

# LifeTimes<sup>®</sup>

Your Guide to Health, Wellness & Fitness



BlueCross BlueShield  
of Illinois

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## Small ways to get a “new you” for a new year

Chris Petrakos, 'LifeTimes' Contributor

A new year is dawning. Along with it, many of us will make a list of resolutions we promise to keep—at least for a couple of weeks. That's because we aim for lofty goals that can be difficult to achieve.

This year, try making little plans. Think in terms of small, gradual adjustments rather than striving to meet large, unrealistic goals. The payoff is that those small changes can lead to greater well-being over time.

Here is a list of seven small changes that can lead to better overall health, a good goal for all of us.

### 1. See the doctor.

The best way to get an overall picture of your health is by scheduling an annual “wellness” visit with your doctor. Do this early in the year so you can discuss medications, conditions, symptoms and concerns with your health care provider. You may be asked to fill out a questionnaire, called a “Health Risk Assessment.” Your answers to a question such as “How many medications do you take on a daily basis?” will help your doctor work with you to develop a plan to help you stay healthy.

### 2. Eat healthier.

As we get older, our bodies need fewer calories but just as many nutrients. Changing your diet drastically can be difficult—and lead to yet another broken resolution. Instead, choose small changes that are easy to stay with—such as adding fresh vegetables and fruits to meals. If it's too hard to skip dessert altogether, start by taking a smaller piece of the pie and savoring each bite.

### 3. Get screened.

By getting yearly screenings and tests you have a better chance of catching any potential health problems early, when they are usually easier to treat. Under Medicare Part B, a number of preventive services—such as mammograms and colorectal cancer screening—are available for free or with a copay and/or deductible. Check your

summary of benefits to see what preventive screenings are covered under your plan.

### 4. Take a walk.

Even a little exercise can provide big benefits. There's no need to run a marathon. Talk with your doctor about what kind of exercise might be right for you. And then start small—maybe with a walk around the block—and work your way up from there. Exercise can improve both your mood and memory; it can also help you sleep better.

### 5. Get social.

Generally, being around other people can have powerful health benefits. Join a club. Take a class. Volunteer in your community. All are easy ways to get out of the house and spend quality time with others. Even if you can't get out, there are plenty of ways to take classes, interact with others, and even do volunteer work from home via your computer.

### 6. Know your medications.

Create a list of all of the medications, supplements, and herbs you take. Be sure you understand what each is used to treat and how to take it properly. Take that list along every time you go to the doctor.

### 7. Learn something new.

It's never too late to learn. Finding a hobby, learning a new skill, or traveling to a new place is not only fun, it is the exercise that keeps your brain in shape. ■



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# How con artists use health care to **rip you off**

Tom Laue, Executive Editor

Fake health insurance policies. Discount cards passed off as insurance plans. Phony state health exchanges. Government “workers” who aren’t. Rush and scare tactics. Untrained Affordable Care Act (ACA) navigators. Websites that look like those of trusted health insurance companies. Charges to enroll you in health insurance.

The list of ways con artists use health insurance to separate you from your money and give nothing in return is long. The FBI, state insurance regulators, and local nonprofits repeatedly warn of these scams. But con artists can be very good. People fall into their traps regularly.

Visit [bcbsil.com/lifetimes](http://bcbsil.com/lifetimes) for more ways to protect yourself from health care scams.

## Common scams

Let’s define these major health care rip-off schemes and see what can be done.

- **Fake health insurance policies.** The Coalition Against Insurance Fraud ([insurancefraud.org](http://insurancefraud.org)) says these are increasingly common and target everyone. They often promise the same things reputable insurance companies offer—sophisticated networks, no medical exams, and guaranteed acceptance. To be safe, it’s better to buy from one of the well-known insurance companies you’ve known for years. You can also contact your state insurance department to find out whether the company is trustworthy.
- **Discount cards called insurance plans.** These are marketed heavily in poorer regions because they’re cheap. But they often have fake lists of providers, high fees hidden in fine print, and no benefits.
- **Phony state health exchanges.** Since some states didn’t set up health exchanges under the Affordable Care Act (leaving it to the federal government), scammers set up fake state exchange websites hoping to reel in the unsuspecting. A further fear: Those who leave private data on sham state sites could be easy targets for hackers. Stay safe by visiting the federal exchange at [healthcare.gov](http://healthcare.gov), or an established insurance company website like [bcbsil.com](http://bcbsil.com).
- **Government workers who aren’t.** The government has trained workers called “navigators” to help people sign up for health insurance under the Affordable Care Act. Con artists posing as navigators charge for their advice and they want your Medicare, bank, Social Security, or other personal information to use in illegal medical claim schemes. Officially trained navigators are not allowed to take your money or your bank information.
- **Rushing and scare tactics.** Con artists know the faster they can force you to make a decision, the likelier they are to walk away with your private information or sell you something you don’t need or want. So go on high alert when scammers say things like, “Today is the last day to act.”
- **ACA cards, paying to enroll.** Scoundrels preying on the uninformed have devised two basic ways to rip off people under the Affordable Care Act. They say they need your personal data before you can get an “ACA card.” Or they charge a fee for enrolling in ACA insurance. But remember: There are no fees to sign up for health insurance, and there is no such thing as an ACA card. ■

