



## *Avoid a round trip* TO THE HOSPITAL

**When you are hospitalized,** knowing what questions to ask your health care providers and having a plan for continuing care at home can help recovery go more smoothly. It also can reduce the likelihood of a return trip to the hospital in the near future.

To help you avoid unnecessary detours along the road to recovery:

**Get organized.** Use a notebook to keep track of information, instructions and questions related to the hospital stay.

**Learn how to monitor your condition.**

Ask, “Which signs indicate improvement, and which could mean complications or a relapse?”

**Be in the know about medications.** Ask, “What changes have been made to my medication regimen, and why?” Make sure you understand when and how medications should be taken and potential side effects.

**Plan for special needs, such as changing a wound dressing.** Ask what tasks you can do yourself, and how. Have a plan for getting help from a family member or hired caretaker, if necessary.

**Stay on top of next steps.** Find out if and when follow-up appointments are needed.

For your home recovery, having the knowledge you need can make the difference between a rough ride and a smooth one on the road to better health.

  
**DID YOU KNOW?** Nearly one out of five adults on Medicare is readmitted to the hospital within 30 days.



## Back pain? Try these tips for pain relief

Does your lower back hurt? You probably don't need an MRI, CT (computed tomography) scan or X-ray before you give your back time to heal on its own.

### Here's why:

- They won't help you feel better any faster.
- They have risks, including exposure to radiation.
- They are expensive.

### What can you do to feel better?

Most people can heal from low back pain in a few weeks by trying these steps:

1. Stay active and walk.
2. Use heat or ice.
3. Take nonprescription pain relievers like Tylenol, Advil or Aleve.
4. Sleep on your side or your back, with a pillow between or under your knees.
5. Consider chiropractic care, physical therapy, massage or yoga.

There are still times when you might need an imaging test. Talk with your doctor about your symptoms to find out if you need imaging tests, or if you can wait to see if you just get better with time.

SOURCE: [ConsumerHealthChoices.org/BackPain](http://ConsumerHealthChoices.org/BackPain)

## 6 ways to fend off overeating

Whether it's game days on a Sunday afternoon or a family feast for the holidays, eating too much food can lead to weight gain and poorer health. Instead, take steps to eat better this holiday season. Here are some simple strategies you can employ to help:

**1 It's OK to spoil your dinner.** Eating before dinner may have been a no-no growing up, but eating a small snack between meals can help you avoid hunger. Being famished often leads to overeating. If you do choose to snack, make sure it's a healthy option such as a piece of fruit or small salad.

**2 Pick healthy foods.** At holiday feasts there is an abundance of delicious options available. For the best choices, go for lean meats, such as turkey. Load up on vegetables and fruits. Limit butter and high-fat salad dressings and gravies.

**3 Stick to small portions.** It's easy to overeat when the table is full of delicious options. To curb temptation make up individual plates in the kitchen and avoid serving dishes from the table.

**4 Savor each bite.** Quickly clearing your plate can make you miss your body's cue that you're full. Enjoy conversation with your family and friends so that you're talking more rather than eating more.

**5 Pass on alcoholic drinks.** Alcohol won't make you feel full, but it may lower your willpower to stop eating. Don't forget, those drinks have calories, too.

**6 Get moving.** To maintain a healthy weight you need to lead an active lifestyle. After large meals make sure you don't skip exercise that day. Or find another activity you can do to stay active, such as a long walk or a family game of touch football.

### Connect with us by text message!

Get the latest Blue Cross and Blue Shield of Kansas news and updates via text.

To learn more and opt-in to receiving periodic text messages from us, call **855-939-5424** today.

## Build a strong immune system to fight colds and flu

A healthy immune system stands between our bodies and infection from bacteria and viruses. During cold and flu season, it's especially important to keep the immune system in shape. Here's how:



**HIT THE HAY.** New research shows that lack of sleep leaves you more vulnerable to viruses. Adults should aim for seven to nine hours a night.



