

House Calls



Steer Clear of Stress the Right Way

Imagine you're getting ready to move, you have an argument with a family member and everything in your day seems to go wrong. Feeling stressed out yet?

Stress is a normal part of life, and it's important to deal with it in ways that are good for you. No matter what triggers your stress, coping with it in unhealthy ways will have a worse impact on your health than the stress alone.

Bad habits like smoking and drinking alcohol may be easy to pick up, but they're hard on your health. Instead of eating right, do you convince yourself that fried chicken or mac 'n' cheese will make things better? In reality, fatty foods can cause high cholesterol and high blood pressure, increasing your risk for heart disease. Plus, they drain your energy, making it harder to handle stress.

Fortunately, there are plenty of healthy ways to cope. Here are some quick and easy ones.

- **Just breathe.** It's that simple. Breathing slowly and deeply is one of the fastest ways to relieve stress. It can help lower your blood pressure and force your body to relax.
- **Get moving.** You don't have to run five miles; even a short walk to enjoy the outdoors can go a long way in boosting your energy level and changing your attitude.
- **Let it out.** Talk to someone about what's bothering you or write down what's causing your stress. It's healthy to show your feelings and you might be surprised how much better you feel once you express them.
- **Find healthy comfort foods.** If there's a food you can't live without, buy the healthiest option or find a healthy recipe. If it's ice cream, buy sorbet instead. If it's a homemade meal, substitute healthy ingredients like herbs instead of salt. ■

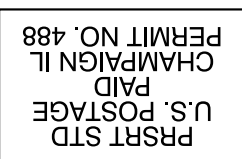
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Early Enrollment Period, No Member Meetings

The Medicare Annual Enrollment Period (AEP) begins early this year on October 15, 2011, and ends December 7. You'll receive your packet of plan materials in the mail from us in September.

Because of the early dates, Health Alliance Medicare won't host the usual member meetings. Rest assured, if you have any questions about your coverage or what will change after you receive your plan materials, our Health Alliance Medicare Services representatives are here to help from 8 a.m. to 8 p.m., weekdays (seven days a week during the AEP). Call us at 1-800-965-4022 or TTY/TDD 711 or 1-800-526-0844 (Illinois Relay).

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Five Easy Ways to Get Better Care

Quality doctors and hospitals are great, but did you know you can make your health care safer simply by being informed?

Studies prove that patients who are actively involved in decisions about their care are more likely to get healthier faster. When it comes to your health care team, **YOU** are the most important player in preventing mistakes and making sure you get the care you need.

How do you become more educated? Here are five ways to get started.

1. Ask Questions.

If you don't understand something, ask for clarification. If you're still not sure, ask again. Remember it's **YOUR** health. There's no such thing as a silly question.

2. Keep Records.

Write things down so you don't have to remember everything your doctor tells you.

3. Be Your Own Advocate.

If something doesn't seem right with the care, treatment or medicine you're receiving, don't be afraid to say so.

4. Know Your Medications.

Make sure you understand what they are, why and how you take them. Keep a list of all your meds and always bring it with you to any appointments. If this is too time consuming, consider looking into services like DailyMed that do this for you.

5. Do Your Research.

If you have a health condition, ask your doctor where you can learn more about it. One good place is our WorldDoc online resource. Log in as a member at HealthAlliance.org to access WorldDoc.

For other helpful tips and videos that explain more things you can do, visit The Joint Commissions website at jointcommission.org/multimedia. ■

Did You Know?

Health Alliance Medicare members have access to many programs others may not. Our Quality Management Department strives to provide programs and tools to help improve your health and safety. To learn more about the Quality Management Department and other tools and services available to you, visit HealthAlliance.org and click "About Us" at the top of the page. If you don't have access to the Internet, call us at 1-800-851-3379, extension 8112, for more information.



Simon Says:

An Insider's Perspective on Medications

Are Generic Drugs Just as Good?