# How to **get the most** out of your **doctor visit**

Preparing for a visit to your doctor is one of the best ways to get the most out of your health care dollar. In fact, according to the Agency for Healthcare Research and Quality, people who ask questions and take an active role in their health are happier with their care and see more improvement in their health than patients who do not.

The good news is that it doesn't take long to prepare – a little organization is all you need!

## Before your visit

- Get ready for your appointment by writing down questions or concerns, such as talking about a particular health problem, getting a medical test, or exploring new treatment options.
- Make a list of all the medications you are taking, including their doses and frequency. Don't forget to include any over-the-counter drugs, as well as herbs, supplements, and vitamins that you're taking.
- Ask a family member or friend to come along with you. It may help to have another person with you to write things down or share information.

## During the visit

Sometimes visits to the doctor can be shorter than you would like. Here are a few things you can do to ensure you get the most out of the time you have with your physician:

- Be honest. Whether you're having problems with your medications or are experiencing problems that are embarrassing, this is your time to be

forthright about your health. Your doctor can't help you if he or she doesn't have all the information.

- If your doctor prescribes a new medication or changes the dose on one you're already taking, make sure you understand why.
- If you don't understand anything, ask questions. You should also ask for any brochures, videos, or websites that can help you.
- Before you leave the doctor's office, make sure you know what your next steps are and schedule a follow-up visit if necessary.

## After the visit

Follow your doctor's instructions, and call:

- If your symptoms get worse or you have side effects from your medications.
- To get the results of tests or clarify test results you don't understand. ■



## 'LifeTimes' honored overall, for specific work, too

In October 2014, "LifeTimes" picked up three awards in a pair of national contests pitting the Medicare-focused paper against heavy-hitting participants like the Mayo Clinic.

"LifeTimes" won a bronze award for overall excellence in 2013 in the National Mature Media Awards. We also took home a merit award for the fall "LifeTimes" edition. In it, Executive Editor Tom Laue wrote "Kevin Turner, Mike Ditka foundations hit concussions hard." Editor Cindy Richards authored, "Heed warning signs of a mini-stroke."

In addition, Richards received a merit award from the National Health Information Awards for her summer 2013 piece, "Dying with dignity: How hospice care can help." ■



# Looking for the fountain of youth? Maybe Fido can help.



Dogs are known as “man’s best friend.” But they also may be the secret to feeling younger.

A study published in the journal “Preventive Medicine” says that dog owners over the age of 65 can turn back the clock by as much as 10 years. Why? Because dog owners are more likely to get up and move.

This study, undertaken at the University of St. Andrews in Scotland, is the first to look at the physical activity levels of dog owners over the age of 65. Researchers found that, on average, seniors with dogs were 12 percent more active than people without a dog.

The study monitored 547 older adults, with an average age of 79. Over a seven-day period, they found the activity level of the dog owners was equal to that of people 10 years younger. Interestingly, the length of the walk was not a factor in the benefits of ownership. Equally important, dog owners showed significantly lower levels of depression and anxiety.

## Downside of dogs

While the results of the study are compelling, before you go out to get a dog, consider that there are some

possible risks associated with living with a dog.

The Centers for Disease Control and Prevention reports that each year more than 86,000 Americans end up in the emergency room because of a pet-related fall, the majority of these attributed to dogs.

People over 65 are especially at risk. Injuries from falls, particularly hip fractures, can lead to pain, decreased mobility, and the loss of independence.

