

Letter from the President



Dear KelseyCare Advantage Members,

Welcome the latest edition of House Call, our exclusive member newsletter. This issue offers some great tips on staying healthy and getting the most out of your KelseyCare Advantage benefits.

If you are new to KelseyCare Advantage, you may be wondering how to make a smooth transition from your previous healthcare providers to your KelseyCare Advantage network providers, particularly if you are currently undergoing medical treatment. We'll share information on how we can help you make a seamless and worry-free transition.

This issue also offers helpful information on managing your diabetes, dealing with bladder control issues, and eating well to live a longer and healthier life.

If you have any questions about KelseyCare Advantage, please call our Concierge Service at 713-442-9540. Our trained staff can offer you personalized assistance in resolving a wide range of questions and issues.

In good health,

Marnie Matheny
President, KelseyCare Advantage

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Important Plan Information

8900 Lakes at 610 Drive | Houston, Texas 77054

KelseyCare Advantage

KelseyCare Advantage House Call

May 2011

Living Better and Longer with Diabetes

Did you know that people with diabetes may have a higher chance of dying prematurely? A study published in the March 2011 issue of the New England Journal of Medicine found that, on average, a person with diabetes will die six years sooner than a person without the disease. The study also indicated that people with diabetes are at a higher risk for getting certain cancers. So, the message for people with diabetes is this: controlling your blood sugar isn't just a way to stay healthy; it may help you live longer, too!

Knowing Your Numbers

"People with diabetes have problems producing and/or using insulin, which is the hormone that helps convert blood sugar, called glucose, into fuel to feed cells," says Donnie Aga, M.D., Chief of Internal Medicine at Kelsey-Seybold Clinic. "As a result, cells throughout the body cannot get enough energy to function properly, which can damage the body's tissues and organs."

Taking Control

Fortunately, there are steps you can take to control your glucose. Below are three of the most important

things you can do to minimize the harmful effects of diabetes.

Eating right. "Proper eating habits are absolutely critical for anyone with diabetes," explains Dr. Aga. "Although it's necessary for you to eat carbohydrates (foods with starch or sugar) for daily energy, you should closely monitor how many carbohydrates you eat, and choose complex carbohydrates whenever possible. Fruits and vegetables, as well as low-fat protein and dairy products, are also essential ingredients for a healthy diet."

Exercising more. Regular exercise can help you control your glucose level by:

- improving how your body uses insulin;
- burning excess fat, which improves your sensitivity to insulin;
- improving unhealthy cholesterol levels;
- improving circulation; and reducing stress.

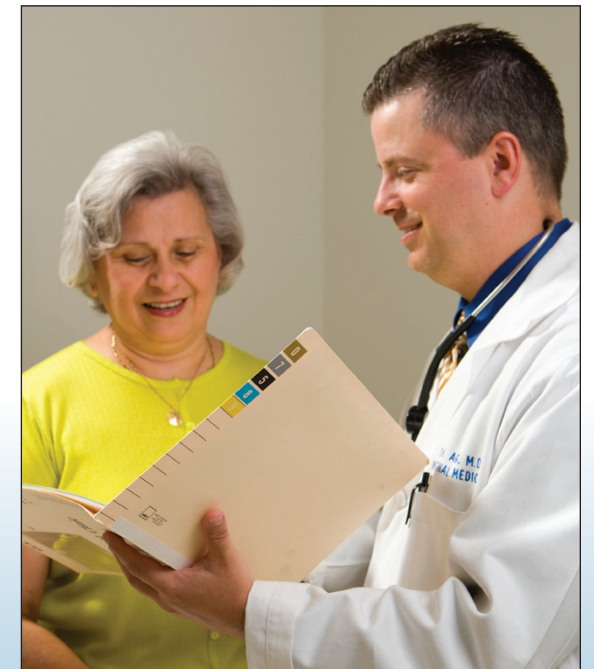
"Even moderate exercise—such as brisk walking—for 20-30 minutes a day can be beneficial," says Dr. Aga. "However, be sure to tell your doctor about your exercise

regimen, especially if you engage in strenuous exercise."

