



# Focus on Health

> Positive Directions in Health *from the Medica Center for Healthy Aging<sup>SM</sup>*

> *It's not 'just a bad cold'*

## Flu, pneumonia vaccines help protect you

The 2003 flu season was the worst in years, in part because many people waited too long to get a flu shot. Make sure you're protected this year.

Influenza (the flu) is not a bad cold. It is a serious illness. Older adults and people with certain chronic conditions are at risk of developing life-threatening flu complications. Flu can also aggravate chronic health problems such as asthma and congestive heart failure.

### Another threat: pneumonia

Pneumonia is also a real danger, especially for adults age 65 or older and people who have conditions such as diabetes or chronic heart, lung or liver disease.

Flu and pneumonia vaccines don't guarantee you won't get ill, but they can help keep symptoms mild if you do. *You cannot get the flu from being vaccinated because the vaccine is made from viruses that have been killed.*

The Centers for Disease Control and Prevention recommends a flu vaccine for certain people, including:

- 🗨 People age 50 and older
- 🗨 People who have diabetes, asthma or another chronic illness
- 🗨 Children ages 6-23 months —  
New recommendation for 2004!
- 🗨 People with weakened immune systems
- 🗨 Pregnant women (if the second or third trimester will be during flu season)
- 🗨 Residents and employees of long-term care facilities
- 🗨 Health care workers and others who can pass the flu virus to people at high risk
- 🗨 Anyone who wants to lower his or her flu risk

Flu shot clinics will be available starting in mid-October. So talk to your doctor soon about flu and pneumonia shots. For more information, call Medica CallLink® at 1-800-962-9497. <



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**Attention all  
Medica® Medicare members!**  
Watch your mail for a coupon you may use to receive a flu shot, at no cost to you, at a community flu shot clinic. The coupon will arrive in early October with more information.



You winterize your car and your home — but what about yourself? Now is the time to make sure you are up to date on your flu vaccination, pneumonia shots and recommended health screenings.

The cool, crisp days of fall are also an excellent time to get outside and start walking. There's no better way to see autumn's colorful show — and there aren't many better ways to get in shape — than with a walk.

In this issue of *Focus on Health*, you will learn more about all of these important topics.

From all of us here at Medica,<sup>®</sup> have a safe and happy autumn.

Sincerely,

  
Jim Williams  
Editor

> Ask the Pharmacist, with Doug Hum, RPH

## Brown-bag checkup keeps your medications up to date



**Q:** I take several medications and can't remember what some are for. What should I do?

**A:** It's time for you to have a brown-bag checkup! Here's what to do:

When scheduling the next appointment with your doctor, tell the staff that you will be bringing your medicines in for review. The day of your appointment,

gather up the medications you take, in their original containers, including:

- ❖ All medicine prescribed by a doctor
- ❖ Over-the-counter drugs, such as cough syrup, aspirin and antacids
- ❖ Dietary supplements and herbal remedies

Put these into a brown paper bag and ask your doctor to review them with you. Take this time to talk to your doctor about any concerns you have. Of course, call your doctor or pharmacist anytime you have a question about your medications. <

### > Healthy Living Tips

#### 'D' for deficiency?

Vitamin D helps the body absorb calcium so your bones stay healthy. Unfortunately, many people do not get enough vitamin D, putting them at risk for osteoporosis-related fractures. Although exposure to the sun helps the body make vitamin D, sunlight can be scarce in winter and you may be concerned about skin cancer (sunscreens inhibit vitamin D production in the body). Because of this, you may need to get more D in your diet. Good sources include fortified cereals, juices and nonfat milk, as well as certain fish such as salmon and mackerel.

#### Pain in the back?

Back pain is a common complaint for people of all ages. Stress, overuse, obesity and lack of exercise can make you more vulnerable to the problem. Try these tips to help ease back pain:

- > Exercise regularly
- > Warm up and stretch before exercise or activity
- > Maintain a healthy weight
- > Maintain correct posture
- > Lift objects by bending at the knees instead of at the waist
- > Relieve muscle tension by managing stress

> *Feel great, look great!*

## Great tips to get you in shape

You know you should exercise. After all, physical activity helps control obesity, high blood pressure and diabetes, and lowers your risk of stroke, heart disease and much more. So what are you waiting for? Here are eight great tips to help you get active and stay active:

### Starting up

- ❖ Talk to your doctor about activities that will be safe and effective for you, especially if you have a medical condition such as heart disease, diabetes or arthritis.
- ❖ Ask a friend, your spouse or a family member to join you.
- ❖ To reduce your risk for injury, start slowly.
- ❖ Choose specific short- and long-term goals. If your long-term goal is to lose 20 pounds, your short-term goal may be to lose two pounds.

