



CAREMORE
CHRONICLES

Fall • 2013

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CAREMORE

It's what we do.™

San Bernardino County

www.CareMore.com

A Message from the President



Greetings, CareMore Readers!

Have you noticed how the news is full of stories on health care reform? You're probably used to yearly Medicare messaging that is part of annual enrollment. But this year the fuss over health care reform seems to have increased the usual clamor. I know I've noticed, and we're likely to hear a lot more.

That's why I wanted you to know that here at CareMore, we'll help you make sense of it all. You know how hard we work to provide high-quality Medicare coverage, and to earn your trust. So please let us help answer your questions.

With all the talk about health care reform, I'm sure you're wondering how it may affect your Medicare coverage. Here are some important things for you to know:

If you have Medicare, you don't need to buy new insurance on an exchange. The exchanges were created for people who are not eligible for Medicare.

Health care reform keeps your basic Medicare benefits intact. You still have the coverage and benefits you've earned. And CareMore will continue to provide personalized service and health coverage with prescription drug benefits.

The Annual Enrollment Period for Medicare has not changed. You can enroll in a Medicare Advantage plan from October 15 through December 7. After that time, you won't be able to change plans unless you qualify for a Special Election Period.

You've entrusted us with your health and you know you can count on us to give you the caring, personal service and attention you deserve during 2014.

As always, CareMore is here for you, and ready to help.

Warm regards,

A handwritten signature in blue ink that reads "Leeba Lessin".

Leeba Lessin

CAREMORE
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Health Care Reform Q&A

There's no need to change, CareMore has you covered!

Health care reform has expanded health insurance benefits to more people, but along the way it has also caused some confusion to many Medicare beneficiaries. CareMore wants to make sure you get the answers you need, and your CareMore representative is ready to answer your questions at any time. For now, here are the answers to some of the more frequently asked questions about health care reform.

Q: Are my premiums going to be increased because of health care reform?

A: At CareMore we all work very hard to keep your premiums affordable by finding ways to be more efficient throughout our organization. Although premiums did increase in some areas, our focus remains on being diligent at keeping our members at their healthiest. Through our Neighborhood Care Centers and other programs, we are committed to identifying and treating potential health risks early, increasing the likelihood of prevention and cure.

Q: Will the new law help me pay for my prescription drugs? Will it close the Part D "donut hole"?

A: Yes to both. There's good news when it comes to Part D. You can now better afford your medications, plus yearly discount levels will gradually help close the "donut hole" by 2020.

Q: I keep hearing about the federal marketplace or exchange. What is it? Do I have to shop there now?

A: The federal marketplace is an online retail shopping website created to help individuals under 65 shop for insurance. It does not apply to Medicare beneficiaries. You do not need to do anything to continue getting your Medicare Advantage coverage from CareMore.

Q: I've heard a lot about subsidies. Can I get one?

A: No. The subsidies, or tax credits, you have heard about are only for people purchasing health insurance on the federal marketplace. There are still many programs available to help Medicare beneficiaries. Ask your CareMore representative to see if there is a special help program for you.

Q: What does health care reform really do?

A: With more people entering Medicare, one major goal is to make sure Medicare is financially stable for years to come. For those not on Medicare, one basic goal is to ensure that nobody can be denied coverage or be priced out of coverage due to a health problem.



Avoiding Health Emergencies

No one plans to visit the emergency room, but older adults make up a quarter of all emergency room visits. Many visits can be avoided by using urgent care centers.

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.

Here are a few things to know:

- Urgent care centers often treat many of the same issues that emergency rooms do, such as colds, broken bones and sprains.
- Like emergency rooms, you do not need to make an appointment for an urgent care center.
- Urgent care center visits cost much less than a trip to the ER, sometimes thousands of dollars less.
- They are usually less crowded than emergency rooms, which mean shorter wait times and quicker visits.
- Urgent care centers are for unexpected health issues that are not life threatening, but should still be taken care of quickly.



If you think your health problem is severe or life threatening, you should go to the emergency room. For most other issues, a trip to an urgent care center will save you time and money, while still giving top-notch care.

