

CareMore

CHRONICLES

SUMMER 2012

CareMore
MEMBERS
IN ACTION

NIFTY
HEALTH
TIPS

ANNUAL
PREVENTIVE
 CARE
CHECKLISTS



Northern California

www.CareMore.com

A Message from the PRESIDENT

Leeba Lessin



Greetings CareMore readers!
And a special greeting to
our new members that are
reading their first issue of
CareMore Chronicles. We are so
pleased to have you join us!

I recently read a statistic that made me grin from ear to ear. It said that more than half of you that join CareMore do so because you know someone that has had a good experience with us. Wow! What an incredible testament to the more than 1,000 CareMore team members who provide you with healthcare and customer services.

Every business longs to have what marketers call “word-of-mouth lift.” This is where all the advertising that we do pays dividends, because it gets an extra “lift” from folks that openly express their satisfaction with us.

With that in mind, here are a couple of my favorite CareMore “word-of-mouth lift” stories:

A prospective member saw a school crossing guard wearing a CareMore shirt. The pedestrian, who was

turning 65, had seen CareMore advertising and asked the crossing guard if CareMore was a good program. Upon hearing “yes,” the pedestrian became a CareMore member!

A group of neighbors watched month after month as the health condition of one of their neighbors deteriorated. Exasperated, the neighbors concluded that their friend would be much healthier if she enrolled in CareMore, so they packed her into the car and brought her to our offices for an introduction. The rest is history.

A group of friends on a street started a walking group, which lasted for many years. But three out of the four women that walked together joined CareMore and began working out at Nifty after Fifty. Although the group still walked together regularly, the fourth member found she was missing out on too much fun at Nifty and joined so she could share in the stories her friends were always telling.

And this “word-of-mouth lift” doesn’t just apply to new members. Recently, a physician that was being heavily recruited by CareMore and many other medical groups flew to Los Angeles to meet with our leadership. At the rental car counter, the physician asked the agent for directions and mentioned the destination was CareMore. Well, it turned out that the rental car agent is a CareMore member, who proceeded to enthusiastically tell the physician all of the reasons why this was the best place in the world to establish a medical career.

We couldn’t be more humbled and motivated by these stories. So we thank all of you who have ever been a part of bringing a new member to CareMore. You have our deepest gratitude and, as you will always hear me say, we will do our absolute best to live up to the confidence you have entrusted in us.

Warm regards,

Leeba Lessin



Sandy Matarangas

DPM

Dr. Sandy Matarangas is a Doctor of Podiatric Medicine, proudly serving the San Jose area. Her interest in healthcare grew out of an experience caring for a diabetic uncle at a younger age, as well as her lifelong fascination with science. She earned her triple undergraduate degrees in biology, chemistry and psychology from Southern Methodist University before attending California School of Podiatric Medicine for her specialty. Dr. Matarangas is married with three children, and enjoys hiking, camping and traveling in her RV in her free time.

What do you like most about CareMore's model of care?

I like how economical it is because it can really benefit people in tight situations. And I love

the Nifty after Fifty program and all of the social events, classes and programs that our members can take advantage of.

What is your favorite part of working at the Care Center?

What I enjoy most is seeing my patients, and developing and maintaining personal relationships with them.

What advice do you have to our readers to lead a healthier lifestyle or to stay healthy?

All diabetics should be sure to check their feet every night for cuts and abrasions. And be sure to always wear shoes!

Members in Action

Santa Clara Seniors Get Fit While they Sit

CareMore members in Santa Clara County, California have been enjoying the latest fitness activity: Chair Yoga. A gentler form of yoga that is performed while seated, Chair Yoga is a great way to achieve physical and mental strength, while also socializing with your fellow members, of course! A group of nearly 30 regular participants join together at Rincon Gardens to strike poses without leaving their seats.



Adherence to MAINTENANCE MEDICATIONS

Maintenance medications are medications that need to be taken for months, years or even indefinitely to treat or manage many chronic illnesses.

Some chronic conditions have very little or no symptoms. High blood pressure and high cholesterol are examples of conditions where there may be no clear symptoms until the disease has progressed significantly.