We get a lot of questions about generic drugs. When some people hear the word "generic," they believe what they're buying isn't as good as the brand-name version. While that may be true of certain things like tissues or shampoo, it's generally not true for drugs. The Food and Drug Administration (FDA) requires that generic drugs must be as effective as brand-name drugs.

When defining effectiveness, the FDA allows up to a 20 percent difference between how the brand and generic affect you. In most cases, 20 percent is not enough to make a difference in effectiveness. But, it might make a difference with a few drugs, so it's a good idea to speak with your doctor before switching between generic and name brand. These include Coumadin® (warfarin), Synthroid® (levothyroxine) and certain seizure medications.

With more than 30 years of experience, Health Alliance clinical pharmacist Simon Leung provides insight into understanding your pharmacy benefits.

You Can Quit Smoking

Health Alliance Medicare offers the free *I Can Quit* smoking cessation program for those who are trying to nip smoking in the butt. Aside from the obvious health benefits, quitting can save you money, too.

Enrolling in *I Can Quit* is easy. Call our partner, Ceridian, at 1-866-345-5129.

A health coach will ask you some questions to find out which method of quitting will work best for you. The coach may suggest nicotine replacement therapy and give you ordering instructions or suggest you talk to your doctor about getting a prescription for smoking cessation drugs such as bupropion or Chantix®. ■



Flying Through Life

Though he flew secret missions in Southeast Asia, and he once lost a plane in a poker game in Shanghai, Health Alliance Medicare member Donald Bussart will tell you, "I'm no different than anyone else."

His father wanted him to be a farmer. "I wanted to fly," Donald says. So, off he went to flight school, trading his motorcycle for the tuition. From there, flying took Donald all over the world.

With his flight license in hand before he turned 20, Donald flew for Trans World Airlines-Intercontinental Division (TWA-ICD, ATC) and then went to China to fly with the China National Aviation Corporation (CNAC). He flew an extremely dangerous route over the Himalayan mountains named "the hump" for the last two years of World War II and stayed with the CNAC

until 1949. After that, he flew for Burma and next Indonesia. Then he flew with CAT-SAT Air America until 1975. He flew cargo, passengers and even gold bars. "Pretty much everything," he'll say. In 1978, Donald returned home to Illinois after more than 30 years of flying.

During all his travels, Donald spent 28 years in Tokyo. His wife's office was near his flight line, and they met there in 1957. Their daughters were born in Tokyo, and later Donald would fly them around the world.

"We used to fly around the world every three to four years," he says. It shows. Donald has over 10 passport books, and all of them are full.

While he'll tell you he didn't apply for any of them, Donald received numerous honors

and medals for his flight service. The Chinese government even awarded him the Chinese honorable medal, which very few people receive. His home is filled with awards, letters, photos and history, including books signed by authors who wrote about some of the events Donald remembers.

Today Donald lives with his wife, Kakuko, in the same Illinois farm house he was born in. They continually have visitors, many of whom fly in. Sometimes college students studying journalism come over to get lost in all the books, and Kakuko will fix them lunch.

In addition to their two daughters, Donald and Kakuko have seven grandchildren and five great-grandchildren. Donald remembers being a child and watching and studying the plane his neighbor had. Donald would help wash the plane, push it out, and sometimes his neighbor would take him up.

Does he still fly? Of course he does. Donald owns 13 antique airplanes and has a private air strip where he lives. He owns the same kind of plane he got his pilot's license flying, one French plane, a racer plane and even a 1910 type with 40 hours on it. Which is his favorite? "Every plane is a favorite," he says. "Every plane has a different trait." Mostly, he flies locally now. He helped teach his grandson to fly in one of his planes. That grandson just got his pilot's license. ■

Protect Yourself from the Flu

Flu season is almost here again, and it's important to remember to get vaccinated, especially because older adults are at a higher risk for flu-related complications. The Centers for Disease Control and Prevention (CDC) recommends getting a flu vaccine each year because dominant flu strains change. Flu shots usually

become available in September, and experts recommend you get vaccinated during the early fall.