So if you have a dog or are thinking about getting one, here are a few tips to reduce the risk of falling:

- Keep your dog’s food bowls and toys out of walking paths in your house.
- Consider placing a bell on your dog’s collar so you know when your pet is nearby.
- When walking your dog, use two hands to hold the leash to maintain stability.
- Consider taking your dog to obedience classes, particularly if it’s a large, exuberant dog that likes to jump on people. It could lessen the chance you’ll be knocked over by Fido just because he wants to show you how happy he is to see you. ■

## Our Medicare prescription drug plans ‘star’ in U.S. News analysis

After analyzing prescription drug data and applying “star rating” methods of the federal Medicare agency, “U.S. News and World Report” gave five Blue Cross and Blue Shield Medicare Part D plans its highest 2015 ranking among competitors. These Medicare Part D plans are offered in Illinois, Montana, New Mexico, Oklahoma, and Texas. On a scale of 1 to 5 with 5 being best, all five states were graded 4.5 or above.

Government Programs President Mark Owen said, “This honor truly reflects the hard work our division puts into supporting our members.”

The 1 to 5 “star rating” system encourages health insurers to compete strongly, thus giving Medicare Part D plan buyers the best policies from which to choose. The system was developed and is run by the federal Centers for Medicare and Medicaid Services. ■

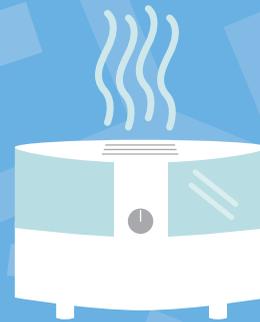
## Tell us how we’re doing

In the next few months, you may receive a survey in the mail about your experiences as a Blue Cross and Blue Shield of Illinois member.

The Consumer Assessment of Healthcare Providers and Systems (CAHPS) survey is a way for the government to measure member satisfaction across a variety of areas. It covers everything from how easy it is to fill out paperwork to how friendly our representatives are on the phone.

The goal is to pinpoint what we do well so we can improve our service to you. Please take the time to fill out the survey – we want to know how to help you more. ■

# How to battle winter dryness



As temperatures drop this winter, so does the moisture level in the air. And this cold, dry air can cause a host of health problems—from dry, itchy skin to asthma flare-ups. But with a little prevention, the chill of winter doesn't have to take its toll on you. What can you do to protect yourself all season long?

**Stay hydrated.**

## Drink up

**Don't wait until you're thirsty to reach for a sip.**

To stay properly hydrated, try to **drink enough water each day and avoid caffeinated drinks and alcohol**, which can have the opposite effect.

## Add humidity

**Winter's cold air can irritate the airways.**

But the drying effect of forced indoor heat is a double risk—especially to people with asthma. Help prevent asthma flare-ups by using a humidifier, which puts moisture back into the air. **Try to maintain an indoor humidity level of 50%.**

## Be skin savvy

Harsh, dry air can wreak havoc on skin. Keep skin healthy by taking brief showers with warm—not hot—water. **Opt for gentle cleansers over deodorant soaps** and, after bathing, **apply a moisturizer** when your skin is still damp. ■

## An annual eye exam can save your sight

More than 29 million Americans have diabetes, a chronic illness that occurs when your body cannot break down sugar and fat. Uncontrolled diabetes can lead to serious health issues, including heart attacks, kidney failure, leg amputations, and blindness.

There are a multitude of eye diseases caused by diabetes, including cataracts and glaucoma. The risk increases each year after an initial diagnosis of diabetes. The good news is that, in most cases, these diseases can be treated when detected early. That's why a regular eye exam is so important.

The most common eye disease related to diabetes is called diabetic retinopathy, according to the National Eye Institute, a unit of the National Institutes of Health. It is one of the most common causes of blindness worldwide and is the principal cause of impaired vision in people between the ages of 25 and 74. Diabetic retinopathy is caused by changes in the blood vessels of the retina, the light-sensitive tissue at the back of the eye.

Up to 45 percent of people with diabetes have some stage of diabetic retinopathy. Anyone who has been diagnosed with diabetes is at risk. In many cases, there are no symptoms in the early stages of diabetic retinopathy. The most important prevention measure is an annual exam by an optometrist or ophthalmologist that includes eye dilation. Timely treatment and appropriate follow-up care can reduce the risk of blindness by as much as 95 percent.