Even if you are ill and planning to go to

urgent care, keep taking your prescribed medications. Stopping medications can make existing problems worse. It can also be hard to remember important information when we feel unwell or stressed.

Have the following information ready in case you need to visit urgent care:

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

Call Member Services or check your Provider Directory to see which urgent care centers are near you.

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



What To Do When it's More Than Just the Blues

BECAUSE WE OFTEN DEAL WITH A LOT OF HEALTH CHANGES that come with getting older, sometimes mental health can slide past as just one more change. But depression affects almost one in five Americans over 65, and it can be harder to catch because many people think it's simply a part of aging.

While it is normal to feel sad or unsettled when going through important life changes, like the loss of a loved one, moving or illness, depression isn't normal. Too many people also mistake depression symptoms for another illness like Alzheimer's, heart disease or Parkinson's. Especially now as the days grow shorter and it's harder to get out of the house, you should be watching out for your mental health too.

Symptoms to look for:

- Feeling emotionally empty
- Difficulty with focusing, memory or decision-making
- Thoughts of suicide
- Persistent chronic pain that doesn't respond to treatment
- Feeling worthless or emotionally empty
- Major sleep problems, whether sleeping too much, not enough or waking frequently
- Increased or decreased appetite
- Tiredness, restlessness, unexplained irritability, frequent crying
- Loss of interest in once pleasurable activities

Even if you have never had depression before, it's possible to develop it later in life.

Fall and winter can be a particularly hard time because the early sunset and cold weather can make it harder to get out of the house. It's more important than ever to make an effort to exercise and socialize with friends.

Treatment that works for one person doesn't always work for someone else, so it's essential to talk to a doctor about your options. Some things that can help depression include:

- **Exercise.** Even if it's something as simple as stretching in your home, exercise boosts endorphins and can help fight depression. If possible, go outside for a walk or bike ride.
- **Get out of the house.** Visit friends, volunteer, see a movie. Do something to be around other people.
- **Medication.** There are a variety of medications on the market that can be effective in fighting depression. Talk to a doctor about what might work best for you and don't be afraid to talk about changing or adjusting medication if something isn't working.
- **Talk therapy.** Talking to a professional can be just as effective as medication. A trained therapist can help you work through problems and reduce symptoms.

Sources: Depression in Seniors, National Alliance on Mental Illness. NIH SeniorHealth. Depression in Late Life: Not a Natural Part of Aging, Geriatric Mental Health Foundation.



How Are You Doing on **Your H**

With holiday season quickly approaching, it's not too late to start on or to review the
Each day is a new opportunity to make small changes that, over time, can add up



Make Your List and Check It Twice

Sometimes it can be difficult to keep track of the health screenings your doctor recommends — colonoscopies, mammograms, flu shots. One of the easiest ways to stay on top of screenings is the good, old-fashioned list. While you should always talk to your doctor, it's also a good idea to keep track of your own health history.

Use the following to help you make a list, and write down the year and month you get each screening and the date you should have your next screening. You can review chapter 4 of your evidence of coverage for a list of covered services, which are marked with an apple for easy reference.

Physical

It's easy to think an annual physical is unimportant if you are feeling well, but it's a perfect time for you and your doctor to talk and find problems early.

Everyone should have a physical every year.

Colorectal cancer screening

Colon and rectal cancers are the third leading cause of cancer death in the United States. While colonoscopies are still the standard in care, there are also now less invasive alternatives you can ask your doctor about.

From ages 50 until 70, you should have the following:

- Colonoscopy every 10 years or testing for blood in your stool every year
- Colorectal cancer screening

Healthy Resolutions?

resolutions you made last year and even get a jump start into 2014.
to a positive difference in your health!

Eye exam

For people over 65 with no vision problems, you should have an eye exam every two years. If you have diabetes, wear glasses, contacts or are having any problems, you should visit an optometrist at least once a year.

Make sure to ask about glaucoma, macular degeneration, cataracts or issues related to diabetes.

Mammogram

Breast cancer is the most common cancer in women. Having regular mammograms helps you catch any problems early when they're most treatable.

For women aged 50 to 74, get a mammogram every two years with additional screenings after that based on your doctor's advice.

