

HOUSE CALL

KelseyCare Advantage

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CLEARING UP CHOLESTEROL CONFUSION: What's Good? What's Bad?

Most of you know someone who has had a heart attack or stroke – the number 1 and number 4 killers in the United States. Often these events are related to cholesterol. Cholesterol is a waxy, fat-like substance that exists throughout the body, and at normal levels, it plays an important role in how our body works. About 25% of our cholesterol comes from animal-based foods like eggs, meat and cheese. And, it's important to know that cholesterol is **not** all bad!

What exactly is bad cholesterol vs. good cholesterol? Cholesterol is carried to and from our cells by low-density lipoprotein (LDL) and high-density lipoprotein (HDL). LDL is considered the “bad” cholesterol because it adds to plaque – a thick, hard build-up that can clog arteries and make them less flexible. HDL is considered the “good” cholesterol because it helps remove LDL cholesterol from the arteries and protects the lining from developing plaque. If cholesterol levels get too high; it can put us at risk of a heart attack, heart disease, or stroke.

New guidelines have been issued by the American Heart Association to help physicians work with patients

to lower ‘bad’ cholesterol and manage the cholesterol numbers of people with certain chronic conditions. “Kelsey-Seybold Clinic utilizes the latest information in helping patients maintain proper cholesterol levels,” says Dr. Donnie Aga, KelseyCare Advantage Medical Director. “These new guidelines will be helpful in developing treatment plans designed to manage each patient’s overall health.”

The new guidelines outline other factors that contribute to heart attack and stroke. Age, gender, ethnicity, and family history are all taken into consideration. Health-related issues like smoking, obesity, lack of exercise, drinking excessive amounts of alcohol, blood pressure and diabetes also put you at risk. “Cholesterol lowering statin drugs may be prescribed to patients with these risk factors to assist them in lowering the amount of cholesterol circulating in the blood” explains Dr. Aga.

The new guidelines recommend statins for the following groups:

- Patients without cardiovascular



disease, 40 to 75 years old who have a 7.5 percent or higher risk for having a heart attack or stroke within 10 years;

- Patients of any age with a history of a cardiovascular event (heart attack, stroke, stable or unstable angina, peripheral artery disease, etc.);
- Patients 21 and older with a high level of LDL cholesterol (190 mg/dL or higher);
- Patients with Type 1 or Type 2 diabetes, ages 40 to 75.

To learn if you are at risk, Dr. Aga recommends discussing your cholesterol levels during your next visit with your Kelsey-Seybold doctor.

TIPS FOR SAFE TRAVEL

Spring has sprung, and if you plan to take a cruise or travel anywhere outside the United States, it's important to keep good health and personal safety in mind before you pack a single piece of clothing.

Try to see a doctor 4 to 6 weeks before setting out on your travels, so any medical problems can be treated and there's enough time for immunizations (shots) to take effect. You'll want to tell your doctor where you're going, for how long, and what you'll be doing there, and also discuss illnesses you may have had and medicines you take since that affects medical

decisions. In addition to providing vaccines, medicine, and advice for staying healthy, a doctor can give you a physical to make sure you're fit to travel.

Keep your body's limits in mind when planning a trip. Seniors with heart disease, for example, might want to avoid overdoing it. Some may also have a hard time getting over jet lag and motion sickness and should take those factors into account, too.

Before traveling, seniors need information about where they're headed that could affect their health. Some countries in Africa have been dealing with the deadly Ebola virus, for example, but altitude and climate are also concerns. Be aware of destinations that are prone to natural disasters, like earthquakes and hurricanes, since seniors may have more problems in extreme situations.

The American Academy of Family Physicians estimates that at least one-third of people who travel abroad experience diarrhea or upper-respiratory infections.

"Diarrhea is common, no matter where one travels, but it is more likely to be infectious and interrupt travel plans in less developed areas," says Dr. Melanie Mouzoon, Managing Physician for Immunization Practices and Travel Medicine at Kelsey-Seybold Clinic.

Dr. Mouzoon also suggests being careful when eating food you don't recognize. She says if you are unsure about how food might affect your health, eat something else. Also, drink plenty of bottled water. Water in certain countries might not be safe to drink. Stick to

boiled or bottled water throughout your trip to avoid dehydration.

Many make the mistake of thinking they won't get sick if traveling back to where they were born. "People returning to their native country believe they are not at risk when visiting home," says Dr. Mouzoon. "They can develop serious illnesses such as typhoid fever and malaria. Flu is common among travelers, and circulates in the tropics year-round and in the southern hemisphere during our 'summer' months."