Numerous studies have shown that medicines improve clinical outcomes and reduce illness and disability. Therefore, it is crucial that people with these chronic diseases adhere to their medications as prescribed.

“**Adherence**” as defined by The World Health Organization is “the extent to which a person’s behavior in taking medications...corresponds with agreed recommendations from a healthcare provider” (World Health Organization, 2003). By this definition, the prescription for your maintenance medications is essentially a contract between you and your healthcare provider as a plan to take care of you.

The following are examples of maintenance medications and a short description of what they do to prevent disease progression and to promote health and wellbeing.

ACE & ARB

(ACE) lisinopril, benazepril, enalapril, -pril’s; (ARB) losartan, Diovan

When taken daily, these medications control blood pressure protecting your kidneys and heart. When not taken, blood pressure can worsen and risk increases for serious complications like heart attack and chronic kidney disease.

STATINS

simvastatin, pravastatin, lovastatin, Lipitor

When taken nightly, statins control cholesterol and prevent the development of heart disease. These medications lower your risk of heart attack by reducing bad (LDL) cholesterol. When not taken, your cholesterol can increase, leading to clogging of blood vessels and an increased risk of heart attack and stroke.

DIABETES MEDICATIONS

metformin, Januvia, glimepiride, glipizide, glyburide, nateglinide, Actos, others

When taken as prescribed, these medications control the amount of sugar in your blood. This prevents or slows the progression of diabetes and related complications such as nerve pain and kidney and eye damage. When not taken, your diabetes may worsen leading to serious complications including kidney failure, loss of sensation in hands / feet, infections, amputations and heart disease, including an increased risk of heart attack.

Maintenance medications must be taken every day or as instructed by your doctor to keep you healthy. Even if your blood pressure, cholesterol or blood sugar are under control, continue taking your medicines unless instructed to stop by your doctor.

Written by: Michelle Fox, PharmD–USC Pharmacy Resident & Tina Li, PharmD–CareMore Clinical Pharmacist

TIPS TO STAY ON TRACK

- Request 90 day (3 month) supplies to reduce trips and calls to your pharmacy.
- Request generic medications — available at \$0-\$10, generics keep copays low and can prevent you from landing in the coverage gap “donut hole.”
- Request automatic refills at your pharmacy for free reminder phone calls when your medications are ready to pick up.
- CareMore has a pharmacist program in place to promote adherence with these important medications and to answer any individual questions you may have.

NIFTY HEALTH TIPS

How Exercise Can Help Turn Back the Clock

When we were younger, we couldn't imagine ourselves in less than prime condition. But time took its toll, and the effects of depleted strength, energy and mental acuity became apparent. This progressive loss of physical and mental fitness is the greatest challenge to our continued functionality, our quality of life and our future independence.

Many of us have given up, convinced that it's too late to make a difference. In truth, however, it's never too late to improve the zing, the zest and the overall quality of your life!

20-30% of older Americans are classified as "frail" because of mental and/or physical deterioration. Many in their 40s or 50s don't even realize they're on their way to losing their independence. Usually this gradual decline is the result of simple inactivity and poor eating habits, often magnified by illness.

Whatever our chronic diseases, inactivity is our greatest enemy and "muscle weakness" is the common denominator that can land us in a nursing home.

Between the ages of 40 and 60, we lose one percent of our muscle strength every year. Between the ages of 60 and 75, this accelerates to an annual loss of one and one-half percent of our muscle strength. Because it happens so gradually we don't recognize the devastating effect this deterioration has on our lives.

But we can change this. In a recent study, seniors placed on a twice-weekly strength-training program for one year became biologically younger by 20 years. By the end of the study, they were 75 percent stronger, had increased the bone density in their spine and hip areas, improved their balance and were far more active in their daily lives.

And here's an amazing fact: There appears to be no age limit on our ability to improve. Studies of men and women between the ages of 80 and 90 that used resistance training two to three times a week improved the strength in their legs by more than 100 percent in just six to 10 weeks. Some of them even threw away their canes and walkers. Imagine that!



