

Thank you!

Thank you for being a Blue Cross and Blue Shield of Nebraska (BCBSNE) Medicare Advantage member. This newsletter is designed to provide you with tools and resources to help meet your health care needs.

Additional resources are also available online at Medicare.NebraskaBlue.com/MedicareAdvantage.

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Getting **MORE** out of your clinic appointments

The doctor-patient relationship is very important; it is built on trust and communication. Good communication with your doctor is necessary whether it is your primary care provider (PCP), a specialist or if you are in the hospital.

Ask Questions:

Your questions can help prompt your doctor to talk about what is important to you. Your doctor sincerely cares about your concerns.

Be Prepared:

Making a list of questions ahead of time can help prepare you to see your doctor.



- If you are in the hospital, keep a notepad at your bedside. As you think of things, jot them down.
- If you don't understand your doctor's directions, you can ask them to repeat what was said.
- Bring someone with you to your appointment so they can listen to what the doctor says, ask questions and help you remember any instructions.

Know Your Health Condition(s):

It is helpful to understand your health condition so that you can talk about it. You should be able to:

- Spot any unusual symptoms
- Recognize if you are getting better or worse
- Explain to your doctor what you are feeling

Being able to communicate openly and freely with your clinic is very important to managing illness and maintaining your health.

SHOP, SWIPE, SAVE with your new over-the-counter benefit card

Using this benefit is easy. We load your card with a dollar amount every quarter depending on the plan you are enrolled in. After your card has been activated, you can use it to purchase approved products that you already buy at locations you might already go to. See below for helpful hints on how to use this benefit.

How to activate your card:

You will need to activate your OTC prepaid card before it can be used. To activate it, call Card Services at **888-682-2400** or go to **OTCNetwork.com** and provide the following:

- The card number printed on the front of the OTC prepaid
- Your member Medicare Plan ID number or date of birth

What OTC items are approved?

For details on approved items, you can:

- Check the website at **OTCNetwork.com**
- Download the **OTC Network® mobile app** to scan items at retail locations
- Find the list in your member welcome kit
- Find the list that was enclosed with your OTC benefit card

Purchasing items online:

You can order online at **NationsOTC.com** or by phone. Items will be shipped to you FREE of charge. To place your order:

- Visit **NationsOTC.com**
OR
- Call NationsOTC at **833-SHOP-OTC** (TTY: 833-746-7682), Monday - Friday, from 7 a.m. to 7 p.m. CT

Using your card at participating retail locations:

Your card will only work for approved items at locations such as:

- Walmart®
- Walgreens®
- Dollar General®
- Family Dollar®
- CVS Pharmacy™

Before you go to the store:

Review the list of approved items and choose a participating retail store. Purchases of approved items are automatically deducted from your card balance.

Important information:

- Once your card balance reaches \$0, your card can then be used as a discount card for ongoing OTC approved item purchases
- For items that exceed your card balance, use other payment methods to pay the difference
- Unused balance on your prepaid / discount card will not be accumulated or carried over to the next quarter

Member Services

For questions related to this benefit or the card, call Member Services at **800-706-5058** (TTY/TDD 711) 24 hours a day, 7 days a week



The **OTC Network® app** is available on the App Store and Google Play





10 TIPS for staying active during the colder months

It is important for us to stay active during the cold winter months. Prolonged inactivity can lead to loss of muscle mass and increase the risk of falls. Inactivity can also have a negative effect on mental health. The good news is that physical activity can increase our strength and balance. Here are **10 tips** for incorporating some light exercise into your day during this time of year:

1. Choose shoes carefully. As often as possible, wear walking shoes. This will give you the support you need and you will be ready to get moving whenever the opportunity arises.
2. Go window shopping. Take a walk in the shopping mall and enjoy the displays.
3. Park further away from entrances. This is a great way to squeeze a little more activity into your day. Take the stairs if you can.
4. Exercise to music. Put on some music and dance, walk or run. Whatever your fitness level, the music will give your routine a little flair.
5. Clean the house. Give your home a deep cleaning. Housework can keep us busy and is a great way to keep the body moving.
6. Try a group exercise class. If you have never tried a group class, give yourself the gift of trying something new. Use your Medicare Advantage fitness benefit with SilverSneakers™ and participate in group classes designed for your physical ability.
7. Take advantage of travel delays. Travel usually involves a lot of sitting. Take advantage of any travel delays to get some light exercise. Stand, stretch or walk every hour if possible.
8. Make it family time. Physical activity can be fun for the whole family. Take a walk together before dinner. Play with the kids and grandkids.
9. Volunteer. There are plenty of volunteer opportunities this time of year.
10. Rest. Yes, rest! The key to staying healthy and active is to ensure your body also has a proper amount of rest. When you allow your body to recharge, you will have more energy for the next activity.

What is the **CMS Star Rating** Program?

The Centers for Medicare & Medicaid Services (CMS) uses a five-star quality rating system to measure the experiences Medicare members have with their health plan and health care system. Health plans are rated on a scale of one to five stars, with five being the highest. These ratings are then published on the Medicare Plan Finder at **Medicare.gov**.

The Star Rating Program is intended to help Medicare beneficiaries. The purpose is to:

- Raise the quality of care
- Ensure consistent services are provided
- Make comparing plans easier

How are Star Ratings calculated?

Star Ratings for health plans are based on more than 40 quality measures in the following five categories. This provides an objective method for evaluating the health plan quality of care:

- Maintenance of health: preventive health, routine screenings and vaccines
- Management of chronic medical conditions
- Member satisfaction with their providers and access to care
- Member complaints and appeals
- Customer service



How does this benefit you?

When it comes to your health, quality matters. Star Ratings reflect our commitment to high quality health care and member services. A positive Star Rating means BCBSNE will continue to offer Medicare Advantage plans with enhanced benefits and quality provider relationships to help you manage your health effectively.



IS YOUR CONTACT INFORMATION CORRECT AND UP TO DATE?

- Please call Customer Service at **888-488-9850**, TTY users call 711
- **Oct. 1 - March 31**, we are available seven days a week, from 8 a.m. to 8 p.m. CT
- **April 1 - Sept. 30**, we are available Monday - Friday, from 8 a.m. to 8 p.m. CT