### Sticking with it

- ❖ Reward yourself. When you reach a goal, give yourself a gift, such as a massage or a new pair of workout shoes.
- ❖ Vary your routine. Avoid boredom and burnout by trying new activities.
- ❖ Chart your progress. Your success will motivate you to continue.
- ❖ For goodness sake, have fun!

If you are a Medica Prime Solution<sup>SM</sup> member, you may be eligible to participate in the WalkSport<sup>TM</sup> mall-walking program and the SilverSneakers<sup>®</sup> total fitness program at no additional cost to you. For details, call Medica's Center for Healthy Aging<sup>SM</sup> at 952-992-2300 or 1-800-234-8755. <

*Physical activity helps control obesity, high blood pressure and diabetes, and lowers your risk of stroke, heart disease and much more.*



## Input Forum lets you speak out

If you have Medica Prime Solution<sup>SM</sup>, Medica Select Solution<sup>SM</sup> or Medica DUAL Solution<sup>SM</sup>, we invite you to tell us what you think about our services during the next Member Input Forum. This is a direct line for you to talk with members of our leadership team. Please plan to attend:

October 12 — 10 a.m.-11 a.m.  
Medica  
401 Carlson Parkway  
Minnetonka

Call Medica Customer Service at 952-992-2300 to RSVP. <

## A real Rx drug benefit

In 2004, Medica introduced the Medica Prime Solution Rx Rider to provide affordable coverage for generic and brand-name drugs in Medica's formulary. Unlike many pharmacy benefit options in the market, the Medica Prime Solution Rx Rider has no annual maximums. With this rider, a member pays an \$11 copayment for each generic formulary prescription. For brand-name formulary drugs, Medica pays up to \$30 per prescription.

Current Medica Prime Solution members who did not enroll in the Rx Rider for 2004 may add it to their Medica Prime Solution medical coverage during an extended open enrollment period, from November 15, 2004, to February 28, 2005. For more information, please call Medica's Center for Healthy Aging<sup>SM</sup> Customer Service at 952-992-2300 or 1-800-234-8755. <

> *What is your risk?*

## Screenings can help find breast cancer early

Breast cancer remains one of the most deadly cancers for women, and more than 3,600 new cases will be diagnosed in Minnesota alone this year. Although breast cancer can strike younger women, about 75 percent of all breast cancers occur in women 50 and older.

There is no proven way to prevent breast cancer, but studies show that treatment is most successful when the disease is found in its early stages.

In honor of National Breast Cancer Awareness Month in October, please take a moment to think about Medica's recommendations for breast cancer screenings:

- ◆ Women age 20 and older should perform a breast self-exam every month
- ◆ Women age 20 to 39 should have a clinical breast exam by a health care professional every three years
- ◆ Women age 40 and older should have a clinical breast exam by a health care professional every year
- ◆ Women age 50 to 74 should have a mammogram every 1-2 years
- ◆ Women age 40 to 49 and older than 74 should talk with their health care provider about the need for a mammogram

### Questions about breast cancer?

If you have questions, please consult your doctor. In addition, Medica CallLink® nurse line allows you to speak with a nurse 24 hours a day, seven days a week. Call [1-800-962-9497](tel:1-800-962-9497). <



## Medica leadership team named best in the nation

*HealthLeaders* magazine has named Medica's health plan leadership team as the nation's best.

A leading industry magazine, *HealthLeaders* based its decision on interviews, presentations and on-site visits. Among the areas in which Medica was cited as a leader were number of members, financial strength, size of service

area and care network, customer service and return on 2003 earnings.

Medica president and chief executive officer David Tilford accepted the award on behalf of Medica's employees and members during a ceremony on May 28 at Medica. The magazine featured Medica in an August cover story. <

> *Rest easy*

## Open your eyes to facts about sleep

Although we have only started to understand the mysteries of sleep, we do know that sleep is crucial to your physical and mental health.

Changes in your schedule — such as the end of daylight saving time on October 31, 2004 — can disrupt your sleep pattern. Take this short quiz to see how much you know about the importance of getting a good night's sleep.



*Sleep may help boost your memory and ability to learn. Aim for eight hours of sleep each night.*

**True or false: No matter what their age, most adults need about eight hours of sleep each night.**

**Answer: True!** Older adults may not get as much sleep because they are more likely to have a medical condition or medication side effect that disrupts their sleep. Still, they should aim for eight hours of sleep each night.

**True or false: Missing even one night of sleep can be a problem.**

**Answer: True!** Just one bad night of sleep can affect your ability to perform skills, such as driving a car. In the long term, lack of sleep may contribute to health problems such as high blood pressure and depression.