Flu vaccine

Your immune system gets weaker as you age, so get the flu vaccine every year and talk to your doctor about the high-dose vaccine.

Bone density test

For women over 65, get a bone density test at least every two years, but you may be able to wait longer between tests.

Diabetes screenings

Diabetes is a common disease, yet every individual needs unique care. We encourage you to meet regularly with your health care team for the following screenings:

- Eye exam
- HbA1C test
- LDL-C test
- Nephropathy screening

Sources: U.S. Preventative Services Task Force. American Cancer Society. Mayo Clinic. Centers for Disease Control. American Diabetes Association.



Important Information about your Prescription Drug and Pharmacy Coverage

Beginning January 1, 2014, some of the CareMore benefits will change. We want to highlight some of the changes to your pharmacy benefits. Full details can be found in the Annual Notice of Change that was mailed to you in late September.

- **New - Preferred Network Pharmacies:**

In addition to our existing network pharmacy partners, you now can choose from more than 11,000 preferred network pharmacies that offer our members lower copays on most drugs.

- In 2014, you have access to both preferred network pharmacies and network pharmacies. Preferred network pharmacies include: Rite Aid Pharmacy, Walmart, including Sam's Club, and Kroger Co. Ralph's, Fred Meyer, Fry's, Smith's, and Pay Less, to name a few.
- Network pharmacies: You can continue to use network pharmacies, such as Walgreen's, CVS and other local pharmacies but the cost may be higher than at a preferred network pharmacy. A full list of our preferred and network pharmacies can be found in our 2014 Provider and Pharmacy Directory. Information is available at www.CareMore.com (or a copy can be requested by calling Member Services).

- **Drug Changes:**

- What changed: We moved many drugs to Tier 6 so that you will continue to pay \$0 for them. This includes coverage for a number of drugs for hypertension, high-cholesterol, and diabetes.
- What you can do: Since this is good news, if you are on a drug in one or more of these categories, you don't need to do anything to enjoy a \$0 copay for coverage in 2014.

- **OTC (Over-the-Counter) Program:**

- What changed: The Over-the-Counter (OTC) Program monthly allowance is not available in 2014. This was a supplemental benefit that CareMore proudly offered in recent years that, unfortunately, had to be removed for the coming year.
- What you can do: Caring Extras, our Value-Added Items and Service program, offers discounts through a partnership with Puritan's Pride. You can save money on products like vitamins, herbal supplements and more. See the Caring Extras brochure for details about all the Value-Added Items and Services offered to CareMore members.

CareMore continues to be dedicated to the good health of its members and it is our privilege to be your partner in managing your healthcare needs. In addition to the changes we've made in your prescription drug and pharmacy coverage, here are some things you can do to help manage your costs.

- **Consider Mail-Order:**

- You can save time and money by receiving medications you take on a regular basis through our convenient mail-order service.



• **Explore Generic Alternatives:**

- You can also save money by taking generic drugs.
- Generic drugs meet the same standards for purity, quality, safety and strength as brand-name drugs and cost less.

- **Refer to your formulary so you understand which drugs are covered.**
- **Call Member Services for assistance finding lower cost options.**
1-800-499-2793

San Bernadino County

Benefit	Value Plus (HMO)		StartSmart Plus (HMO)	Reliance Breathe (HMO SNP)		Heart ESRD (HMO SNP)	
	Preferred Network Pharmacy	Network Pharmacy		Preferred Network Pharmacy	Network Pharmacy	Preferred Network Pharmacy	Network Pharmacy
Preferred Generic, Tier 1	\$0 copay	\$5 copay	\$5 copay	\$0 copay	\$5 copay	\$0 copay	\$5 copay
Non-Preferred Generic, Tier 2	\$5 copay	\$10 copay	\$10 copay	\$5 copay	\$10 copay	\$5 copay	\$10 copay
Preferred Brand, Tier 3	\$35 copay	\$40 copay	\$45 copay	\$35 copay	\$40 copay	\$35 copay	\$40 copay
Non-Preferred Brand, Tier 4	\$85 copay	\$95 copay	\$95 copay	\$85 copay	\$95 copay	\$85 copay	\$95 copay
Specialty Tier, Tier 5	33% coinsurance		33% coinsurance	33% coinsurance		33% coinsurance	
Select Care Drugs, Tier 6	\$0 copay		\$10 copay	\$0 copay		\$0 copay	
Coverage in the Gap*	Many formulary generics are covered through the gap.		No coverage in gap.	Many formulary generics and brands are covered through the gap.		Many formulary generics and brands are covered through the gap.	