So, you see, it's not too late — not by a long shot. Any exercise is better than none, and most of us can gradually and safely increase our activity to healthful levels. These levels approximate moderate physical activity for 150 minutes a week. You could do this with brisk walking for 25 minutes a day, but much greater health benefits are achieved with larger amounts of exercise.

As a member of CareMore, you have access to Nifty after Fifty fitness centers. Here, you will get a complete fitness evaluation followed by a customized, clinically supervised and computer-monitored exercise program that will dramatically improve your fitness level. Nifty after Fifty uses the most modern and user-friendly equipment in a comfortable and safe surrounding.

Written by: Sheldon S. Zinberg, M.D.
President of Nifty after Fifty

ANNUAL PREVENTIVE CARE CHECKLISTS

One of the most important parts of maintaining your optimal levels of health and wellness is making sure you are up to date on all of your annual checkups and screenings. It can be easy to forget one or two of them over the course of a year—or to simply skip them if you're feeling healthy. However, these screenings are instrumental in discovering possible complications now before they become problematic.

These handy charts list the annual preventive care screenings that all CareMore members should fulfill this year, as well as the condition-specific screenings that our Special Needs Plan* members should undergo. We recommend checking the ones that you have already completed right now and posting this sheet to your refrigerator or bulletin board to help you stay on top of the others.



ALL MEMBER

**PLEASE CHECK THE ONES THAT YOU HAVE
ALREADY COMPLETED...**

PREVENTION & SCREENINGS

At Least One Annual Doctor Visit
(preventive & general exam)

Body Mass Index (BMI) Assessment [annually]

Colorectal Cancer Screening
(Exclusions: colorectal cancer or total colectomy)

Fecal occult blood test (annually) OR

Flexible sigmoidoscopy (every 5 years) OR

Colonoscopy (every 10 years)

Breast Cancer Screening: Mammogram every 2 years
(Exclusion: bilateral mastectomy)

Glaucoma Screening every 2 years
(Exclusion: Prior DX Glaucoma)

Cholesterol Testing

Annual Pain Screening

*You are a member of a Special Needs Plans if you belong to CareMore Breathe, CareMore Heart, CareMore Diabetes, CareMore Reliance, CareMore ESRD or CareMore Touch. Your plan name is on your member identification card.



RS

CONDITION SPECIFIC

| ✓ | PLEASE CHECK THE ONES THAT YOU HAVE ALREADY COMPLETED... | ✓ |
|------------------------------------|---|---|
| PREVENTION & SCREENINGS | | |
| | Flu Shots (annually) | |
| | Pneumonia Vaccine | |
| | Osteoporosis Screening Test for Women 65+: Bone Mineral Density (BMD) test [one time] | |
| | Fall Risk Management | |
| | Review of Physical Activity | |
| | Urinary Incontinence Discussion [annually] | |
| | Advanced Directive Review | |
| | Functional Status Review | |
| | Medication Management | |
| | Yearly Medication Review & Annual Labs (Check with your doctor) | |

| PLEASE CHECK THE ONES THAT YOU HAVE ALREADY COMPLETED... | ✓ |
|--|---|
| HEART | |
| Check Cholesterol: for members on cholesterol lowering medication | |
| Control High Blood Pressure | |
| Aspirin use in members with risk factors | |
| COPD | |
| Stop Smoking Advice/Classes | |
| MUSCULOSKELETAL | |
| Anti-Rheumatic Drug Therapy: Check medication effectiveness (annually) | |
| DIABETES | |
| HbA1c test | |
| LDL-C test | |
| Retinal eye exam | |
| BEHAVIORAL HEALTH | |
| Check levels and effectiveness of antidepressant medication | |

KEEPING YOUR COOL AS TEMPERATURES SOAR

With summer here already, it's important to remember that not everyone reacts to heat the same way. Extreme heat conditions can be dangerous for some individuals, including babies and children, older adults and people that are overweight.

Furthermore, certain chronic diseases (e.g. diabetes, heart failure, high blood pressure) and even the medications that you take may also increase your risk for heat-related illnesses.

