane Fu classes (balance and aerobic exercises and self-defense using a cane), Wii bowling tournaments, volley-balloon games and many others.

They’re all designed to improve your lifestyle, your endurance, your hand–eye coordination and your reflexes. So don’t wait any longer. Get in the best shape possible — to **FEEL** better, **LOOK** better and **BE** better.

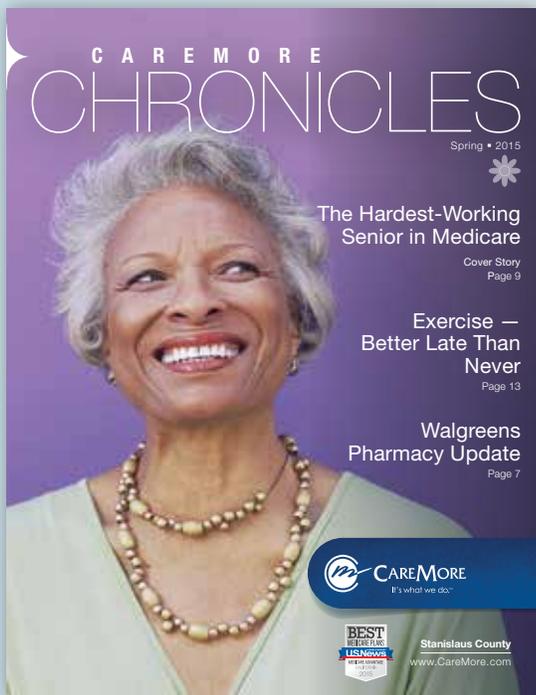
Start your Nifty after Fifty® program now!!





STAN – W13
Y0017_15_0415019A CHP MA CMS Accepted (04/15)

In This Issue



- 01 | A Message From the President
- 02 | From the Drugstore
- 03 | Keeping You in the Know
- 03 | Urgent Care
- 04 | Members in Action
- 05 | Help at the Push of a Button
- 06 | Bluetooth Technology and Hearing Aids
- 07 | Walgreens Now a Preferred Pharmacy
- 07 | A Member's Glossary
- 08 | Fraud, Waste and Abuse
- 08 | Share the Care
- 09 | The Hardest-Working Senior in Medicare
- 10 | Should Your New Best Friend Have a Tail?
- 11 | Osteoporosis and Fractures
- 12 | CareMore – One of the Top Health Plans in California
- 13 | Exercise – Better Late Than Never