*Medicare Coverage Gap Discount Program: You pay 47.5% of negotiated price for brand drugs; no more than 72% of cost for generic drugs.

For details, please refer to your 2014 Annual Notice of Change and Evidence of Coverage.

Fall Into **Good Preparation**

“Be prepared” may be the Boy Scout motto, but it is good advice for everyone, especially as the leaves start turning and the wind turns crisp. Fall is the perfect time to get a checkup on your health and home.

With winter on the horizon making it harder to get out of the house, it’s time to do any winterizing and other home maintenance while it’s easier. Fall is also flu season and winter can be a tough time to make it to the doctor, so schedule an appointment now to prepare.

Around the home:

1. **Check windows and doors for drafts.** You get cold more easily and it can affect you more as you age. Make these fixes before the cold wind hits so you don’t have to worry about it later.
2. **Make sure rain gutters are free of leaves and leaks.** As the leaves fall, they can clog rain gutters, so fall and winter storms don’t drain properly. And little leaks that weren’t a problem in the summer can let water or icicles form on the side of your home.
3. **Check smoke and carbon monoxide detectors.** Don’t forget to replace the batteries and test your detectors when the time changes in the fall. By making it a habit, you never have to wonder if your detectors will work in an emergency.

At the doctor:

1. **Get a flu shot.** Unless you have a condition that prevents you from getting the shot, having your flu shot is more important as you get older. Even if you haven’t gotten the flu before, you could be more susceptible now.
2. **Get a physical.** Make sure you are cleared for any winter shoveling or other work. Getting an overall checkup is also good to prevent any small problems from getting bigger in a few months.
3. **Don’t forget mental health.** If you have seasonal affective disorder, make sure to talk to your doctor about things you can do to keep upbeat as the days get shorter.

At the same time as you prepare your home, you should go to the doctor for a checkup to prepare yourself. Staying healthy is important year-round, but fall and winter can bring extra challenges.



Plain Talk for Better Communication

Dealing with your medical needs can be intimidating. Whether you're going for an appointment, or receiving information through the mail, there are many things that can make you uneasy when it comes to your health.

At CareMore we want to calm your worries. That's why we train our health professionals to communicate clearly with members. And, if information you receive in the mail concerns you, we provide friendly Member Services representatives to answer your questions.

While we train our staff regularly to communicate clearly, sometimes they do need a reminder. Here are five tips that can help us both communicate better.

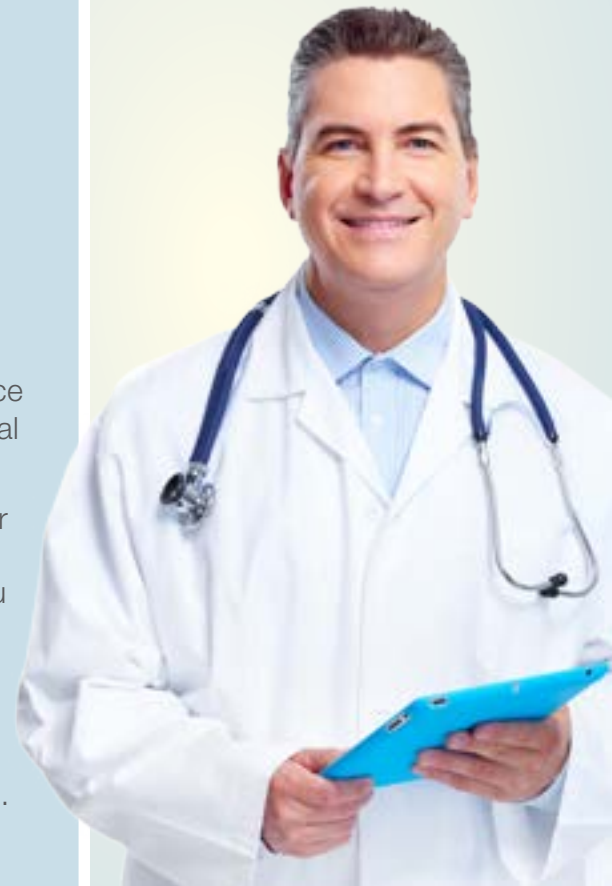
Listen carefully — Allow your doctor or health professional to complete what they want to explain, and avoid the impulse to interrupt. When they are done, it's your opportunity to ask questions.