Of course, prevention is the best defense, so bear these tips in mind as temperatures rise:

1. Don't wait until you're thirsty to drink. Drink more fluids, regardless of your activity level. If possible, you should avoid caffeinated or alcoholic beverages, as well as very cold drinks, which can cause stomach cramps.
2. Stay indoors. Remain in an air-conditioned environment. If your home does not have air conditioning, visit a shopping mall or public library—even a few hours spent in air conditioning helps you to stay cooler when you go back into the heat.

3. Wear lightweight, light-colored, loose-fitting clothing.
4. Never leave people or pets in a closed, parked vehicle.
5. Check on your at-risk neighbors. Visit elderly neighbors at least twice a day and closely watch them for signs of heat exhaustion or heat stroke.

If you must be in the heat, be sure to take the following precautions:

- Limit your outdoor activity to morning and evening hours.
- Cut down on exercise. If you must exercise, drink two to four glasses of cool, nonalcoholic fluids each hour.
- Try to rest often in shady areas.
- Protect yourself from the sun by wearing a wide-brimmed hat, sunglasses and using sunscreen with SPF 15 or higher.

Don't forget: milder weather is just around the corner, so stay aware and keep cool. In a few more months you may be wishing for these good old hot days of summer once again!

➤ RECOGNIZING HEAT STROKE

Symptoms: Warm, dry skin; high fever, usually over 104° F; rapid heart rate; loss of appetite; nausea; vomiting; headache; fatigue; confusion; agitation; lethargy; stupor. Seizures, coma and death are possible.

Treatment: Call 911 or your local emergency medical service. Heat stroke is a life-threatening medical emergency and needs to be treated by a physician.

While waiting for emergency response services:

- Move person to a cool place to rest.
- Remove excess clothing and drench skin with cool water; fan skin.
- Place ice bags on the armpits and groin areas.
- Offer cool fluids if person is alert and able to drink.

Sources: 1. *How to Recognize a Heat-Related Illness*, Melissa Conrad Stoppler, MD, www.medicinenet.com. 2. *First Aid & Emergencies*, WbMD. 3. *Tips for Preventing Heat-Related Illness*, Centers for Disease Control and Prevention Emergency Preparedness and Response, www.bt.cdc.gov. 4. *Heat-Related Illnesses (Heat Cramps, Heat Exhaustion, Heat Stroke)*, Lucile Salter Packard Children's Hospital, www.lpch.org

CAREMORE MEMBER STORIES

JACK CHIMEROFSKY
NORTHERN CALIFORNIA



At the age of 81, Jack Chimerofsky exhibits more energy than people half—or even a quarter—of his age. Constantly in motion, Jack is a hard-working, dedicated Believer, who fits his duties to CareMore into an already jam-packed schedule. Between weekly golf games (rain or shine), his softball league, teaching bridge and pinochle at the local Denny’s restaurant and traveling to Hollywood to appear onscreen in a TV show, we feel lucky that Jack can still find time to work our sales camps!

Alert, organized and focused on the details, Jack is a natural for helping the CareMore sales team to generate leads. He often gets conversations started with “I love my HMO,” which is always sure to grab people’s attention. He truly believes in CareMore, and we mean it when we say the feeling is mutual.

HELP US FIGHT MEDICARE FRAUD!

Most doctors, healthcare providers, suppliers and health plans that work with Medicare are honest, as are most Medicare beneficiaries.

However, there are a few that aren’t. Fraud costs the Medicare Program millions of dollars every year.

It may be carried out by individuals, companies or groups of individuals. You may pay for fraud with higher healthcare costs.

THE FOLLOWING ARE EXAMPLES OF POSSIBLE MEDICARE FRAUD:

- A healthcare provider bills Medicare or your Medicare health plan for services that you never received.
- A supplier bills Medicare or your Medicare health plan for equipment that you never received.
- Someone uses another person’s Medicare card to get medical care, supplies or equipment.
- Someone bills Medicare or your Medicare health plan for home medical equipment after it has been returned.
- A company offers a Medicare drug plan that hasn’t been approved by Medicare.
- A company uses false information to mislead you into joining a Medicare Advantage plan.