Taking medicines as prescribed.

Many people with diabetes do not require medications to keep their glucose under control. However, if your doctor has you on insulin or another prescription drug, make sure you understand exactly when and how to take it, and follow your doctor's instructions precisely.

"Diabetes should be taken seriously," says Dr. Aga. "However, with proper actions, you can often control diabetes, instead of diabetes controlling you."



New Member Reminder: Transitioning Your Care to KelseyCare Advantage

Changing healthcare providers can be confusing. However, if you are new to KelseyCare Advantage, we will make every effort to make your transition as easy as possible. If you are currently undergoing medical treatment from a health care provider who is not in the KelseyCare Advantage network, please contact Member Services, particularly if you:

- have had surgery in the last 90 days,
- are currently undergoing chemotherapy or radiation treatment,
- are having physical therapy,
- are receiving home health services, or
- have durable medical equipment, such as a wheelchair, oxygen tank or home bed.

In these cases, you should submit a Transition of Care request form. To do this, you can either:

1. Download a "Transition of Care Request Form" online at www.kelseycareadvantage.com OR
2. Call KelseyCare Advantage at 713-442-CARE or 1-866-535-8343 (TTY/TDD: 1-866-302-9336), between 8:00 a.m. and 5:00 p.m., Monday-Friday.

Once you have contacted us, your situation will be reviewed by a nurse. Within seven business days, we will mail you either an approval or denial letter informing you of the outcome of your transition of care request.

Questions? Call KelseyCare Advantage at 713-442-CARE or 1-866-535-8343 (TTY/TDD: 1-866-302-9336), between 8:00 a.m. and 5:00 p.m., Monday-Friday.



Physician Focus: Dr. Amina Patel Jinnah



Amina Patel Jinnah, M.D. is one of the newest physicians to join our network, and we are pleased to welcome her.

Dr. Jinnah has joined the Family Medicine Department at Kelsey-Seybold Clinic – The Vintage, located at 10701 Vintage Preserve Parkway off Hwy 249 in northwest Houston. Dr. Jinnah is certified by the American Board of Family Medicine, and is fluent in English and Urdu.

Dr. Jinnah graduated from Aga Khan University Medical College in Karachi, Pakistan in 1995, where she earned a Bachelor of Medicine and a Bachelor of Surgery. In 2004, Dr. Jinnah graduated from the University of Tennessee's Physician Executive Program where she earned her MBA. She is also a member of the American Academy of Family Physicians.

"An integral component of my practice is providing guidance and education about health issues to my patients and their families," Dr. Jinnah says.

Dr. Jinnah provides primary and preventive care to adult patients. When she's not caring for patients, Dr. Jinnah enjoys spending time with her family and doing activities such as visiting museums and parks.

If you would like to schedule an appointment with Dr. Jinnah, please call 713-442-0000, or go online to www.kelsey-seybold.com, and click on "Make An Appointment."

Healthy Diet Improves Quality and Length of Life for Seniors

Since you've retired, it may be tempting to indulge yourself. You've worked hard your whole life, so why not have a second piece of pie or that yummy, fatty cheese? Although an occasional treat isn't harmful, there is growing evidence that seniors have a higher quality of life if their diet is rich in low-fat dairy products, fruit, whole grains, poultry, fish, and vegetables.



The Research

A recent study from the University of Maryland looked at 2,582 people between the ages of 70 to 79, and tied their eating habits to their quality of life over a 10-year period. The participants were categorized into six dietary groups, three of which were "Healthy Foods," "High-Fat Dairy Products," and "Sweets & Desserts." The Healthy Foods cluster included people with a high intake of low-fat dairy

products, fruit, whole grains, poultry, fish, and vegetables.

"Both the High-Fat Dairy Products and Sweets & Desserts clusters had 1.4-times higher risk of death than the Healthy Foods cluster," explain the authors of the study. "The Healthy Foods cluster also had more years of healthy life."

The Impact

"These conclusions are not surprising, because there are important reasons to eat healthy as you age," says Dr. Patrick Carter, Chief of Family Medicine at Kelsey-Seybold Clinic. "As you age, your body's metabolism slows down, and physical activities may be more difficult. Also, some nutrients are more difficult for your body to absorb."