While you're getting your flu shot, ask your doctor if you should get a pneumonia vaccination. Most people only need one pneumonia vaccine ever, but some may need a second. Ask your doctor to be sure. ■

Make Your Medications Work for You

If you think there's ONE thing that can make your medications work best, you're right. Medications can only do their job when you follow the directions to take them as prescribed. This is the most important way to ensure your meds are effective.

Still, several things can get people off-track. You forget, have trouble starting new prescriptions or don't understand the instructions. But not taking your medications as directed is serious. It can cause health complications, make you feel worse, lead to hospitalization or be deadly.

Don't let obstacles get in the way. To make sure you take your meds correctly and safely, use the tips to the right. ■



If this sounds like you ...	Try this...
I don't understand the directions on the label.	Ask your doctor or pharmacist to explain and take notes or have him or her take notes for you. If you get home and you're still not sure, don't be afraid to call and ask.
I always forget when I need a refill.	Use a calendar to mark when you'll need to call for refills and pick them up.
I have a new medication and I'm not used to taking it.	First, make sure you understand what your new medication is, what it does, when you should take it and how much to take. The hard part is starting a habit of taking your new med. To get into a routine, use sticky notes or alarms to help you remember when to take it.
Sometimes I don't know if I already took my medication, or not.	Write down when you need to take meds and check them off once you've taken them. Use a chart or a calendar to help keep track.
I have multiple medications and it's hard to keep track of them all.	Being organized is the key here. Use a medication organizer or dispenser to keep everything in order. You can get these at most pharmacies, and a pharmacist there can help you find what kind you need and explain how to use it. Health Alliance Medicare also offers the free DailyMed program that provides pre-sorted dosing packets to ensure the right dose at the right time. Call 1-866-720-9855 or visit DailyMedRx.com to learn more.

Go. Yield. Stop. Know Your Goals

Key: Goal numbers are in the green "Go" boxes; borderline numbers are in yellow "Yield" boxes; and high numbers are in red "Stop" boxes.

If you have coronary heart disease or diabetes, your goal levels may be different. ■

	Blood Sugar
Goal (Normal)	Below 100 mg/dL
Borderline (Pre-diabetic)	100-126 mg/dL
High (Diabetic)	127 mg/dL or above

	Blood Pressure	Triglycerides
Goal	120/80 or below	Below 150 mg/dL
Borderline	121-139/81-89	151-199 mg/dL
High	140/90 or above	200 mg/dL or above

Cholesterol	Total	LDL ("bad")	HDL ("good")
Goal	Below 200 mg/dL	Below 100 mg/dL	Women: 50 mg/dL or higher Men: 40 mg/dL or higher
Borderline	200-239 mg/dL	100-159 mg/dL	Women: below 50 mg/dL Men: below 40
High	240 or higher	160 or higher	N/A



Keeping Your Money Safe in a Modern World

by Patrick Harness

My grandparents left their house unlocked most of the time. There was a key hanging on a little nail on the back porch, right there in plain sight. I asked Granddad why they had a key if they never locked the house, and he said, "Just in case we needed it." I'm sure many Health Alliance Medicare members can remember a similar time.

Few would be so relaxed about home security these days. Protecting our money is no different. Crafty criminals of today are always coming up with new and ingenious ways to separate us from our money. Here are a few things I do to keep safe.

Be vigilant.

I once saw a group of people removing papers from a dumpster where my mom lives. It immediately raised a red flag. They could have been searching for names, addresses, phone numbers, Social Security numbers and more. Do you think I went out that day and bought Mom a paper shredder? You bet I did.

Be suspicious.

It may seem cynical, but often a criminal's plan is to gain trust to use later as leverage. Being charming and smooth

are key requirements in the job description of a successful crook.

Beware of scams.