Although nasty infections make the news, injury is the most common cause of death among travelers. Seniors can lower the risk of being seriously hurt by following these guidelines:

- Always wear a seatbelt.
- Don't ride in cars after dark in developing countries.
- Avoid small, local planes.
- Don't travel at night in questionable areas.

Consider buying travel health insurance in case of injury or illness overseas. Many health plans, including Medicare, won't pay for services received outside the United States. Seniors planning travel to remote areas should consider purchasing evacuation insurance, which covers emergency transportation to a qualified hospital.

For more information on healthy travel, visit www.cdc.gov/travel.

Also, Kelsey-Seybold Clinic offers a full array of Travel Medicine services. Call 713-442-TRIP for more information.

Travel Tips

- ✓ See a doctor 4 to 6 weeks before traveling to allow vaccines to work and to gather important health information
- ✓ Know your physical limitations and plan your travel accordingly
- ✓ Be aware of health and natural disaster risks at your destination(s)
- ✓ Only eat foods you recognize
- ✓ Drink boiled or bottled water only
- ✓ Use seatbelts and other safe travel measures
- ✓ Consider buying travel health insurance

ASK DENISE

Q. *I received a transition supply letter in the mail, what does this mean?*

A. A transition supply is typically a one-time, 30-day supply of a drug that Medicare drug plans must cover when you're in a new plan or when your existing plan changes the way it provides coverage for a particular medication. These medications may be non-formulary medications, medications that initially require a prior authorization, or medications that are covered but the dose you are taking goes beyond the maximum daily dose the plan allows. A transition supply waives these restrictions so you are able to get your medication without any interruption to your therapy and allows you time to discuss options with your prescriber.

DO YOU HAVE A QUESTION FOR DENISE?

With each quarterly newsletter, Denise answers questions that are submitted by KelseyCare Advantage members. If you have a general pharmacy or prescription question, please submit them to HouseCall@KelseyCareAdvantage.com.

Advice provided by Denise is for educational purposes only and does not constitute medical advice or a guaranty of treatment, outcome, or cure.

Q. *What do I need to do to continue to get my medication after I receive a transition supply?*

A. When you receive a transition supply, a letter will be mailed to you detailing the reason for the transition supply and the type of restriction your particular medication has on the formulary. When you receive a transition fill, you should call your doctor right away to talk about switching to a drug that is on your plan's formulary without restrictions. If no other drug will work for you, you or your doctor can request a coverage determination where the plan will continue to provide coverage for the medication if you meet the required criteria.

Q. *How can I keep track of my monthly drug expenses?*

A. Each month when you fill a prescription, the health plan provides you with an "Explanation of Benefits" (EOB) letter. This notice gives you a summary of your prescription drug claims and costs for that particular month, your year-to-date drug expense totals, and what coverage stage you were in at the end of the month. This information can help you estimate your monthly drug expenses to anticipate when you may reach the coverage gap (also known as the donut hole). In the donut hole, medications will become more expensive. Your doctor may be able to help identify lower-cost alternatives available for your condition to



Denise M. Jonathan,
Pharm. D., R.Ph.

help lower your total monthly drug expense if cost becomes a concern.

Q. *The pharmacy is telling me that my medication requires a prior authorization, what does this mean exactly?*

A. This means the health plan needs to review the medication with your prescriber before they will cover it. Certain medications require a prior authorization because they may have dangerous side effects, be harmful when combined with other drugs, should only be used for certain health conditions, lower-cost alternatives might work better, or because the medication may be covered under your medical benefit instead of your prescription benefit. The purpose of this clinical review between the health plan and physician is to ensure that our members get the right medication for the right condition and that the medication will be used safely and appropriately.

TRACKING MEDICATIONS

Help From Your Smart Phone

At KelseyCare Advantage, we understand that keeping track of your medication regimen can sometimes be a challenge. One popular strategy is to organize your medications by using pillboxes, but sometimes this may not be enough. As technology evolves, there are now tools and applications (apps) specifically developed to help you keep track of your medications right from your mobile device (i.e. smartphone, computer, tablet.)