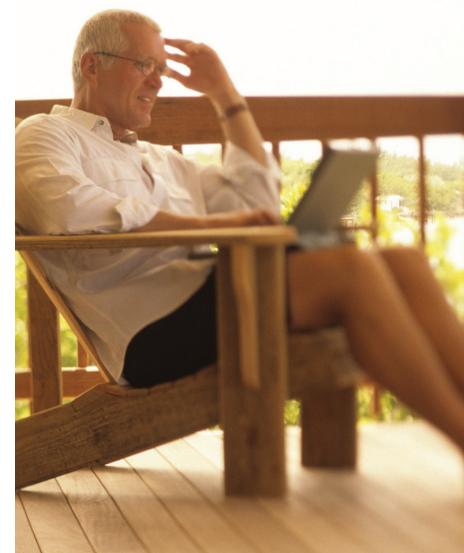
But the best way to avoid diabetes-related blindness is to maintain healthy blood pressure and blood sugar levels. ■

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For details, or to find a participating provider near you, call 877-393-8844.



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## Is your artificial sweetener safe?

When you need to cut calories, diet sodas, low-calorie treats, and other options sweetened with calorie-free artificial sweeteners seem like an easy option. But some artificial sweeteners may be decidedly dangerous, according to the Nutrition Action Newsletter produced by Science in the Public Interest.

Topping that list are aspartame (the sweetener found in many diet sodas as well as Equal Next, Equal Original, Equal Spoonful, AminoSweet, and NutraSweet), saccharin (found in Equal Next, Equal Saccharin, and Sweet'N Low) and Acesulfame-potassium (found in Equal Original and Equal Spoonful).

On the safe list are Neotame (brand name: Newtame), stevia leaf extract (Pure Via, SweetLeaf and Truvia), and Adventame. On the “use with caution list” are sucralose (Equal Sucralose and Splenda) and monk fruit extract (Monk Fruit in the Raw and Nectresse) and sugar alcohols (any sweeteners that end in “ol” such as Lactitol and Sorbitol, sold under the brand names Nectresse, Truvia, and Whole Sweeteners Zero). Sugar alcohols, however, can cause digestive discomfort.

### Used more now

While sweeteners previously were used primarily in diet drinks, they now can be found in a wide variety of foods, from cereal to popcorn.

That is why dietitian Judith Kolish recommends caution. Read the package and see what sweetener it contains. Drinking one diet soda might not be a problem, but if you also eat yogurt, chew gum, and munch on snacks with artificial sweeteners, you could get too much. Talk with your doctor or health care provider to get the best advice for you. ■



## What is a colonoscopy and why should I care?

It is not a test most of us like to think about, but getting a colonoscopy can be an important tool for spotting colon cancer early. As the second leading cause of cancer death in the United States, early detection is crucial. The good news, according to the American Cancer Society, is that deaths from colon cancer have been dropping for 20 years, due in part to screening and early detection.

But first things first: What does the colon do? It's part of the gastrointestinal (GI) tract, the series of organs through which food flows as it's being digested. Also called the large intestine, the colon removes water and nutrients from digested food.

Small growths, called polyps, sometimes appear along the lining of the colon. A colonoscopy can help find cancers early on, when treatment is more effective and the chance of recovery is higher. Your physician also may recommend a colonoscopy if you have changes in bowel habits, abdominal pain, bleeding, or unexplained weight loss.

### What to expect

- The gastroenterologist will give written bowel prep instructions to follow at home, so that very little or no stool is present inside your intestine.
- The colonoscopy is performed by a gastroenterologist who will use a colonoscope, a long, flexible, narrow tube with a light and tiny camera on one end to look inside the rectum and entire colon.
- During a colonoscopy, samples of tissues may be taken for testing and abnormal growths removed.
- While colonoscopies don't usually require you to stay overnight, you most likely will receive anesthesia, so you will have to arrange for a ride home after the procedure. In some cases, driving is not allowed for 24 hours after a colonoscopy in order to allow time for the anesthesia to wear off. ■

## Be careful what you eat and drink when taking your meds

Many factors can affect how well medications work—age, gender, weight and what you eat and drink. Generally, a food-drug interaction can:

- Interfere with the drug's ability to work.
- Cause an unwanted side effect.

For instance, some anti-depressants when combined with foods containing tyramine (found in foods such as aged cheeses and hot dogs) can increase blood pressure.