As more people use the internet, miscreants have greater access to private information. For example, I learned about a scam that involves receiving an email offering coupons from a familiar company. When the email opens, a virus is downloaded to the computer. It retrieves passwords, credit card data and contact information. To avoid dealing with a virus like this, I make sure my antivirus software stays up-to-date.

Document and report.

If I witness something unusual, I write down as many details as I can. I report my findings to the local law enforcement or the State Attorney's office. The more details I can offer, the easier it is for them to capture the suspects and keep them from harming others.

In this day and age, being a little suspicious may be the key to a safer future.

Patrick Harness is the community representative for Health Alliance Medicare, located at Lincoln Square Village in Urbana. ■



Are You at Risk for Bad Bones?

Osteoporosis, a disease where your bones get weak and are more likely to break, continues to affect millions more Americans every year. Bones support you, allow you to move, store important nutrients and protect your organs. All reasons why you need to keep them strong.

Certain risk factors can lead to bone loss and osteoporosis. Some you can change, and some you can't. That's why it's important to be aware of risk factors and talk to your doctor about them.

Risk Factors

Generally, the more risk factors that apply to you the more likely it is you may develop osteoporosis.

- I'm a woman.
- I'm older than 65.
- I have a family member with osteoporosis or who broke a bone.
- I'm underweight for my height.
- I often have more than two alcoholic drinks in a day.
- I don't get enough calcium.
- I don't get much exercise.
- I smoke.

Ask Your Doctor

The answers to these questions can help you prevent osteoporosis or keep it from getting worse.

- How can I prevent bone loss? Are there routine changes I should make?
- How can I avoid breaking a bone?
- How can I make sure I get enough calcium and vitamin D? How much do I need?
- How much exercise do I need, and what kinds of exercises should I do?
- Do I need a bone density test? How often should I get one?
- Are there medications that can help my situation? ■

Pharmacy Updates

Drug Changes

Drugs No Longer Covered

- Effective July 1, 2011, Health Alliance Medicare no longer covers non-FDA-approved colchicine drugs. The Centers for Medicare & Medicaid Services (CMS) will not cover these drugs, either. Colcrys®, available at Tier 2 on the Health Alliance Medicare Part D formulary, is the only approved colchicine prescription drug.
- Health Alliance Medicare no longer covers nitroglycerin ER prescription drugs in the 2.5 mg and 6.5 mg strengths, starting September 1, 2011. There are brand-name nitroglycerin capsules in these strengths that are approved.
- All propoxyphene-containing products, such as Darvocet® and Darvon®, have been removed from the market based on a recommendation from the FDA.

Unapproved Cough and Cold Meds Removed from Formulary

Certain cough and cold meds have been removed from the Health Alliance Medicare Part D Formulary. The FDA cracked down on these products, and CMS told health plans to remove the drugs because they may not be safe and effective.

Visit the FDA website at www.fda.gov to find a list of the targeted medications.

Billing Change for End-Stage Renal Disease Medications

CMS issued new guidelines for End-Stage Renal Disease (ESRD) medications. Going forward, dialysis centers must bill these meds through a bundled bill payment process. Throughout dialysis treatment, patients will be required to get ESRD meds through the dialysis facility only. If a patient starts dialysis at home or stops it altogether, the bundled requirement is removed.

What's the Coverage Gap?

It's important to understand what the Coverage Gap is and how you reach it because you pay more for your medications during this period.

Here's an example to explain. We refer to Amount 1 and Amount 2 because these dollar amounts can change every year. The packet of plan materials you'll get from us in September will say what these amounts are for 2012.

- **In November, Sandy signs up for a PPO 10Rx plan with Health Alliance Medicare.** The plan includes prescription drug coverage that will help Sandy pay for her meds in 2012.
- **Starting January 1, 2012, Sandy's plan becomes active.** She starts paying for her drugs with copayments. She pays a set fee each time she picks up a prescription, and Health Alliance Medicare pays the rest.
- **If Sandy's total drug costs for the year reach Amount 1, she'll enter the Coverage Gap.** Total drug costs are what Sandy pays for her drugs, plus what Health Alliance Medicare pays. Once Amount 1 is reached, Sandy is in the Coverage Gap and pays for most of her drug costs.
- **Sandy pays for most of her drug costs until she's spent Amount 2.** Once her total pharmacy spending (Amount 1 plus what she spends during the Coverage Gap) reaches Amount 2, Sandy leaves the Coverage Gap and Health Alliance Medicare pays for most of her drug costs for the rest of the year.