Some features of these applications include:

- Alerts when it is time to take your next dose of a medication
- Alerts to someone else (i.e. spouse, child, caregiver, doctor) when you forget to take your medication
- Alerts when it is time to request a refill from your pharmacy
- Charts that display and monitor your progress over time

As former Surgeon General Dr. C. Everett Koop said, “Drugs don’t work in patients who don’t take them.” Approximately 50% of patients do not take their medications as prescribed which have been linked to more than one third of preventable hospitalizations.

We understand that life can get busy and forgetting to take medications may not be intentional, but using technology may help make remembering to take your medications easier. Check out the app store on your device to see what applications are available. Whether you use a Microsoft, Apple,

or Google product, there are many different applications to choose from, and the best part is that many of them are free! Keep in mind though that there may be multiple versions of an app available so before you click install, be sure to read if the app requires a fee to avoid any unintended expenses.

Below are a few applications (apps) to help get you started in your search for a tool that may best work for you.

MedHelper: MedHelper allows individuals and caregivers to keep track of and schedule prescriptions, medications, and refills. Alarms can be set to notify you when medications need to be taken or when prescriptions are getting low and need refilling. Available on Android and Apple devices, the free version is called MedHelper Lite.

MedCoach Medication Reminder: MedCoach helps you remember to take your medications and pills at the right time and day. MedCoach can also connect to your pharmacy to refill your prescriptions. Available only on Apple devices, it is free to download.

Dosecast - Medication Reminder: Dosecast reminds you to take your medications and vitamins. Dosecast helps you take doses on a daily, weekly, or monthly schedule, or even every X number of days, weeks, only on certain days of the week, or after a pre-set number of hours or days since the last dose. You also have the option to set a maximum number of doses allowed



to avoid dangerous overdoses. Available on Android and Apple devices, it is free to download.

My Meds: My Meds allows you to track your medications, vitamins, and supplements by setting up reminder alerts or alarms. Six different schedule types are available: fixed, sliding, once or multiple time a day, at meals, or as needed. You can configure dosage amounts to avoid overdoses, and get refill reminders. Available on Windows Phone, it is \$2.99 to download.

To download to an Android device, go to the Google Store and search for the app by its name. Click the Install button and the app will be downloaded to your device.

To download to an Apple device, go to the Apps store or iTunes and search by the app name. Click the Install button and the app will be downloaded to your device.

To download to a Windows device, go to the Store and search for the app by name. Click the Install button and the app will be downloaded to your device.

STAYING CONNECTED TO KELSEYCARE ADVANTAGE

KelseyCare Advantage uses many ways to keep you updated with important plan information as well as tips for healthy living.

For the last couple of years we've offered members the option of putting a stop to the mail we send through the U.S. Postal Service and letting you sign up for convenient and secure email communication. We have had a great response, which has also helped us conserve resources such as paper and postage. The good news is it's not too late if you'd like to make the switch from paper to electronic delivery. Just call KelseyCare Advantage Member Services at 713-442-4878 during regular business hours and let the representative know you prefer to receive plan materials through email or sign up on our website, www.kelseycareadvantage.com.

Are you using MyKelseyOnline? MKO is a secure, convenient and immediate way for Kelsey-Seybold Clinic patients to access important patient information any time of day or night. Think of it as an electronic resource center. And it's free. You can sign up for MKO during your next appointment with a Kelsey-Seybold doctor. Just ask your Kelsey-Seybold nurse for assistance.

Another resource available to you wherever you have a computer or portable electronic device is the KelseyCare Advantage website, www.kelseycareadvantage.com. You can find information about doctors and specialists through the Kelsey-Seybold Clinic family, sign

up to attend member meetings and much, much more. At the top of every page of the site are links to the Live Chat in case you have any questions or concerns that we can address and a Contact Us page that lets you reach out to us online or by phone.

And then there's social media, also available wherever you have a computer, smartphone or other portable device. Be sure to like the KelseyCare Advantage Facebook page (<https://www.facebook.com/KelseyCareAdvantage>) and follow the KelseyCare Advantage Twitter account (@KCA_Medicare) for updates throughout each week

about medical issues affecting seniors, Medicare in general, member meetings, events and other important health information. Again, these sites give you convenient channels for interacting with us, seeing what others are talking about, and keeping up with KelseyCare Advantage.

We hope you will take advantage of any or all of the communication services we've talked about in this article. That way you know everything that is going on with your plan and you have convenient ways to get in touch with us.



IMPORTANT PHONE NUMBERS TO REMEMBER

For personalized assistance with physician selection, benefits issues, billing questions, please call
KelseyCare Advantage Concierge
713-442-9540

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 saving opportunities.

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