Age is also a risk factor for several diseases such as cardiovascular disease, stroke, hypertension, and diabetes. "However, these diseases respond to improved nutrition," says Dr. Carter. "If you have these diseases, a healthy diet can help reduce the harmful effects. If you don't have these diseases, a healthy diet can help reduce your chances of getting them."

The Plan

If you think you need to revamp your eating habits, here are a few tips from the National Institute on Aging to get you started.

- Eat many different colors and types of vegetables and fruits.
- Make sure at least half of your grains are whole grains.
- Eat only small amounts of solid

fats, oils, and foods high in sugars.

- Limit saturated fat (found mostly in foods that come from animals) or trans fats (found in foods like margarines, shortening, cookies, and crackers).

Also, don't forget your best resource on your health—your primary care physician. "Symptoms of poor nutrition in seniors might be subtle or might be mistaken for other health problems," explains Dr. Carter. "Regular checkups and a good conversation with your doctor can go long way to keep you healthy to enjoy many more years of retirement."

If you would like to schedule an appointment with a Kelsey-Seybold Clinic dietician, please call 713-442-0000.

Important Phone Numbers to Remember

KelseyCare Advantage Concierge: 713-442-9540

For personalized assistance with physician selection, benefits issues, billing questions

To speak with a **pharmacist** on the KelseyCare Advantage team, please call **713-442-4820**.

The pharmacy team can review all of your medications and help you identify cost savings opportunities.

Fraud, Waste and Abuse Hotline **713-442-9595**

Understanding Stages of Coverage for Medicare Prescription Drug Coverage

KelseyCare Advantage members with Medicare prescription drug coverage—often referred to as Medicare “Part D”—need to understand exactly how the coverage stages work. Without a clear understanding, you may end up paying more for your medications than you anticipated.

Although Part D covers a big part of your prescription drug costs, it doesn't cover all of them. How much you pay for a drug depends on which stage of coverage you are in at the time you get a prescription filled or refilled. Here is a breakdown of Medicare's Part D coverage stages.

Stage 1 - Yearly Deductible Stage

KelseyCare Advantage members do not have a deductible, so this stage does not apply.

Stage 2 - Initial Coverage Stage

During the initial coverage stage, you pay a copay/coinsurance and KelseyCare Advantage pays the remainder of the drug cost on your behalf. The amount of copay depends on which KelseyCare Advantage plan you have. You will remain in Stage 2 until your total “drug spend” reaches \$2,840. Drug spend is the amount both you (through copayments/coinsurance) and KelseyCare Advantage and others pay toward the cost of your medications.

Stage 3 - Coverage Gap Stage or “The Donut Hole”

Once your total drug spend (what you and KelseyCare Advantage and others pay together) reaches \$2,840, you will enter Stage 3, the coverage gap stage, more commonly known as the “donut hole”. You will remain in Stage 3 until you reach a TrOOP (true out-of-pocket) cost of \$4,550.

TrOOP (true out-of-pocket) is the amount that you and others pay. This amount includes what is paid in copayments/coinsurance during Stage 2—and what you will be paid during Stage 3. (The amount KelseyCare Advantage pays on your behalf is not included in the TrOOP.)

Stage 4 - Catastrophic Coverage Stage

You enter catastrophic coverage when your TrOOP (true-out-of-pocket) costs are \$4,550. During Stage 4, KelseyCare Advantage pays most of the cost of your drugs.

Members who are not participating in the Medicare “Extra Help” program can expect to pay:

- The greater of \$2.50 or 5% for a generic medication.
- The greater of \$6.30 or 5% for a brand medication.

You will stay in the catastrophic coverage stage for the remainder of the coverage year.

Help During the Donut Hole, and More

For many seniors, the Stage 3 “donut hole” is the stage of most concern, because it means paying more out-of-pocket than in other stages. However, there are two programs that may help.