CareMore is making it easier than ever to report suspected Medicare fraud with our new “Members Only” fraud hotline.

Call this number to report suspected Medicare fraud: 1-562-741-4303. You can call this number 24 hours a day, seven days a week.

You will NOT reach a live person. This is a voice-mail box that CareMore will check every business day. This is also NOT a telephone line for filing a complaint or grievance.

Please continue to call the Member Services number in your Evidence of Coverage if you have a complaint or grievance about your medical care or health plan-related issues.

Summer
2012

CareMore CHRONICLES

educational **CLASS SCHEDULES**

July | Aug. | Sept.

For more information about the classes listed below, please call your local CareMore Care Center. Class schedules may occasionally change.

SAN JOSE

255 N. White Rd., #200, 95127
1-408-503-7600

| | | | |
|-----|------|------------------|------------------------|
| WED | 7/11 | 9:00 AM-12:00 PM | Diabetes 1-4 |
| WED | 7/11 | 1:00-2:30 PM | COPD |
| WED | 7/18 | 9:00-10:30 AM | Chronic Kidney Disease |
| WED | 7/18 | 1:00-2:30 PM | Healthy Heart |
| WED | 8/1 | 9:00 AM-12:00 PM | Diabetes 1-4 |
| WED | 8/1 | 2:00-3:30 PM | 1-on-1 Consultations* |
| WED | 8/15 | 9:00-10:30 AM | Healthy living |
| WED | 8/15 | 1:00-2:30 PM | Healthy Heart |
| WED | 9/12 | 9:00-10:30 AM | Diabetes 1-4 |
| WED | 9/12 | 2:00-3:30 PM | Chronic Kidney Disease |
| WED | 9/19 | 9:00-10:30 AM | Healthy living |
| WED | 9/19 | 2:00-3:30 PM | Healthy Heart |

4855 Atherton Ave., #101, 95130
1-408-358-2222

| | | | |
|-----|------|------------------|------------------------|
| MON | 7/23 | 9:00-12:00 PM | Diabetes 1-4 |
| MON | 7/23 | 1:00-2:30 PM | Healthy living |
| MON | 8/27 | 9:00 AM-12:00 PM | Diabetes 1-4 |
| MON | 8/27 | 1:00-2:30 PM | Healthy Heart |
| MON | 9/24 | 9:00 AM-12:00 PM | Diabetes 1-4 |
| MON | 9/24 | 1:00-2:30 PM | Chronic Kidney Disease |

*Referral required.

MODESTO: 1234 McHenry Ave., 95350
1-209-544-2554

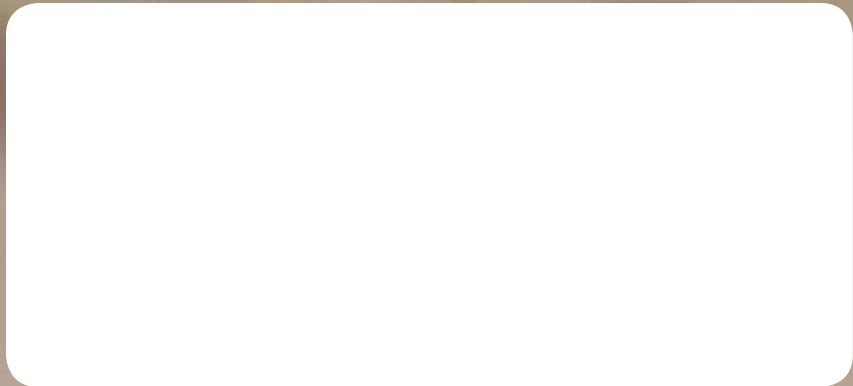
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|-----|------|---------------|------------------------|
| TUE | 7/3 | 9:00-10:30 AM | Diabetes 1 |
| TUE | 7/3 | 1:00-2:30 PM | Healthy Heart |
| TUE | 7/10 | 9:00-10:30 AM | Diabetes 2 |
| TUE | 7/10 | 1:00-2:30 PM | COPD |
| TUE | 7/17 | 9:00-10:30 AM | Diabetes 3 |
| TUE | 7/17 | 1:00-2:30 PM | Chronic Kidney Disease |
| TUE | 7/24 | 9:00-10:30 AM | Diabetes 4 |
| TUE | 7/24 | 1:00-2:30 PM | Healthy Living |
| TUE | 8/7 | 9:00-10:30 AM | Diabetes 1 |
| TUE | 8/7 | 1:00-2:30 PM | Healthy Heart |
| TUE | 8/14 | 9:00-10:30 AM | Diabetes 2 |