How to Know When You've Reached the Coverage Gap

Health Alliance Medicare lets you know if you're getting close to the Coverage Gap. When you get a Medicare Part D Explanation of Benefits statement in the mail, a chart tells you what your total drug expenses are and how much coverage you have left before you reach the Coverage Gap.

Look for separate informative mailings from Health Alliance Medicare about cost-saving options in the Coverage Gap, too.

Questions?

Visit HealthAllianceMedicare.org for updated information on the drugs Health Alliance Medicare covers. Or, call us from 8 a.m. to 8 p.m. weekdays at 1-800-965-4022, or TTY/TDD 711 or 1-800-526-0844 (Illinois Relay). ■

Reapply for Illinois Cares Rx

Illinois Cares Rx is a state-sponsored program that can help with prescription drug costs. If you receive assistance through this program, you need to reapply every year.

You can request an application by calling the Department on Aging Senior HelpLine at 1-800-252-8966. Or, you can apply online at www.illinoiscaresrx.com. For more information or to find out if you are eligible, call your local Senior Health Insurance Program (SHIP) at 1-800-548-9034.

Get to Know

Angie Embry, Member Services Representative

Angie Embry has been helping our Health Alliance members for six years. She started in the employer group call center, next became a complaint resolution specialist and then a customer service lead before she joined the Medicare member services team in January of 2011.

One of Angie's favorite things about her job is when she's able to take a challenging situation and turn it into something good for a member. She says the most gratifying calls are those that take some research to resolve and have a positive outcome.

How has working with Health Alliance Medicare members affected you?

One of the biggest things I've learned is just to listen. Everybody needs a sounding board at times.

Why do you like working for Health Alliance Medicare?

Health Alliance Medicare has a wonderful attitude when it comes to helping our members.

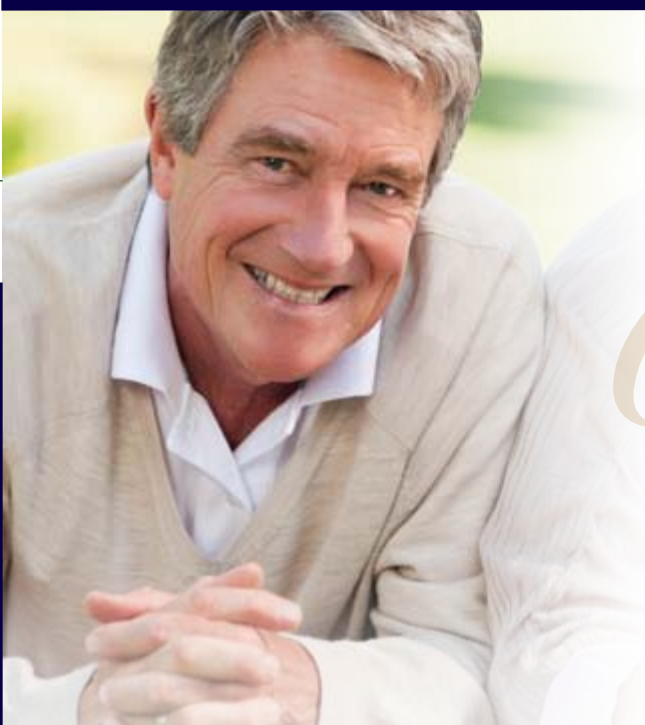
What inspires you?

My inspiration comes from feeling like I am a part of something that will make a difference for someone.

What do you like to do when you're not at work?