**True or false: Your brain rests during sleep.**

**Answer: False!** In fact, certain areas of your brain are more active when you're asleep than when you are awake. Among other benefits, sleep may help boost your memory and ability to learn.

**True or false: Drinking alcohol is bad for sleep.**

**Answer: True!** While it can make you drowsy, alcohol may stop you from reaching the deepest stages of sleep. You should also avoid caffeine, cigarettes and certain drugs, such as diet pills and decongestants, before bedtime.

**True or false: Help is available for sleep problems.**

**Answer: True!** More than 70 sleep disorders are known, including common problems such as insomnia, sleep apnea and restless leg syndrome. Treatment is available for many of these. If you aren't getting the sleep you need, talk to your doctor. <

## SIU protects you from higher costs

Medica's Special Investigations Unit (SIU) investigates fraud committed against the health plan. In the past five years, Medica's SIU investigations have saved or recovered more than \$10 million.

Providers, members, employers and others can commit fraud. Help keep health care costs low by reporting fraud. Examples of fraud by members include:

> **Forging prescriptions.**

People may forge a prescription to support a drug habit or to resell drugs to others. SIU works closely with federal and state law enforcement agencies to prosecute these crimes.

> **Selling member ID cards.**

Medica tracks claims to make sure only members are using their card. (Important: Report lost/stolen ID cards as soon as possible.)

> **Conspiring with providers to bill Medica for services not provided, or performing non-covered services and billing Medica for a covered service.** Example: A provider bills Medica for a medically necessary surgery when the surgery performed was not medically necessary.

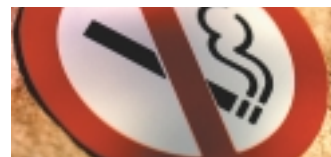
> **Failing to disclose pre-existing conditions when applying for insurance.** Example: A person does not disclose that he or she has heart disease.

To report fraud, call Medica's 24-hour Fraud Hotline at [952-992-2237](tel:952-992-2237) or toll free [1-866-821-1331](tel:1-866-821-1331). <

# Great American Smokeout — Quitters always win!

Let's face it: It's hard to quit smoking. But people kick the habit every day, and you can too!

The Great American Smokeout can be the first day of your new life as a nonsmoker. The American Cancer Society will sponsor the event on November 18, 2004, to encourage you to quit for one day — and forever.



It's never too late to see the benefits of quitting!

- \* Smoking harms nearly every organ in the body and causes many diseases. (U.S. Surgeon General's report, 2004)
- \* Smoking cuts an average of 13.2 years off a man's life and 14.5 years off a woman's life. (Centers for Disease Control and Prevention)
- \* A pack-a-day habit costs more than \$1,100 a year.

Isn't it time for you to stop smoking? Medica® can help. For information about Medica programs and services to help you quit smoking, call Customer Service at [952-992-2300](tel:952-992-2300) or [1-800-234-8755](tel:1-800-234-8755). <

*The Great American Smokeout can be the first day of your new life as a nonsmoker.*



## Attention, Medica Prime Solution members

Medica Prime Solution<sup>SM</sup> members will receive their new premium rates for 2005 slightly later than usual this year. Watch for information to arrive around mid to late November. <

## Medica expands to Wisconsin

We're pleased to announce that Medica® is now approved to offer Medica Prime Solution<sup>SM</sup> in these counties in Wisconsin:

Ashland, Barron, Bayfield, Burnett, Douglas, Pierce, Polk, Sawyer, St. Croix and Washburn. <

## Quick Facts

### Quality Improvement

Medica's Quality Improvement (QI) program includes many projects and activities that aim to improve care, service and safety for our customers.

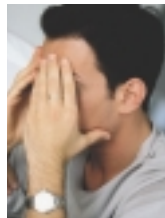
Each year, we prepare a QI plan with key goals. One goal for this year is to increase the number of Medica members who receive preventive health screenings. Medica is placing automated telephone reminder calls to members who are due for mammograms, Pap tests and colon cancer screening. Increased preventive screening leads to earlier diagnosis, better health outcomes and lower health care costs for our customers.

You can help in our QI efforts. The QI information is available on [www.medica.com](http://www.medica.com), under Member Online Health Information. If you would like a copy of the information, or have comments or suggestions on Medica's QI program, please call the Customer Service number listed on the back page. <

### > *Help offers hope*

## Depression: You can't "just snap out" of it

"Cheer up!" "Get over it!" "Put on a happy face!" If you suffer from depression, these words of advice won't help. You can't "just snap out" of depression, a treatable illness that affects millions of older adults.