**KEEP MOVING.** Regular physical activity helps your body fight infection. Experts recommend 2.5 to five hours of moderate exercise weekly.



**EAT THE RIGHT STUFF.** A variety of nutrient-rich foods will keep your immune system operating at its peak. Include whole grains, beans and fruits and vegetables. Fish and dairy products fortified with vitamin D may be especially good for boosting immunity.



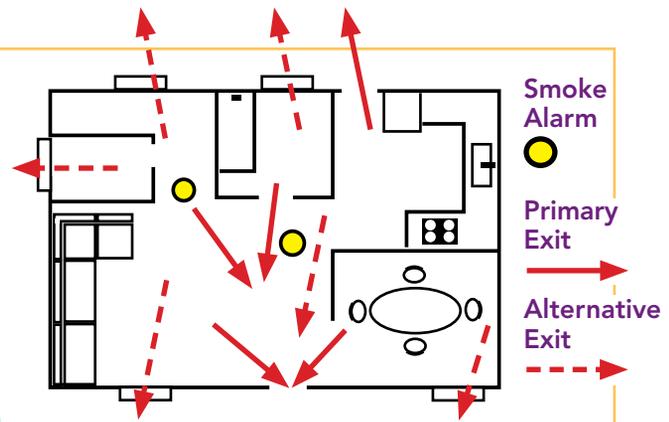
**TAKE IT EASY.** Stress weakens your ability to ward off disease. Try a relaxation technique like meditation, which research shows can help keep your immune system strong.

## Notice for snowbirds

If you're heading out of town for the winter months be sure to update your mailing address so your claims information and other Plan 65 correspondence reaches you.

Changing your address is simple; pick whichever option is most convenient for you:

- Visit BlueAccess®, the secure section of our website, at [bcbsks.com](http://bcbsks.com).
- Write to us at 1133 SW Topeka Blvd., Topeka, KS 66629-0001.
- Email us at [csc@bcbsks.com](mailto:csc@bcbsks.com).



## Focusing on fire safety

Now is the time to make an escape plan for your home.

Decide on two exits from each room, including windows and doors. Here are other tips on home fire safety:

- Rehearse your escape plan so that everyone in the family is familiar with it. Any window designated as an escape route should open easily.
- Check the batteries in your smoke detector once a month and replace them once a year. Experts recommend one smoke detector on every level of your home.
- Choose a meeting place for your family away from your home. This is where everyone will gather after getting out of the house. It could be a neighbor's house, your mailbox or a stop sign.
- Make sure your house number is clearly visible from the road so that emergency responders can see it.

## Sudoku puzzle solution

8	9	4	A	1	0	7	5	6	3	B	2
B	5	1	3	9	4	2	8	A	6	7	0
A	7	6	2	5	8	3	0	B	9	4	1
2	0	3	B	6	7	1	4	9	5	8	A
3	B	7	6	0	1	9	A	4	2	5	8
6	8	5	4	7	9	0	1	2	A	3	B
4	2	9	8	A	B	5	3	7	1	0	6
1	A	0	5	2	3	6	B	8	4	9	7
0	4	A	1	3	6	8	7	5	B	2	9
7	1	8	9	B	5	A	2	3	0	6	4
9	3	B	0	8	2	4	6	1	7	A	5
5	6	2	7	4	A	B	9	0	8	1	3

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## *Don't get scammed*

Fortunately, most health care providers are honest when it comes to billing for medical services to senior citizens.

**But a few scam artists** use seniors' information to submit false claims to Medicare or health insurance companies. The U.S. government estimates billions of dollars are lost to fraud in this way every year.

Learning about medical fraud can help you protect yourself or a loved one from becoming a victim.

### **MEDICAL IDENTITY THEFT**

This kind of health care fraud takes place when someone steals your Social Security or Medicare identification number. The person then buys medicines, gets medical care or submits fake bills to Medicare under your name.

