

# LiveWell

CareFirst    
Medicare Advantage

HELPING YOU LEAD A HEALTHY LIFE // WINTER 2024

## Helping Your Heart

HOW TO CURB HIGH  
CHOLESTEROL AND  
CUT RISK OF HEART  
ATTACK OR STROKE

**PLUS**

What to know  
about your annual  
wellness visit

3 ways to get  
active outside  
this winter



[carefirstmddsnp.com](https://www.carefirstmddsnp.com)

 **We Want to Hear From You!**

In the coming months, you might receive a Consumer Assessment of Healthcare Providers and Systems (CAHPS) Survey. The survey will ask a series of multiple choice questions about your member experience and allow you to share your opinions.

Your feedback can help us improve the quality of your care. Your responses will show us what we are doing well, and where we can enhance our services. Thank you for providing this essential information!

 **Candoo**

Members can now receive tech support and lessons at no cost to help feel more comfortable with technology including your smartphone, tablet and computer and learn how to access important health information. If you'd like to learn more, please call Candoo Tech at (646)-758-6606.



# Welcome

I hope this winter edition of *LiveWell* finds you warm and well. To our new members, welcome! We're glad to serve you. To our returning members, we are grateful you've once again chosen CareFirst BlueCross BlueShield Advantage DualPrime (HMO-SNP) as your healthcare plan.



As always, we're committed to providing you with great health benefits. This year, we're proud to be able to deliver many of those benefits at a lower cost. Find out more about these positive changes in our News & Notes section (page 1).

A new year can mean new beginnings, especially when it comes to taking care of your health. That can mean creating a new exercise routine, improving your diet or staying on track with screenings and prescriptions. For example, now is the perfect time to schedule your annual wellness visit. On page 4, our own Dr. Seiji Hayashi discusses the importance of this appointment to your overall health.

Also in this edition, we want to emphasize the importance of taking your prescriptions properly. On page 2, our CareFirst pharmacists share their insights about staying on track with statins—a group of medications used to manage high cholesterol. They also provide tips on how to improve your medication regimen.


It's our privilege to be your partner in health, and we look forward to continuing to serve you. We wish you a healthy year ahead.


Mike Rapach  
CEO of Medicare and Medicaid


## BOOSTING YOUR BENEFITS

A look at positive changes to your health plan benefits

Our goal is to provide coverage you can count on. We want to make sure you are getting the most out of your benefits. To better serve you, we have lowered the cost of several of your benefits, to make them more accessible to you. Here are a few important changes you can expect, plus other plan reminders:

 **Dental Benefits**  
Allowance for comprehensive dental care has increased 11%.

 **Hearing Aid Benefit**  
Allowance for hearing aid coverage has increased by 50%.

 **Flex Card Allowance**  
As a Flex Card holder, you now have an increased monthly allowance by 44% to spend toward the hundreds of eligible expenses like hearing tests and aid, eye exams and glasses, wheelchair purchases and physical exams, to name a few.



### Porter Health

As a CareFirst member, you now have access to Porter—our care coordination partner whose team can provide guidance and support on your healthcare journey. Porter provides a variety of services including:

- Support from a dedicated Care Guide
- An in-home visit from a Porter practitioner
- A personalized care plan
- Facilitation of medical equipment and more



You can contact a Porter Care Guide by calling 1-800-558-9922 or emailing [help@helloporter.com](mailto:help@helloporter.com). From there, your Care Guide will work with you to review your immediate health needs, connect you with a Porter practitioner for an in-home visit, and help you gain knowledge on your health plan benefits and resources.



# Curbing High Cholesterol

High cholesterol, statins, and the importance of medication adherence

One of the most common chronic conditions in the U.S. presents no signs or symptoms. High cholesterol can be a big contributor to your risk of heart attack and stroke, which is why it's important to get your cholesterol level checked.