Write down your questions — As your health professional is talking, quickly write down questions (or key words). This allows you to remember what you want to ask when it is your turn for questions.

Get clarification — It's essential that you understand words you do not know. Politely ask for clarification. Once that word is clearly defined, allow your health professional to move forward with their explanation.

Don't be silent — When it's your turn, ask questions. Never leave a CareMore appointment without getting all of the answers you feel you need. This same tip applies to mail you receive. If you have a question, don't hesitate, call Member Services at 1-800-499-2793.

Summarize — Repetition is a key to good communication. Before you leave an appointment, ask your doctor to summarize by repeating significant points.



Every visit and all communication with CareMore is important. And, when it comes to your health, it's vital that we both communicate clearly. Remember, you can help us help you.





6 Tips for

As we age almost everyone begins experiencing brain health changes and increased memory loss. While some memory loss might require a doctor's diagnosis, it may surprise you to know that it's possible to reverse memory loss when things like medication, poor nutrition, blood sugar changes, stress and depression are causing the problem. See if you can sharpen your mind by trying some of these valuable CareMore brainpower tips.

better Brain Health

1. **Challenge your brain.** Brainteasers, puzzles, crosswords and computer games can help. It's number one on the list because puzzles and games are very effective in stimulating a good brain workout. Crosswords remain the king for brain stimulation but working on jigsaw puzzles causes you to think about both shapes and colors — and how to match them up. Brainteasers, such as anagrams and logic problems, are a great brain exercise as you can have fun with these puzzles any time you have a few extra minutes. The problem-solving skills used for both word and working puzzles help to keep your mind active.

2. **What's good for your heart is good for your head.** Heart disease, high blood pressure, diabetes and obesity all raise the risk for age-related memory decline (as does smoking and heavy drinking). The connection between what goes in your body and how your brain performs is significant. A heart-healthy diet with lots of vegetables, fruit, fish, whole grains and olive oil, and a minimum of saturated fat, is brain-healthy as well. Breakfast has been called the most important meal of the day — it is now considered the best meal for your brain too. Start every day with a good balanced breakfast.

3. **Enjoy a new activity.** Take up an activity that challenges your brain in a completely new way. You're never too old to learn how to play a musical instrument or speak a new language. Or start a new hobby, begin painting or try photography

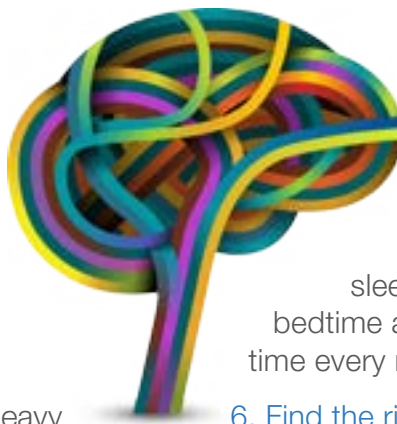
as new diversions will invigorate different areas of your brain. Learning new things will challenge your brain, plus add new dimensions to your life.

4. **Exercise.** Studies show that even 30 minutes of brisk walking daily can improve blood flow to the brain. Blood flow factors in neural growth and brain connectivity as physical exercise helps keep your body and your mind in shape. So get up and get moving.

5. **Get sufficient sleep.** Sleep helps the production of cells that make myelin, the insulating material that protects our brain's circuitry. Try to rid yourself of things that interfere with a good night's rest and get into a natural sleep rhythm by setting a regular bedtime and then sticking with that same time every night.