1. KelseyCare Advantage shares the cost of your medications by providing coverage of all Tier 1 preferred generic drugs during the Stage 3 donut hole.
2. In 2011, Medicare launched the Government Discount Program designed to help share a greater cost of your medications during the coverage gap stage.

Also, at the beginning of each plan year, all Part D recipients start Stage 1 again, although KelseyCare Advantage members technically begin in Stage 2, because they have no deductible. Coverage limits may change yearly, so make sure you know each year what you will be expected to pay.

If you're a member of a KelseyCare Advantage employer group plan or have Low Income Subsidy, it's important to note that your coverage levels may be different. Please consult your Evidence of Coverage, or call Member Services for more information.

If you have questions or concerns, please call Member Services, available daily from 8:00 am-5:00 pm, at 713-442-CARE (2273) or 1-866-535-8343. TTY/TDD users should call 1-866-302-9336.

Improving Bladder Control

Many women experience bladder control issues, such as an increased frequency in urination, increased urgency to urinate, or urinary incontinence. However, you don't have to suffer. There are many treatments that may improve bladder control, often without medications or surgery.

Tracking the Input

Certain foods, beverages and medications can influence how much and how often you feel the urge to urinate, and so can the amount of fluid you take in every day.



First, consider how much water you drink. “Drinking too much water, of course, causes frequent urination,” says Christopher Chon, M.D., a urologist at Kelsey-Seybold

Clinic. “But not drinking enough water can also be a problem. Highly concentrated urine can irritate your bladder, and increase the urgency and frequency you need to go. Alcoholic or caffeinated beverages, as well as medications—such as high blood pressure medications, diuretics, antidepressants, heart medications, muscle relaxants and sedatives—can also cause these problems.”

Dr. Chon recommends keeping a journal of everything that is consumed (food, beverages, and medications, etc.), in addition to

notes about bathroom trips. “You may see a pattern,” explains Dr. Chon. “For example, if the urge to go gets worse after morning coffee or afternoon tea, eliminate caffeine for a week and see if that helps. If nothing works, see your doctor and take your journal, as it may be helpful in finding the problem.”

Training the Output

Sometimes urge and frequency problems can be made worse if you have incontinence issues. Many women empty their bladders frequently to avoid these accidents. However, this can lead to a “weak” bladder that doesn't do a good job of holding urine.

The good news is that your bladder can be trained to hold more urine. “Begin by urinating once an hour,” says Dr. Chon. “The next week,

increase that time to an hour and fifteen minutes, and so on. Gradually, your bladder will be able to hold more, decreasing the urgency and frequency you need to go.”

Exercising to Stay Strong

Urinary incontinence can be caused in part by weak pelvic floor muscles. Strengthening these muscles can help reduce the incidence of urinary incontinence.

“You can strengthen your pelvic floor muscles by doing Kegel exercises,” explains Dr. Chon. “Like other muscles in your body, they can get stronger. If you aren't sure how to do Kegel exercises, your doctor can help. There is also some evidence that regular, moderate exercise—such as brisk walking, biking or swimming—can also help reduce incontinence problems, so don't neglect this healthy habit.”

Bladder control problems can be upsetting. But don't let embarrassment prevent you from addressing it with your doctor. In addition to these recommendations, there are other treatments available that can help improve bladder control and your quality of life.

Tips to Try:

- Keep a journal of your water intake and watch for patterns.
- Talk to your doctor about exercise and other solutions that might be right for you.

Tips For Filling Your Prescriptions

Filling and refilling prescriptions is sometimes a bother. However, here are a few tricks that can make filling your prescriptions less stressful.

Best Days. Mondays are usually the busiest day of the week at the pharmacy, especially right after a holiday or at the beginning of each month. If possible, avoid these times or call your pharmacy before you leave home to make sure your prescriptions are ready for pick-up.

Avoiding the Wait. When dropping off new prescriptions, ask if the medication is in stock and ask for an estimated wait time. To avoid long lines and delays at the pharmacy, don't wait until you run out of your medications. Call your pharmacy a week in advance to request your medication refills. Some pharmacies have an online refill system, so ask your pharmacist if they offer this service.