To keep this from occurring, closely protect your information. Never give it to providers you don't know or to anyone on the phone. Also, review Medicare statements, Explanations of

**PLEASE NOTE**, do not pay your premium, provide your member ID number or share any other sensitive information to someone who calls you out of the blue. Blue Cross and Blue Shield of Kansas does not make unsolicited calls.

Benefits from your health insurance company and credit card and bank statements.

### **MEDICARE FRAUD**

Don't do business with or give information to health care providers or suppliers who:

- Ask for your Medicare number or other personal information in exchange for free equipment or medical services.
- Call or come by your home saying they represent Medicare or the U.S. government.
- Pressure you to buy diagnostic tests or other medical services on the phone or door to door.

### **FIGHT BACK**

These strategies can help protect you from fraud:

- Don't sign blank insurance forms.
- Review all correspondence from your health insurance company.
- Show your health insurance or Medicare card only to health care professionals who have seen you and provided care.

 **IF YOU BELIEVE YOU HAVE BEEN A VICTIM OF FRAUD**, contact your health insurance company or log on to Senior Medicare Patrol at [smpresource.org](http://smpresource.org).

# Will your holidays be blue?

During the holidays, you may feel lonely, sad and angry, and have poor sleep. Even if you're not prone to depression, you may have other symptoms, such as headaches, tension and fatigue.

It's also common to feel a letdown after the holidays are over. You may feel drained. You may feel a sense of loss or frustration. That can turn into the blues.

Don't confuse holiday blues with clinical depression. Clinical depression is a disorder that may need to be relieved with medication. The holiday blues could require something as simple as a good listener. Clinical depression, however, can be triggered in a number of ways at or just after the holidays.

There also is a tendency to link the holiday blues with seasonal affective disorder (SAD). SAD, however, is a diagnosable problem linked to fewer hours of sunlight during the winter. People with the holiday blues also can have SAD. But, the two are not directly related.

You might ease your holiday blues with something as simple as getting enough rest. People tend to lose sleep during the holidays. Lack of sleep can cause cloudy thinking and irritability. It also can hamper your ability to deal with everyday stress.

Eating a diet rich in fruits and vegetables and getting some exercise can ease the blues.

If you have the holiday blues, try these tips:

- Have a heart-to-heart with a friend.
- Limit alcohol intake.
- Stick within your normal routine as much as you can.
- Set a realistic budget and then stick to it.