6. **Find the right medication.** Some common drugs like antihistamines, painkillers, muscle relaxants, antispasmodics and incontinence drugs may block brain activity. While taking supplements, such as fish oil (Omega-3) and Vitamin E, can help increase brain activity. If you feel your medication may be causing memory loss, your doctor can help you find another prescription — or even recommend supplements to help you build brainpower.

At CareMore, we want you to feel comfortable talking about your brain health. We know that loss of memory can become a concern and we want you to know we're always there with important information that can help. In the meantime try some of our memory loss tips to keep your brain in top shape.



Adopt A **Brain-Healthy** Diet

According to the most current research, a brain-healthy diet is one that reduces the risk of heart disease and diabetes, encourages good blood flow to the brain, and is low in fat and cholesterol. Like the heart, the brain needs the right balance of nutrients, including protein and sugar, to function well. A brain-healthy diet is most effective when combined with physical and mental activity and social interaction.

Manage your body weight for overall good health of brain and body. A long-term study of 1,500 adults found that those who also had high cholesterol and high blood pressure had six times the risk of dementia. Adopt an overall food lifestyle, rather than a short-term diet, and eat in moderation.

Reduce your intake of foods high in fat and cholesterol. Studies have shown that high intake of saturated fat and cholesterol clogs the arteries and is associated with higher risk for Alzheimer's disease. However, HDL (or "good") cholesterol may help protect brain cells. Use mono- and polyunsaturated fats, such as olive oil, for example. Try baking or grilling food instead of frying.

Increase your intake of protective foods. Current research suggests that certain foods may reduce the risk of heart disease and stroke, and appear to protect brain cells.

In general, dark-skinned fruits and vegetables have the highest levels of naturally occurring antioxidant levels. Such

vegetables include: kale, spinach, brussels sprouts, alfalfa sprouts, broccoli, beets, red bell pepper, onion, corn and eggplant. Fruits with high antioxidant levels include prunes, raisins, blueberries, blackberries, strawberries, raspberries, plums, oranges, red grapes and cherries.

Cold water fish contain beneficial omega-3 fatty acids: halibut, mackerel, salmon, trout and tuna.

Some nuts can be a useful part of your diet; almonds, pecans and walnuts are a good source of vitamin E, an antioxidant.

Not enough information is available to indicate what quantities of these foods might be most beneficial for brain health. For example, it is not clear how much fruit would have to be consumed to have a detectable benefit. However, a study of elderly women showed that those who ate the most green, leafy and cruciferous vegetables in the group were one to two years younger in mental function than women who ate few of these vegetables.

Vitamins may be helpful. There is some indication that vitamins, such as vitamin E, or vitamins E and C together, vitamin B12 and folate may be important in lowering your risk of developing Alzheimer's. A brain-healthy diet will help increase your intake of these vitamins and the trace elements necessary for the body to use them effectively.

Source: Alzheimer's Association, www.alz.org



CareMore Word Search

We hope you've enjoyed this issue of CareMore Chronicles. Now's your chance to exercise your brain and have a little fun at the same time. Simply find some of the words from this issue in the puzzle below.

BENEFIT
 BRAIN HEALTH
 CARE CENTER
 CAREMORE
 CHRONICLES
 EXERCISE
 FAMILY
 FRIENDS
 FRUITS
 GENERIC
 MEMBER
 NIFTY AFTER FIFTY
 PHYSICAL
 PLAIN TALK
 PREVENTION
 SCREENINGS
 SILVERSNEAKERS
 THANKSGIVING
 VACCINE