Depression often occurs in people who experience a serious illness, economic problems or traumatic event, such as the death of a loved one. Because seniors face these problems more often, depression may seem like a normal part of aging. It's not!

Undiagnosed or untreated depression can delay recovery from or aggravate symptoms of conditions such as diabetes, and it may also increase your risk for Alzheimer's disease.

### Talk to your doctor if you:

- ❖ Are restless and irritable
- ❖ Feel nervous, guilty, worthless, unloved or very tired
- ❖ Don't enjoy hobbies and interests the way you used to
- ❖ Don't believe that life is worth living
- ❖ Notice changes in your sleeping and eating habits
- ❖ Have persistent headaches, stomachaches or chronic pain

If you feel like hurting yourself or someone else, call **911**. <

### > Don't leave home without it!

## Activate your Extended Absence Option today

As a Medica Prime Solution<sup>SM</sup> member, you can enjoy the same great medical benefits anywhere in the United States. All you have to do is activate your Extended Absence Option by letting us know how long you will be away.

It's that quick and easy, and it provides the same great health coverage advantages while you're away as when you're at home. This option includes urgent and nonemergency care outside the service area but within the United States.

Don't wait! You may call us weeks in advance to let us know about your upcoming time away from home.

To activate your Extended Absence Option, call **952-992-2300** or **1-800-234-8755**. <

# Medica® Resources

## Medica CallLink® Nurse Line

To speak with a nurse or to get a physician referral, call our Medica CallLink nurse line ..... 1-800-962-9497  
Hearing-impaired callers (metro and regional), please call the National Relay Center at ..... 1-800-855-2880 and request Medica CallLink at ..... 1-800-962-9497

## Center for Healthy Aging<sup>SM</sup> Customer Service

Metro 952-992-2300 ..... Regional 1-800-234-8755  
MCHA Members 952-992-2443 ..... or 1-800-325-3540  
TTY metro 952-992-3650 ..... TTY regional 1-800-234-8819  
Open Mon. through Thurs. 8 a.m.-5 p.m., Friday 9 a.m.-5 p.m.

## Medica's Fraud Hotline

24-hour Fraud Hotline 952-992-2237 ..... or 1-866-821-1331

## United Behavioral Health

To find a mental health or substance abuse provider, please call United Behavioral Health (UBH) at 1-800-848-8327 or TTY 1-800-543-7162.

## Sign up today!

Interested in joining any of the Medica Medicare Solutions<sup>SM</sup> health plans or referring a friend? Please call 952-992-2345 or 1-800-906-5432.

Visit us on the Internet at [www.medica.com](http://www.medica.com)

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Publisher: Medica > Editor: Jim Williams

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Ogow. Haddii aad dooneyso in lagaa kaalmeeyo tarjamadda macluumaadkani, wac Medica: 1-800-234-8755.

1-800-234-8755: Medica بالمعلومات، فاتصل بالرقم ملاحظة: إذا أردت مساعدة مجانية في ترجمة هذه

Внимание: Если Вам нужна бесплатная помощь в переводе этой информации, позвоните по следующему телефону: Medica: 1-800-234-8755.

ລະມັດ. ຖ້າທ່ານຕ້ອງການການຊ່ວຍເຫຼືອໃນການແປຂໍ້ຄວາມຕັ້ງກ່າວໄປນີ້, ຈົ່ງໂທສຳ Medica: 1-800-234-8755.

Atención. Si desea recibir asistencia gratuita para traducir esta información, llame a Medica: 1-800-234-8755.

ត្រូវបានសំគាល់  
បើអ្នកចង់បានជំនួយក្នុងការបកប្រែព័ត៌មាននេះ ជាភាសាដទៃ  
សូមទូរស័ព្ទ Medica: 1-800-234-8755.

Chú Ý. Nếu quý vị cần dịch thông-tin này miễn phí, xin gọi Medica: 1-800-234-8755.

Ceeb toom. Yog koj xav tau kev pab txhais cov xov no rau koj dawb, hu Medica: 1-800-234-8755.

Pažnja. Ako vam je potrebna besplatna pomoć za prevod ove informacije, nazovite Medica: 1-800-234-8755.

Hubaddhu. Yo akka odeeffannoon kun sii hiikamu gargaarsa tolaa feeta ta'e, bilbila kana bilbili Medica: 1-800-234-8755.

*Attention: If you want free help translating this information, call 1-800-234-8755.*

*This information is available to people with disabilities by calling 952-992-2300 (voice), or 1-800-234-8755 (toll free), or 952-992-3650, or 1-800-234-8819 (TTY), or 711, or through the Minnesota Relay at 1-800-627-3848 (speech to speech relay service).*

## Focus on Health<sup>TM</sup>

### MEDICA®

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