I enjoy spending time at home with my family and friends. I have a 17-year-old daughter and a 3-year-old son. We also have a dog and a lizard. ■

"Nobody can go back and start a new beginning, but anyone can start and make a new ending." -Maria Robinson



Relieve Stress Here!

On the cover of this issue we talked about the right ways to deal with stress. A fun stress reliever can be doing a puzzle to refocus your attention. Here's one that provides some helpful advice.

Use the key provided to fill in the letters that correspond with the numbers below the blanks to solve the phrase. ■

A	B	D	E	F	I	L	M	N	O	R	S	T	V
12	15	10	4	13	17	5	26	23	14	2	16	22	25

17 23 22 17 26 4 16 14 13 16 22 2 4 16 16 '

15 4 15 14 5 10 12 23 10 25 12 5 17 12 23 22 '

-Horace

What About Health Care Reform?

It's been over a year since health care reform passed, and several changes have been put into place. Starting this year, all Medicare plans had to cover things like yearly doctor visits, flu shots and Pap tests that help you stay healthy. The new law also started providing a discount on brand-name drugs during the Coverage Gap and aims to get rid of the gap by 2020.

You can learn more about health care reform at HealthAlliance.org. Click the "Read More" button under Health Care Reform and look for the section for Medicare beneficiaries. If you prefer a hard copy, we can mail you a flier of answers to common questions. To request one, call us weekdays from 8 a.m. to 8 p.m. at 1-800-965-4022, or TTY/TDD 711 or 1-800-526-0844 (Illinois Relay).

Portobello Pasta Bowl

Enjoy the satisfaction of meat without the fat and cholesterol with a hearty Portobello entrée.

- 6 4-inch diameter fresh portobello mushrooms (about 1¼ lbs.), stems removed
- 2 medium yellow or red tomatoes
- 3 tablespoons olive oil
- Salt
- Freshly ground black pepper
- 6 ounces dried spinach fettuccine or spaghetti
- ¼ cup olive oil
- 2 tablespoons lemon juice
- 1 teaspoon snipped fresh oregano
- ½ teaspoon salt
- ½ teaspoon freshly ground black pepper
- 2 tablespoons snipped fresh oregano or ¼ cup snipped fresh basil

DIRECTIONS

1. Using a teaspoon, gently scrape gills out of the bottom of the mushroom caps. Lightly rinse mushroom caps. Pat dry with paper towels. Cut tomatoes in half; remove seeds and stem.
2. Brush top, underside and all sides of tomatoes with the 3 tablespoons olive oil. Sprinkle the mushrooms and tomatoes lightly with salt and pepper.
3. On a charcoal grill, grill mushroom caps and tomato halves, cut sides up, on the rack of an uncovered grill directly over medium coals for 6 to 8 minutes or until tender, turning once halfway through grilling. Remove from grill.
4. Cook pasta according to package directions. Drain and return to pot.
5. For dressing, coarsely chop the grilled tomatoes. In a blender or food processor combine the tomatoes, the ¼ cup olive oil, lemon juice, 1 teaspoon oregano, ½ teaspoon salt and ½ teaspoon pepper. Cover and blend or process until smooth. Drizzle pasta with 2 tablespoons of the dressing. Keep warm.
6. To serve, place mushroom caps on serving plates. Divide pasta among mushrooms. Drizzle with remaining dressing. Sprinkle with additional snipped fresh herbs.

NUTRITION INFORMATION, serves 6

Calories 284, Total Fat 18g, Saturated Fat 2g, Monounsaturated Fat 12g, Polyunsaturated Fat 2g, Cholesterol 0 mg, Sodium 324 mg, Carbohydrate 26g, Total Sugar 3g, Fiber 2g, Protein 7g, Vitamin C 15% of daily value*, Calcium 4% of daily value*, Iron 11% of daily value.*

*Percent Daily Values are based on a 2,000-calorie diet

This recipe is provided by Better Homes and Gardens. ■



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