High cholesterol affects roughly two in five U.S. adults, and more than half of older adults, according to the Centers for Disease Control and Prevention (CDC). Tackling high cholesterol is usually a multi-step process that can involve

diet and lifestyle changes as well as a group of medications called statins. The good news is it's never too late to make a positive impact on your health, getting your cholesterol in check and reducing risk of significant health problems.

## Understanding cholesterol

Cholesterol is a fatty substance that is made by your liver. Your body needs cholesterol to build healthy cells, but high levels of cholesterol can increase your risk of heart disease. High cholesterol happens when you have too

much low-density lipoprotein (LDL)—or “bad” cholesterol. This cholesterol can create deposits that build up in your arteries, restricting blood flow. These deposits leave you at risk of serious complications.

There are several risk factors that can increase your risk of developing high cholesterol. These include having a poor diet, lack of exercise, obesity and smoking, according to the Mayo Clinic. Other conditions like diabetes and lupus can increase your risk as well.

## Sticking with statins

Statins are a class of medications that can help lower cholesterol. They work by lowering LDL present in your body. While statins are commonly prescribed for those with high cholesterol, the Mayo Clinic notes that they have also been linked to lowering patients' risk for heart disease and stroke. Statins can also be prescribed to those with other chronic conditions.

“Statins are going to help decrease your cholesterol and if you are over 40 years old with diabetes, statins have been shown to decrease other cardiovascular issues that can occur,” says CareFirst Clinical Pharmacist Dr. Ifeoma Atueyi.

If you have any concerns about taking statins—or any other medication for your chronic conditions—reach out to your primary care provider or pharmacist. They can answer your questions, and make sure you stay on track with your medications.

## What is medication adherence?

When you have a chronic condition like high cholesterol, it's critical you practice medication adherence, which means taking your medication as prescribed by your healthcare provider.

CareFirst Clinical Pharmacist Dr. Catherine Lee says that for those with chronic conditions like high cholesterol, hypertension or diabetes, medication adherence can be challenging.

When patients don't take the proper doses of their prescriptions at the proper time, their risk for serious complications increases. In the case of high cholesterol, medication non-adherence can lead to a higher risk of heart attack and stroke, according to the Mayo Clinic.

## Finding a routine

The best way to practice medication adherence is by following a regimen. Some common strategies, suggested by Dr. Atueyi and Dr. Lee, include:

- Using a weekly pillbox
- Setting an alarm or reminder for each dose
- Increasing your prescription refill and day supply

Through your health plan, you may have the option to receive a 90-day supply of your prescription in retail and mail order settings. This decreases your trips to the pharmacy and makes it easier to stay on track with your medication.

There are also several ways you can prevent high cholesterol. Those include exercising more and improving your diet. The American Heart Association, for example, recommends meals with low saturated fat and increasing your fiber and whole grain intake.

It's important that in the new year, you share any health concerns you have with your primary care provider. If you find out you have high cholesterol or another chronic condition, talk to your doctor about what steps and medications you should take to best manage it.

# Schedule Your Wellness Visit

Your CareFirst providers share information you need to optimize your health and wellness



Seiji Hayashi, Lead Medical Director, Government Programs (Medicaid, Medicare)

**Member:** I recently had a physical exam, but I heard I should schedule an annual wellness visit too. Is there a difference between the two?

**Dr. Hayashi:** Thank you for reaching out with this important question. An annual wellness visit (AWV) is a preventive appointment, typically with your primary care provider (PCP). The main goal for your AWV is to identify any health concerns you may have and come up with a plan to address them.

To answer your question, your AWV is different from a physical exam. An AWV is a more comprehensive evaluation of your health and how you can prevent health issues.