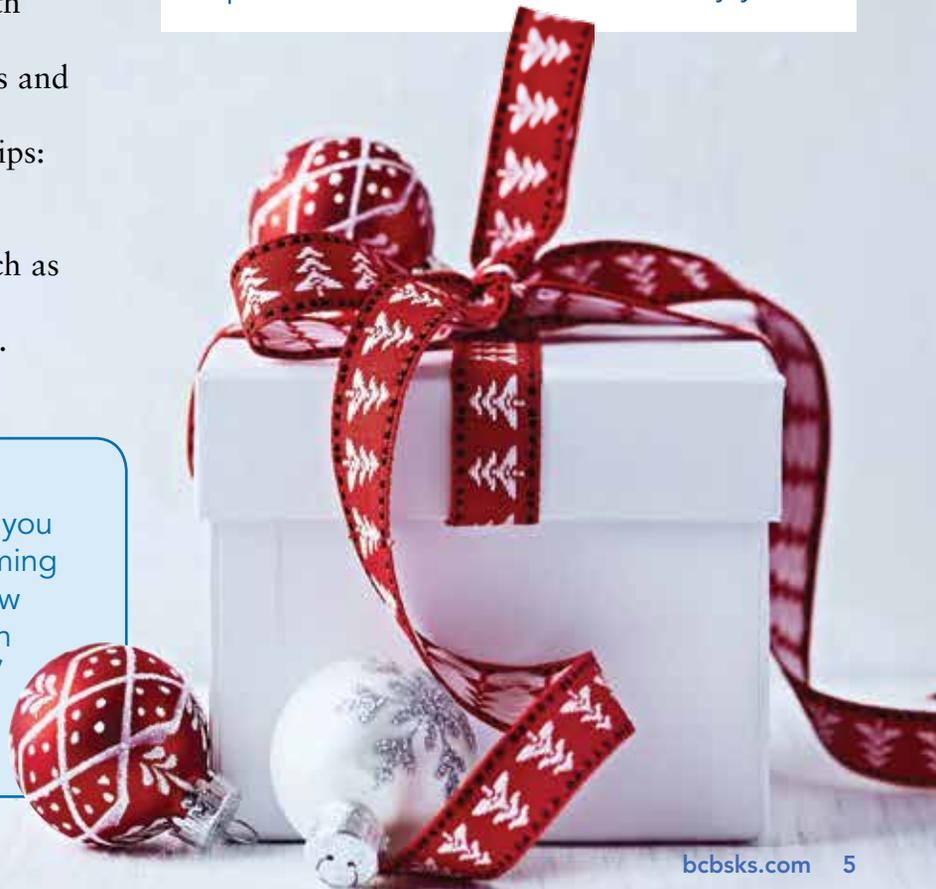
**NOT SURE IF YOU NEED TO SEE A MENTAL HEALTH PROFESSIONAL?** If you are experiencing constant or overwhelming problems, click the "Complete the New Directions free online behavioral health screening" link located at [bcbsks.com/behavioralhealth](https://bcbsks.com/behavioralhealth) to take a free, confidential, self-administered screening.

## What are the symptoms of SAD?

The following are the most common symptoms of SAD:

- Increased sleep and daytime drowsiness
- Loss of interest and pleasure in activities formerly enjoyed
- Social withdrawal and increased sensitivity to rejection
- Irritability and anxiety
- Feelings of guilt and hopelessness
- Fatigue, or low energy level
- Decreased sex drive
- Decreased ability to focus or concentrate
- Trouble thinking clearly
- Increased appetite, especially for sweets and carbohydrates
- Weight gain
- Physical problems, such as headaches

Symptoms tend to come back and then improve at about the same time every year.





## Chicken and Rice

- 1 c. . . . onions, chopped
- ¾ c. . . . green peppers, diced
- 2 tsp. . . . vegetable oil
- 1 c. . . . tomato sauce
- 1 tbsp. . . . parsley, chopped
- ¼ tsp. . . . black pepper
- 1½ tsp. . . . garlic, minced
- 5 c. . . . cooked brown rice (about 3 c. uncooked)
- 1½ lbs. . . . boneless chicken breast, diced and cooked

1. In a large skillet, sauté onions and green peppers in oil for 5 minutes on medium heat.
2. Add tomato sauce and spices. Heat through.
3. Add rice and chicken and heat through.

Yield: 5 servings  
Serving size: 1½ cups  
Each serving provides:  
Calories: 406, Total fat: 6 g,  
Saturated fat: 2 g, Cholesterol:  
75 mg, Sodium: 367 mg

Source: National Heart, Lung, and Blood Institute/National Institutes of Health

# Exercise your right to prevent falls

FALLING IS SOMETHING MANY OF US WORRY ABOUT AS WE AGE. But falls don't have to be inevitable. Exercise increases your endurance and flexibility, keeps your bones and muscles strong and helps improve your balance. Even moderate exercise can help.

## CHOOSE YOUR MOVES

Any kind of exercise is good for you, but two types are especially good for preventing falls—balance and strength exercises. These exercises help you control your body's position and movement.

## GET BALANCED

You can do balance exercises as often as you like. Here are some ideas:

- **Heel to toe walk.** Choose a flat surface and walk forward placing one foot directly in front of the other. Repeat for about 20 steps.
- **Stand on one foot.** Using a sturdy chair for support, stand on one foot at a time. Hold for about 10 seconds; repeat 10 to 15 times.
- **Tai chi.** This exercise uses flowing movements to help balance your body and mind. Find a class at a community center or gym.