You've Got Mail. Some pharmacies can mail your prescriptions to your home free of charge. Ask your pharmacist if this service is available.

Transferring Your Prescriptions. There are many reasons you may want to transfer a prescription to

another pharmacy. Maybe you've moved, or maybe a new pharmacy has opened in more convenient location.

If you do want to transfer your prescription, just call the new pharmacy that you would like to use, and tell the pharmacist you would like to transfer your prescription.

Simply provide:

- your name,
- the medication name and strength,
- the prescription number, and
- the phone number of the pharmacy that currently has your prescription.

The pharmacist will call your old pharmacy and retrieve your prescriptions.

Remember, you must have refills remaining on your prescription in order to have them transferred to a new pharmacy. To avoid delays, find out all the details from the new pharmacy before you leave to pick up your medication.

Vacation Supplies

If you know you will be out-of-town or are going on vacation for an extended period of time, you may request to pick up your medications in advance. Call the number on the back of your ID card and let a representative know you need a vacation supply.

Remember, a vacation supply may not be approved right away, so please call one week in advance. Be prepared to provide your pharmacy's phone number, so KelseyCare Advantage's network providers can coordinate your medication supply.



A Friendly Reminder...

Always continue to pay your monthly Medicare Part B premium!

This premium is what you pay directly to Medicare to have Part B coverage, and you need it to stay enrolled in KelseyCare Advantage.

If you have questions about your Part B premium, please call us at 713-442-CARE (2273) or toll-free at 1-866-535-8343. TTY/TDD users should call 1-866-302-9336.

Is Your Prescription Covered Under Kelseycare Advantage?

Using The Drug Formulary

If you have prescription drug coverage under KelseyCare Advantage, it's important for you to know exactly which of your prescription medications are covered. KelseyCare Advantage uses a Medicare approved drug list called a "formulary."

A formulary is simply a list of the drugs that are covered by KelseyCare Advantage.

Using the Formulary on the Internet

To find out if your prescription medications are covered by KelseyCare Advantage, we offer a very simple online tool for members to find the most up-to-date information. If you have access to the Internet:

- **Go to www.KelseyCareAdvantage.com.**
- **Click on "I am a KelseyCare Advantage Member."**
- **Click on "Find a Prescription Drug."**
- **Click under "Drug Search – See If Your Drug is Covered."**
- **Type the name of the drug you are taking or have been prescribed.**
- **View the results.**

The results will give you specific information about your drug. For example, if there are other drugs that should be tried first, or if there are any quantity limitations for this drug.

Our online formulary tool only reflects benefits for members of

the Rx and Rx+Choice plans. If you are enrolled in a KelseyCare Advantage employer group plan, your coverage may be different. For more information, please consult your Evidence of Coverage or visit the Employer Group Benefit Information section of www.kelseycareadvantage.com.

No Internet Access Required

If you do not have access to the Internet, you can request that a formulary booklet be mailed to your home. There are two versions of the formulary booklet.

- **Abridged Formulary.** This formulary booklet contains a list of the most commonly prescribed medications covered by KelseyCare Advantage. You can request that a copy be mailed to your home by calling Member Services, available from 8:00 am-5:00 pm, at 713-442-CARE (2273) or 1-866-535-8343. TTY/TDD users should call 1-866-302-9336.

- **Comprehensive Formulary.** This formulary booklet contains a list of all medications covered by KelseyCare Advantage. You can request that a copy be mailed to your home by calling Member Services at the number above. If for some reason, you have been prescribed a medication that is not

listed in the formulary, call your doctor's office. Tell the nurse that your drug isn't covered, and ask if the doctor can make a substitution. KelseyCare Advantage network providers have access to the formulary, but there are rare occasions when physicians may need to go outside of the formulary.

Also, please note that the formulary may change during the year. If you would like to review the formulary changes, (called the "formulary addendum"), you can access it at www.KelseyCareAdvantage.com, or you may request that a copy be mailed to your home by calling Member Services, available daily from 8:00 am-5:00 pm, at 713-442-CARE (2273) or 1-866-535-8343. TTY/TDD users should call 1-866-302-9336.