At an AWV, you can talk with your doctor about any questions you have and share some of the goals you have for your future. While the health issues discussed differ from person to person, you can expect this appointment to cover important issues that you and your doctor may not have time to cover at a regular visit, such as:

- A comprehensive medication review
- A health risk and family medical history assessment
- Advanced directive and care planning
- Education on health screenings you need
- Updating your PCP on any health changes you've experienced

- Fall and other injury prevention, including safety at home

One of the most important parts of this visit is that as a member and patient, you can voice what your needs are. From there, your doctor can better work with you to make sure all of your health needs are being met.

At your AWV, you may receive some physical exams like a vital check or a mental health evaluation. But these appointments may not require any physical exams at all.

A common misconception is that if a member is healthy, they do not need to schedule an AWV. However, your AWV will help guide you to important tools, resources and screenings that will keep you healthy.

As a CareFirst Medicare member, you are able to complete this visit once annually, at no cost to you. You should talk with your provider to determine what screenings you need to schedule and what vaccinations you should receive in the year ahead. Your AWV can be conducted in person, or via video call depending on your PCP.

Since it's the beginning of the year, it's the perfect time to schedule your AWV and take charge of your health.

# Winter Wonderland

Exploring outdoor winter activities in Maryland

Spending time outside can provide you with a variety of mental and physical health benefits. Even though the temperatures have dropped, there are still many opportunities to get out and get active. Here are three outdoor activities you can do throughout the region this winter.

## Snowshoeing

If you enjoy walking and taking in natural views, consider snowshoeing. Snowshoes are wide-framed footwear with metal grips on the bottom to help users move easily through deep snow. Snowshoeing is a low-impact, slow-paced exercise that is great for beginners. Visit [dnr.maryland.gov/publiclands](https://dnr.maryland.gov/publiclands) to find more information on local snowshoe trails.



## Cross-country skiing

Cross-country skiing is both an aerobic and muscle-building workout that's perfect for snowy Maryland days. There are many ski trails throughout the state. To find one near you, go to [visitmaryland.org/article/cross-country-skiing](https://visitmaryland.org/article/cross-country-skiing).

## Ice skating

Ice skating is an activity that anyone can enjoy at any age. Skating not only provides a full-body workout, but it's a fun activity to do with friends and family. Silver Spring Ice Skating Rink and Quiet Waters Park in Annapolis are two places that offer large, outdoor rinks. You can find more outdoor ice rinks at [visitmaryland.org/list/outdoor-ice-skating](https://visitmaryland.org/list/outdoor-ice-skating).



## FINDING RENTALS

You don't have to own skates, skis or snowshoes to participate in these winter activities. There are many places you can rent the necessary equipment, including:

### Herrington Manor State Park:

Snowshoes, skis, boots poles: \$10 per hour, \$25 per day.

### New Germany State Park:

Skis and snowshoes: \$15 for two hours, \$25 per day.

### The Avenue at White Marsh:

Discounted ticket prices for seniors, \$5 skate rental.

### Quiet Waters Park:

Discounted ticket prices for seniors, \$3 skate rental.

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# By Your Side

## JOIN THE CONVERSATION

Interested in sharing your healthcare experience? Consider joining the DualPrime Enrollee Advisory Committee (EAC). The EAC offers members the chance to work directly with CareFirst leadership, and share their input about topics such as healthcare equity, community engagement and benefits. CareFirst leaders then use these conversations and your feedback to help make decisions about your health plan. Members who participate are provided with free lunch, transportation and a small stipend. To learn more about the EAC, call 410-998-5764.

## BLUE365

The Blue365 discount program offers exclusive health and wellness deals on gym memberships, fitness equipment, healthy meals and more. To explore Blue365 offerings, visit [carefirst.com/wellnessdiscounts](https://carefirst.com/wellnessdiscounts).

## 24-HOUR NURSE ADVICE LINE: 1-800-229-8201

The 24-Hour Nurse Advice Line provides you with guidance and support in non-emergency situations.\* Call anytime to speak confidentially with a registered nurse.

*\*If you have a life threatening injury, illness or emergency, call 911 or go straight to the Emergency Room.*