Even foods that are generally considered good for you can be harmful in combination with some drugs. For example, certain leafy greens can block the effectiveness of blood thinners.

Conversely, grapefruit juice and fresh

grapefruit can increase the absorption rate for certain drugs, according to the U.S. Food and Drug Administration. If you drink a lot of grapefruit juice while taking certain statin drugs to lower cholesterol, too much of the drug may stay in your body, increasing your risk for liver damage and muscle breakdown that can lead to kidney failure.

Ask your doctor about possible problems with the prescribed drugs. Then, carefully read the labels on prescription *and over-the-counter drugs, supplements and herbal remedies*. Finally, before leaving the store, ask the pharmacist about possible food-drug

interactions with any medications you buy.

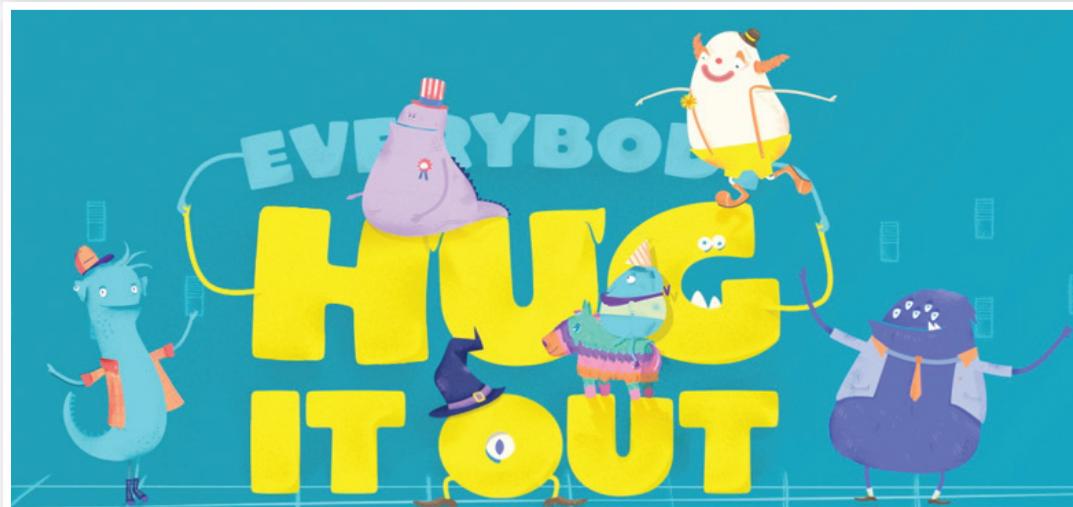
Other things to keep in mind:

- Do not drink alcohol when taking drugs.
- Unless instructed otherwise, do not mix your medications with hot drinks. The heat of the liquid may interfere with the effectiveness of the drug.
- Take medications with a full eight ounces of water.
- Share the list of all drugs you take—prescription and over-the-counter drugs, vitamins, and herbal remedies—with your doctor and pharmacist. Any could cause harmful interactions. ■



## Send the new **Power of Hugs** eCard to a loved one today!

Feeling “huggy” lately? We have the perfect solution. Why not share our new **Power of Hugs** eCard with a friend or family member and make someone happy!



Hugging not only feels good but there are scientific reasons why hugging is good for you. Hugging can fight stress and fatigue, lower blood pressure, boost your immune system, and reduce depression.

“The gentle pressure of a hug can stimulate nerve endings under the skin that send calming messages to the brain,” explains Tiffany Field, Ph.D., director of the University of Miami Medical School’s Touch Research Institute.

As a reminder to make hugging a regular part of your day, check out the new *Power of Hugs* eCard at [ecardsforhealth.com](http://ecardsforhealth.com). January 21 is National Hug Day. It’s an unofficial holiday but one worth

remembering, so view it and pass it on to inspire others to hug! You will be a believer in the health benefits of hugs in no time.

**A hug a day keeps the sad away...  
Everybody hug it out...  
A hug a day keeps the stress away...  
Everybody hug it out.**

Check out [ecardsforhealth.com](http://ecardsforhealth.com) to view and download free Wellness Screen Savers to your personal computer or Mac and be reminded how small changes can make a big difference in your day. ■

## Be a sleuth!



**Read ‘LifeTimes’ carefully — you could win a pedometer!**

Thanks to everyone who played our Fall 2014 Mystery Game. The pumpkin was hidden in the turkey on page 1. Mary Lepacik of Joliet, Ill., submitted the winning entry, selected in a random drawing. Congratulations!

