

Healthy You

Winter 2021

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Preventive care barrier busters

The adage, “an ounce of prevention is worth a pound of cure” holds true. Preventive care can save you money, improve your quality of life, and even save your life. How? By helping identify potential problems early so you can get the right care as soon as possible.

What exactly is preventive care?

Preventive care refers to healthcare services that aim to prevent disease. These services may also assess your current state of health. Examples include your annual wellness visit, mammograms and other screenings, and flu shots.

Sadly, many people don’t get the preventive care they need. In 2015, only 8% of U.S. adults age 35 or older received all recommended preventive services. And nearly 5% received none*. Several factors play into why this is the case, such as cost, not having a doctor, and inconvenience. That’s where PacificSource comes in.

How we help you get preventive care



Medical costs. Zero. Zip. Nada. That’s what you’ll pay for most preventive care services with PacificSource. Your Medicare Advantage plan covers these costs at 100%. Talk to your doctor about which preventive screenings are right for you.



Access. With PacificSource, you have access to thousands of highly qualified in-network providers. To find a doctor near you, search our online Provider Directory at **Medicare. PacificSource.com/search/provider**.

Access also means how quickly you can get in to see your doctor and how long you have to spend in the waiting room. We work closely with our providers to ensure these times are acceptable.

We make it easy – and even reward you for it!

* Borsky A, Zhan C, Miller T, Ngo-Metzger Q, Bierman AS, Meyers D. Health Aff (Millwood) 2018;37(6):925–8.

Rewards for Healthy Actions!

New in 2021, you can earn rewards for completing preventive care services. The rewards are gift cards for your choice of popular retailers, including Macy's, Starbucks, Target, Walmart, Sony, and more. View full list at [Engage.incommincentives.com/pacificsource](https://engage.incommincentives.com/pacificsource).



How it works:

1. Complete a service listed at right before December 31, 2021.
2. Once your medical claim has been processed, you'll receive a "reward choice certificate" in the mail.
3. Follow instructions on the certificate to choose your gift card.
4. You'll receive a gift card in the mail in a couple of weeks!

| \$0 Copay Services | Reward |
|---|-------------------------------------|
| Routine physical or annual wellness visit | \$50 |
| Mammogram | \$25 |
| Diabetic A1c (blood glucose test) | First test \$15 Second test \$25 |
| Diabetic eye exam | \$25 |



Telehealth services. Many primary care doctors, specialists, and mental health providers offer care by phone or video appointments. Your cost is typically the same as an in-person doctor visit. And in 2021, we've expanded telehealth coverage to include even more services.



Preventive Care Guide. This handy flier lists important preventive care services, how often to have them, and your copay amounts. Use it to keep track of your care throughout the year. You can find it at [Medicare.Pacificsource.com](https://www.Medicare.Pacificsource.com) by searching for "Preventive Care Guide." Or contact Customer Service to have a copy sent to you. (See contact information below.)



Drug costs. Taking your medications as prescribed is an often overlooked way to stay healthy. It helps you keep chronic conditions in check to better prevent problems with cold, flu, and COVID-19.

If your plan includes Part D prescription coverage, many medications are \$0 copay. And you can get a 90-day supply delivered to your home for a 60-day cost. (Visit [Caremark.com](https://www.Caremark.com) or call **866-362-4009, TTY 711**, for more info.)



Flu shot. If you haven't gotten a flu shot yet, it's not too late! Most pharmacies

are able to give you the flu shot through February or March. And flu shots are covered at no cost when you visit an in-network pharmacy.



Other roadblocks. Sometimes other situations and struggles keep us from getting care. Our Member Support Specialists can help you with basic needs such as housing, food, transportation, and utilities. They're also available to assist you in finding the right doctor, schedule appointments, and connect you to an array of community resources. This support is free and confidential. To learn more, call **888-691-8209, TTY 711**.



A final note regarding the pandemic.

Our in-network doctor offices are taking extra care to clean surfaces and other measures to keep their patients safe from the spread of COVID-19. Telehealth may also be an option for you. If you're high-risk and have concerns, reach out to your doctor. It's important not to delay or neglect getting care.

If you have any questions about your benefits, please see your 2021 Evidence of Coverage or contact our Customer Service team for help:

**888-863-3637, TTY 711, or
medicarecs@pacificsource.com**

How to eat for a stronger immune system

If your body were a bar, your immune system would be the bouncer. It guards the door, keeping the bad guys out (harmful bacteria, viruses, and toxins). In doing so, it can prevent or limit infection and illness.