S L T V F U L G M K S K M D K S T Z H U
 Q I V I B L S Q D C J F B Z D E H S Q L
 C G L N F V F E B Q T R U N V N A S W U
 W P J V F E E H S W A H E V Q O N R U S
 C T P J E E N S P I D I Z E P I K F Z V
 K T F J O R L E N D R S E Q O T S A Y H
 G B P F E S S H B F S Y A D V N G M W P
 N M M G I V E N L V U L Y L W E I I Q H
 N I F T Y A F T E R F I F T Y V V L Y Q
 P S P P L A I N T A L K V K O E I Y H S
 H U G T E F R B H N K F J W M R N P R S
 Y R H N B R E T N E C E R A C P G A E K
 S Z V R I N L E E Q C V R I P M I L Z J
 I K F N C N X M K Q T A T S N W C L N S
 C G W Y I E E T E I B H R E N I C C A V
 A H M U R V S E J M T B T E N Z B H B K
 L Z C C E B K C R M B D Z O M J Y Z A W
 A G I N N H A P Y C G E R V L O R H G V
 Y S P J E F R U I T S H R R V P R J Y S
 E D H P G S R M B P C S V V T R Q E N T

Watch for the next issue of CareMore Chronicles for the solution to this puzzle.

Ten Fall Super Foods

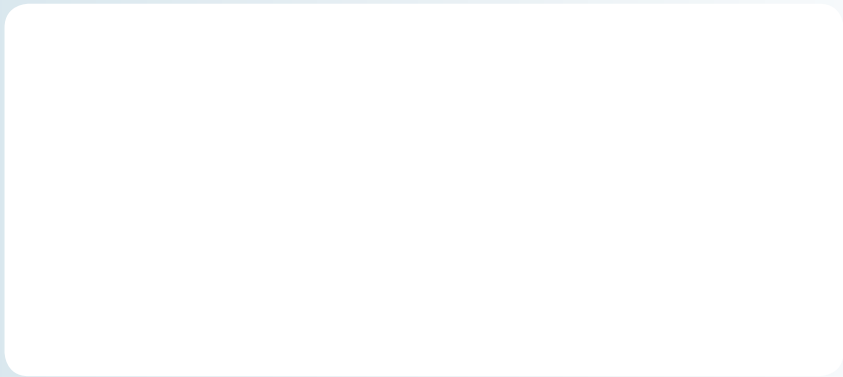
As the season changes, there's a new crop of healthy foods to enjoy and incorporate into your meals. Here's a list of ten foods that are great tasting and good for you!

- | | |
|------------------|----------------|
| Apples | Pumpkin |
| Brussels sprouts | Sweet potatoes |
| Cauliflower | Turnips |
| Rutabaga | Pomegranates |
| Squash | Dates |

CareMore can help further your education on a variety of health topics, like Diabetes, Chronic Kidney Disease and Healthy Living. Call Member Services at 1-800-499-2793 or visit your local CareMore Care Center for class schedules.

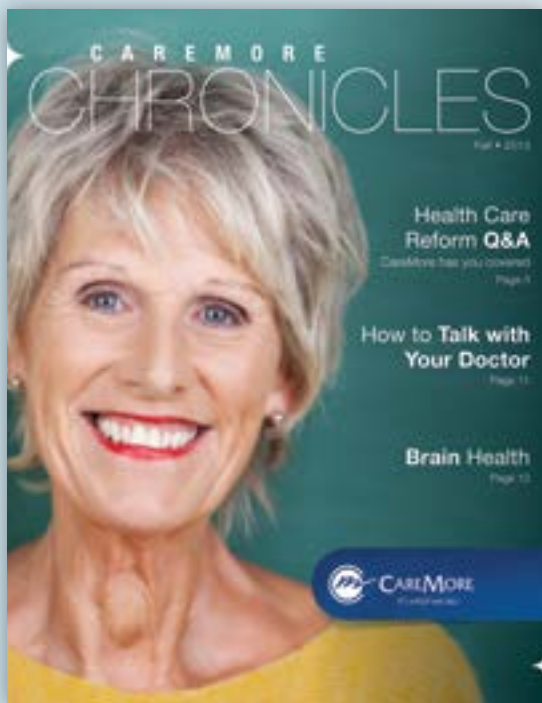


CareMore Health Plan is an HMO/HMO SNP plan with Medicare. Enrollment in CareMore Health Plan depends on contract renewal. The benefit information provided is a brief summary, not a complete description of benefits. For more information contact the plan. Limitations, copayments, and restrictions may apply. Benefits, formulary, pharmacy network, premium and/or copayments/coinsurance may change on January 1 of each year.



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