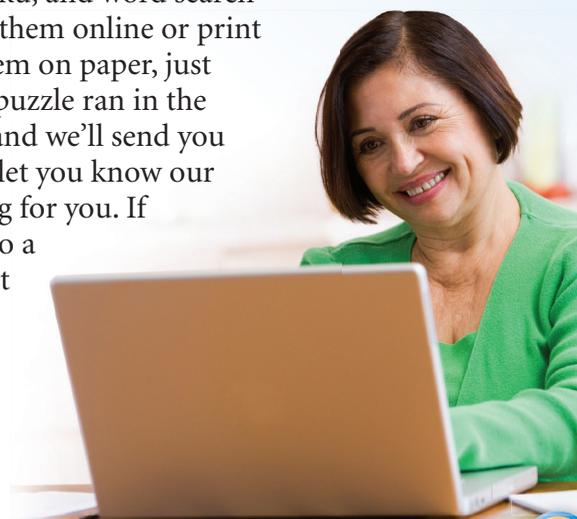
To play, look for the snowflake (shown in the magnifying glass). When you spot it, email us at [LifetimesDepartment@bcbsil.com](mailto:LifetimesDepartment@bcbsil.com) with your name, mailing address, and the page number. Or mail the page number along with your name and address, to: “LifeTimes” Mystery Game, Blue Cross and Blue Shield of Illinois, 300 E. Randolph St., 36th Floor, Chicago IL 60601-5099.

One winner will be drawn from all correct entries received by Feb. 6. Winner will receive a pedometer. **Entrants must be 18 or older, legal U.S. residents, and current BCBSIL members.** Winner’s name will appear in the Spring 2015 “LifeTimes.” Contest is not open to employees of Blue Cross and Blue Shield plans. ■

## Much more ‘LifeTimes’ online

Every quarter, we add more great “LifeTimes” content online at [bcbsil.com/lifetimes](http://bcbsil.com/lifetimes). Along with your letters, this winter you’ll find more information about how to protect yourself from health care scams, and videos that will help you keep those New Year’s resolutions to eat healthier.

And, as always, we have those brain fitness tools you want: crossword, Sudoku, and word search puzzles. You can work them online or print them out and work them on paper, just like you did when the puzzle ran in the paper. Sign up online and we’ll send you an email each week to let you know our new puzzles are waiting for you. If you don’t have access to a computer but still want to do our puzzles, just ask a friend, family member, or neighbor to print them out for you. ■





**Is your artificial sweetener safe?**

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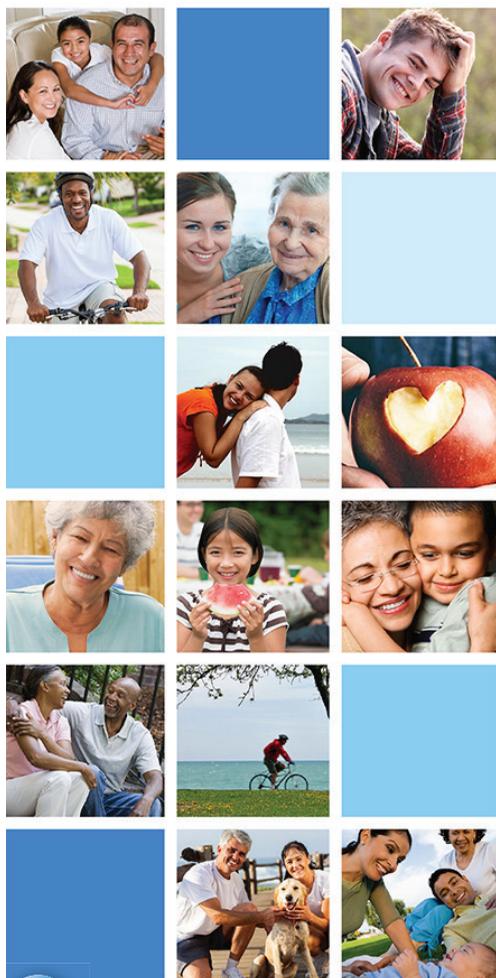
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Health or wellness or prevention information

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## Join our **community** online at **Connect**

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