While a bouncer is a fun way to think of it, your immune system is actually far more complex, involving different organs, cells, and proteins that work together.

Factors that weaken immunity include:

- Older age
- Smoking and drinking alcohol
- Poor diet (malnutrition or diet lacking in one or more nutrients)
- Chronic mental stress
- Lack of sleep or rest

You can't control aging, but there are still many things you can do to support your immune system. Don't smoke and limit alcohol. Find ways to manage stress and get 7 to 8 hours of sleep each night. In addition, a healthy diet is key. Studies find that when we are poorly nourished, we're at greater risk of bacterial, viral, and other infections.



Tips for an immune-boosting diet

First, understand that no single special food offers increased protection. Aim for variety and an overall healthy pattern of eating.

- Eat plenty of fresh veggies and fruits.
- Limit foods high in refined carbs and sugar.
- Choose whole grains like brown rice, oats, quinoa, millet, barley, and buckwheat.
- Eat a high-fiber diet, including legumes, fruits, vegetables, and whole grains.
- Drink green tea. Limited studies suggest compounds in this beverage may increase immune activity.
- Add foods rich in vitamin D, such as fatty fish and egg yolk.
- Eat foods high in magnesium, such as pumpkin seeds, quinoa, spinach, almonds, and beans.

Finally, enjoy! The diet outlined above leaves plenty of room for delicious options. Experiment with new foods and try new recipes (like the one on page 4).

A little extra effort to eat a healthy diet is one of the best ways to keep your immune system strong. Just think of it as paying your bouncer.



Slow-cooker Spanish Lentil Stew

Makes: About 12, one-cup servings

Ingredients

- 2 Tbsp. smoked paprika
- 1 Tbsp. olive oil
- ½ cup chopped onion
- 2 cloves garlic, minced
- 1 tsp. ground cumin
- 8 cups low-sodium chicken broth
- 1 cup lentils (any type but red or yellow)
- 1 pound sweet potatoes, peeled and chopped
- 8 ounces kale, stemmed and sliced into strips
- 2 large red tomatoes, cored and chopped
- 1 tsp. salt
- ½ tsp. black pepper
- Avocado slices
- Liquid smoke (optional)

Nutrition facts per serving

| | | | |
|----------------------|------|---------------------------|-------|
| Calories | 230 | Sodium | 280mg |
| Total fat | 10g | Total carbohydrate | 28g |
| Saturated fat | 1.5g | Fiber | 11g |
| Trans fat | 0g | Sugars | 3g |
| Cholesterol | 0mg | Protein | 10g |

Directions

1. Soak the lentils for several hours, rinse.
2. While lentils are soaking, chop onions and sweet potato, and mince the garlic.
3. Microwave the onion, paprika, oil, garlic, and cumin, stirring occasionally until the onion is softened, about 5 minutes. Transfer to slow cooker.
4. Stir in the broth, lentils, potatoes, and salt. Cook for 6 to 7 hours on low, or 4 to 5 hours on high, until lentils are tender.
5. Stir in kale, cover and cook on high 20 to 30 minutes more.
6. Stir in tomatoes and season with pepper to taste.
7. Top each serving with ¼ of a small avocado, sliced.

Tips

- Smoked paprika can vary in flavor by brand. The one we used in the test recipe was McCormick Gourmet Collection.
- This recipe freezes well (omit the avocado) for a single serving lunch or dinner.

Adapted from America's Test Kitchen – Slow Cooker Revolution, Vol. 2.



New ways to keep fit at home

The Silver&Fit® fitness program is included at no extra cost with your PacificSource Medicare plan. And beginning this year, you have more options than ever. So why not give it a try? Staying active supports your physical, mental, and emotional well-being.

Expanded digital fitness library

View yoga, strength, Pilates, walking, cardio, and many other workout videos. These are available on the Silver&Fit website and through the Silver&Fit mobile app.

Daily online workouts

Join Silver&Fit classes via Facebook Live and YouTube. You can enjoy various types of workouts, including cardio, yoga, strength, flexibility, and mixed format. Created for older adults, there are three levels of workouts available, from beginner to advanced. To spice things up, you can also explore international workouts from around the globe.

Stay Fit Kit

You can select one of these options per benefit year. Choices include a Wearable Fitness Tracker Kit, Yoga Kit, or Strength Kit.

Home Fitness Kits

Pick up to two kits per benefit year from 34 unique options, including aqua, Tai Chi, chair-based exercise, and more.