## ADD STRENGTH

Try these at least twice a week, with a rest day in between.

- **Leg raises.** Hold the back of a chair. Keeping your back straight, slowly lift one leg straight back. Try not to lean forward. Hold for one second and slowly lower your leg. Repeat 10 to 15 times.
- **Walk or climb stairs.** This can help improve bone strength.

## IT'S NOT TOO LATE

Small changes can make a big difference. Even if you haven't exercised before, it's never too late to get started. Ask your doctor to help you come up with a program for you.



# 5

## Quick and easy options to pay your premium

Did you know there are a number of quick and convenient options for you to simplify paying your insurance premiums each month?

- 1 Online.** Pay and view your bill online through our secure payment feature in BlueAccess®. Your payment can be deducted from your bank account or charged to your credit card. Simply click the "Payment" tab located in BlueAccess to get started.
- 2 Automatic.** Simply provide us with your checking or savings account number from a credit union, bank or savings and loan institution, and your premium will automatically be deducted from that account on your next premium payment due date. Download the automatic payment option form from [bcbsks.com](http://bcbsks.com).
- 3 Telephone.** Call the number on the back of your membership ID card to access our automated system. You will need to provide your bank routing number and account number if you choose to pay by check. To pay by credit card you will need to provide the credit card account number, expiration date and three-digit security code.
- 4 In person at a Blue Cross branch.** Refer to [bcbsks.com/contactus](http://bcbsks.com/contactus) for a listing of our offices that accept checks and money orders.
- 5 In person at Dillons, Walmart, Kmart or Check Smart.** Take your invoice to a participating store to pay by cash or debit card. In the stores, you will be presented with next day or three-day payment options. The stores do charge a transaction fee.

## Plan65 QA

### Can I keep my Plan 65 policy with BCBSKS if I move out of state?



**A:** Yes, if you are currently enrolled in Plan 65 your coverage will move with you and work the same as before. We will still process your claims and pay your providers. If you have a Plan 65 Select policy that requires you to go to a network hospital for Part A inpatient services and planned admissions, you can make a one-time change to the non-select or standard Plan 65 product. This ensures you'll be able to use a hospital that is convenient for your planned inpatient hospital admissions.

Sign up for paperless EOBs and be part of the growing number of members who are helping save costs on paper and postage expenses. Log in to your BlueAccess® account and sign up today.

# Help us to help you

## ARE YOUR CHILDREN HELPING YOU TAKE CARE OF YOUR AFFAIRS?

Or perhaps you need to take care of something for your spouse. Whatever the case may be, our customer service representatives cannot discuss personal health information for anyone older than 18 without a current signed authorization form or valid durable power of attorney, due to HIPAA privacy laws. You can access the form by going to [bcbsks.com](http://bcbsks.com), clicking “Members” and then selecting “Forms.” The Authorization for Release of Protected Health Information (HIPAA) form is located under “Miscellaneous Forms.” You and your spouse need to complete this form before you, or your child, is able to obtain any information. If you think



that you need to make changes to their policies, you will need to have them send a valid durable power of attorney to our office. If you need information about their accounts before customer service receives the proper paperwork, your loved one may give verbal approval on the phone. The verbal authorization must be given for each phone call until the paperwork is received.

## Try your luck on our Sudoku puzzle

Challenge your mind with this fun puzzle. Experts say that activities like solving puzzles build up reserves of brain power. Those with more in store may be able to delay some brain conditions.

To solve the sudoku puzzle, each row, column and box must contain the numbers 1 to 9.

Solution found on page 3.

					B	9	0			3
	3		0	8		4		1	7	
		8								6
				3		7			2	9
1		0			3			8	4	9
	2			A	B	5			1	
	8			7						3
3			6	0			A			8
			B	6				9		A
A		6	2				0			
	5				4			A		
		4				7		6		

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