| | | | |
|-----|------|---------------|------------------------|
| TUE | 8/14 | 1:00-2:30 PM | COPD |
| TUE | 8/21 | 9:00-10:30 AM | Diabetes 3 |
| TUE | 8/21 | 1:00-2:30 PM | Chronic Kidney Disease |
| TUE | 8/28 | 9:00-10:30 AM | Diabetes 4 |
| TUE | 8/28 | 1:00-2:30 PM | Healthy Living |
| TUE | 9/4 | 9:00-10:30 AM | Diabetes 1 & 2 |
| TUE | 9/4 | 1:00-2:30 PM | Healthy Heart |
| TUE | 9/18 | 9:00-10:30 AM | Diabetes 3 |
| TUE | 9/18 | 1:00-2:30 PM | Chronic Kidney Disease |
| TUE | 9/25 | 9:00-10:30 AM | Diabetes 4 |
| TUE | 9/25 | 1:00-2:30 PM | Healthy Living |

TURLOCK: 1000 Delbon Ave., 95382
1-209-664-7700

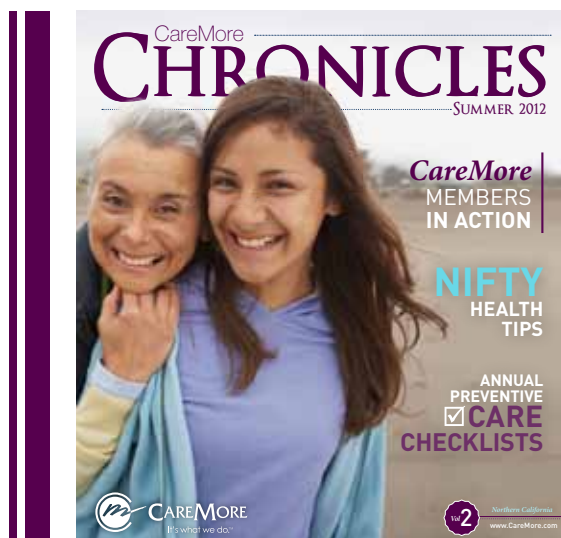
| | | | |
|------|------|---------------|------------------------|
| THUR | 7/5 | 9:00-10:30 AM | Healthy Living |
| THUR | 7/5 | 1:00-2:30 PM | Diabetes 1 & 2 |
| THUR | 7/19 | 9:00-10:30 AM | Chronic Kidney Disease |
| THUR | 7/19 | 1:00-2:30 PM | Diabetes 3 & 4 |
| THUR | 8/2 | 9:00-11:30 AM | Diabetes 1 & 2 |
| THUR | 8/2 | 1:00-2:30 PM | Healthy Heart |
| THUR | 8/16 | 9:00-10:30 AM | Diabetes 3 & 4 |

| | | | |
|------|------|---------------|------------------------|
| THUR | 8/16 | 1:00-2:30 PM | Chronic Kidney Disease |
| THUR | 8/16 | 2:45-4:00 PM | COPD |
| THUR | 9/13 | 9:00-10:30 AM | Healthy Living |
| THUR | 9/13 | 1:00-2:30 PM | Diabetes 1 & 2 |
| THUR | 9/27 | 9:00-10:30 AM | Chronic Kidney Disease |
| THUR | 9/27 | 1:00-2:30 PM | Diabetes 3 & 4 |



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