For additional information on the Silver&Fit program, including daily workout class schedules and levels, visit:



SilverAndFit.com | Facebook.com/SilverandFit | YouTube.com/SilverandFit





Guard your ID card like a credit card

In April 2019 the FBI and Department of Justice disrupted one of the largest Medicare fraud schemes in U.S. history, involving more than \$1 billion in fraudulent billing. The billing was done by durable medical equipment companies with help from fraudulent telemedicine companies. These criminals paid telemedicine doctors kickbacks to prescribe unnecessary medical equipment, such as back and knee braces. They were able to do this with only brief phone conversations with patients they had never met or seen.

What you can do to avoid becoming a victim of fraud

The most important thing you can do is guard your PacificSource Medicare ID card like it's a credit card. Don't give your card or ID number to anyone except your doctor or people you know should have it. More tips:

- If you get a call from people promising you things if you give them your PacificSource Medicare ID number—don't do it. This is a common Medicare scam.
- Refuse any offer of money or gifts for free medical care. A common scheme of identity thieves is to say they can send you your free gift right away—they just need your Medicare ID number.
- Use a calendar to record all of your doctors' appointments and any tests you get. When you check your Explanation of Benefits statements, look out for any items, services, or other details that don't look correct. If something looks off, call the doctor's office listed. You can also call PacificSource Customer Service at **888-863-3637, TTY 711**.
- Stay alert for fraud during the coronavirus (COVID-19) pandemic. Fraudsters take advantage of people when they're distracted.



Where to report fraud concerns

- The Medicare Drug Integrity Contractor: **877-772-3379, TTY 711**
- COVID-19-related: National Center for Disaster Fraud Hotline: **866-720-5721, TTY 711**, or **disaster@leo.gov**.

Sources:

[medicare.gov/blog/how-to-protect-medicare-card-2020](https://www.medicare.gov/blog/how-to-protect-medicare-card-2020)

[fbi.gov/news/stories/billion-dollar-medicare-fraud-bust-040919](https://www.fbi.gov/news/stories/billion-dollar-medicare-fraud-bust-040919)



Living with hearing loss during the pandemic

Socially distant gatherings, video calls, and masks all make connecting a challenge for those with hearing loss. But there are a few simple things we can do to be more empathetic. If you are the one with hearing loss, share these tips with your family and friends.

Speak naturally. Speaking unnaturally loud only makes it more difficult for the person to understand you. Instead, minimize background noise, keep hands away from your face, make eye contact, and be patient.

Face masks. Many of us are wearing masks to limit the spread of COVID-19, but that makes it harder for others to read our lips. Consider using a clear mask or face shield.

Video calls. At the beginning of the call, make sure the other person can hear and see you clearly. Keep your hands away from your face, make eye contact, and speak directly into the microphone.

Your hearing benefits. If you think you are experiencing hearing loss, take our free online hearing screening at **PacificSource-HS.TruHearing.com**.

As a PacificSource Medicare member, you have access to TruHearing®, a program that offers:

- \$0 copay for hearing exam
- Up to 2 premium hearing aids per year (\$699 or \$999 copay per aid), batteries included
- 3 follow-up visits within 12 months

Call **844-319-3625, TTY 711**, to schedule an appointment.



Your feedback matters

You may receive one or more surveys from PacificSource or Medicare. These surveys are a way for you to give us feedback on what we're doing well, and what we can do better. If you receive a survey, please complete it and send it back—your input helps us improve our service.

Accessibility help: For assistance reading this document, please call us at 888-863-3637, TTY 711.

PacificSource Community Health Plans is an HMO/PPO plan with a Medicare contract. Enrollment in PacificSource Medicare depends on contract renewal.

PacificSource Community Health Plans complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. PacificSource Community Health Plans does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 888-863-3637, TTY 711.

注意: 如果您使用繁體中文, 您可以免費獲得語言援助服務。請致電 888-863-3637, TTY 711。

Questions? We Can Help



Our friendly, knowledgeable Customer Service team will be happy to assist you.

Toll-free: 888-863-3637

TTY: 711

MedicareCS@pacificsource.com

October 1 to March 31:

8 a.m. to 8 p.m., local time zone,
seven days a week

April 1 to September 30:

8 a.m. to 8 p.m., local time zone,
Monday through Friday

How-to Videos



Visit **Medicare.PacificSource.com** to learn how to get the most out of your plan.



Healthy You Winter

2965 NE Conners Avenue
Bend, Oregon 97701

Health-and-wellness or prevention information

Medicare.PacificSource.com