

Health Matters

SUMMER 2025

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Because Life.™



Prescription medications for diabetes care.

The right medication can make all the difference.

Managing your diabetes medications is a key part of protecting your heart. People with diabetes are twice as likely to develop heart disease or suffer a stroke compared to those without the condition.¹ The good news is that the right medications can help you stay in control of your health while keeping costs manageable.

Support your health with diabetes medication.

Heart disease is one of the most serious complications of diabetes. Over time, high blood sugar can weaken blood vessels, increasing the risk of heart problems. That's why diabetes medications aren't just about managing blood sugar — they also help protect your heart. In fact, some newer diabetes medications offer added benefits, such as reducing the risk of heart attack, stroke,

and heart failure. Keeping up with your prescriptions can go a long way in preventing these complications.

Diabetes medication options.

For those with Type 1 diabetes, treatment with insulin is essential. People with Type 2 diabetes have more flexibility, with various medications available — especially if they have additional heart disease risk factors. Depending on your needs, your doctor may recommend:

- **Medications** to help control blood sugar in type 2 diabetes.
- **GLP-1 and SGLT-2 inhibitors**, which lower blood sugar and support heart health.
- **Combination therapy** to improve overall effectiveness.
- **A personalized care plan** tailored to your needs.

Take charge of your health.

Diabetes medications help protect your heart, manage diabetes, and keep you healthy. Talk to your doctor about your options — like generics — that can cut costs while supporting your well-being.

Sources:

¹https://www.cdc.gov/diabetes/library/features/Statins_Diabetes.html

Preventive care — it's worth it

Schedule your preventive screenings today.



One of the best ways to protect your health is by staying a step ahead with preventive care. Preventive tests and screenings are powerful tools that can detect serious conditions early, when treatment is most effective.

With the preventive tests and screenings included in your Highmark Health Options Duals plan, you can take control of your health and have peace of mind knowing you're doing everything you can to stay well.

The lifesaving impact of early detection.

Your Highmark Health Options Duals plan includes a variety of covered preventive screenings, including:

- **Annual Wellness Visit:**

A yearly discussion with your doctor or nurse practitioner to assess your overall health and develop a personalized prevention plan.

- **Breast Cancer Screening:**

Mammograms can detect breast cancer before symptoms appear, significantly increasing treatment success rates.

- **Colorectal Cancer Screening:**

Colonoscopies can find and remove precancerous polyps early, which may help prevent cancer from developing. At-home screening options are also available for those who prefer a more convenient way to get checked.

- **Comprehensive Diabetes Care:**

Regular eye exams and HbA1c checks are more than just routine checkups — they help prevent complications related to diabetes.

How to identify the preventive screenings that are right for you.

Here are a couple options to get you started:

- **Talk to your primary care physician (PCP) or nurse practitioner:**
They can help determine which preventive screenings you need and when.
- **Check your Personalized Wellness Plan:**
Keep an eye on your mailbox for your Personalized Wellness Plan. It includes a full list of preventive screenings you should complete this year.

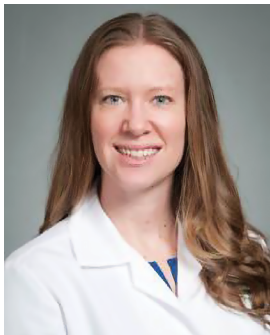
Stay proactive, stay healthy.

If you need help finding a doctor, scheduling an appointment, or understanding what's covered, Member Service is here for you — just give them a call before you get care.



Highmark Q&A:

Nurse practitioners and physicians — Working together for your health



Ariel Moore, NP

You may have heard of nurse practitioners (NPs) and physicians (MDs/DOs), but what sets them apart? More importantly, when should you see one versus the other?

To help clarify, we sat down with Ariel Moore, a dedicated nurse practitioner, to discuss how NPs, PAs, and MDs/DOs work together to provide the best possible care.

How do you typically collaborate with physicians?

I am responsible for my own group of patients as their primary care provider and work as part of a team to support other patients in our practice. When a patient's diagnosis or management plan is unclear, they have very complex health issues, or they are not improving as expected, I collaborate with physicians, PAs, and other NPs on my team and within other specialties to optimize the care of my patients.

What is a typical workflow or care coordination process between you, PAs, and MD/DOs?

I can independently assess, diagnose, and manage many common health concerns. For issues that need additional care, I'll consult with a primary care physician or a specialist which may include a physician, NP, or PA. Many PAs and NPs have received additional training in specialty areas such as cardiology or pulmonology and can provide expert guidance. I'll carefully monitor my patient's progress and keep the team informed, especially if their condition changes.

How do you collaborate with a doctor to make shared decisions regarding patient care?

I work closely with doctors, PAs, and other NPs, communicating regularly to ensure my patients receive the best care. I'll assess their health and recommend a plan, while the doctor provides expert guidance when needed. We follow established protocols and maintain thorough records for consistent, high-quality care.

When would an Annual Wellness Visit with a nurse practitioner be appropriate?

An Annual Wellness Visit can be performed by a NP, PA, or physician. We are experts in preventive care and can provide specific health education to fit your needs. We can advise on vaccines, preventive screenings, and lab testing and provide health advice. If we identify additional needs that require physician or specialist care, we can help facilitate that for you.

How can members feel empowered to make informed choices about seeing a nurse practitioner versus an MD/DO?

To choose the right care provider, ask about their experience, what they can do, and what your insurance covers. Evidence shows that doctors, PAs, and NPs all provide quality care. You should prioritize seeing a provider that listens to your concerns, includes you in decision making regarding your health, and takes time to develop a trusting and respectful relationship.

What is the most important message nurse practitioners should convey to members about the roles of nurse practitioners and MDs/DOs and their collaborative potential?

Doctors, PAs, and NPs work together to give you timely and quality care. NPs and PAs handle many routine checkups and preventive care, see urgent health issues, and help you manage chronic illnesses. You may even choose to see an NP or PA as your primary care provider. We are well trained in what we do and can work with your doctors to make sure you get exactly what you need.

By making informed decisions about your care, you can take an active role in your health and choose the provider — NP or MD/DO — that best meets your needs.

Strengthen your bladder, steady your steps.

How to support and maintain your independence with bladder control and fall prevention.

Imagine planning a day out with friends, only to find yourself constantly worried about needing a restroom — or worse, an unexpected accident. Or maybe you've hesitated to take the stairs, fearing a misstep that could lead to a fall.

These concerns are real, but they don't have to limit your life. With a proactive approach, you can take control of your bladder health and fall risks to maintain your independence.

Understanding bladder control and incontinence.

Urinary incontinence (UI) is more common than many people realize. In fact, up to 50% of older women and 30% of older men experience UI symptoms. However, only about a third of those affected discuss their symptoms with a doctor.¹ Fortunately, many cases of UI are treated with therapies, exercises, or medications before surgery is considered.

There are four main types of UI:



- 1 Stress incontinence** — Leakage occurs when pressure is placed on the bladder, such as during coughing, laughing, or exercising.
- 2 Urge incontinence** — A sudden, intense urge to urinate followed by involuntary leakage.
- 3 Overflow incontinence** — The bladder doesn't empty fully, leading to frequent or constant dribbling of urine.
- 4 Functional incontinence** — Unable to get to the bathroom in time due to a physical or cognitive condition.

It's important to talk to your doctor to identify which type of UI you may be experiencing. Your doctor can recommend treatments, such as pelvic floor exercises or medication, to regain control and confidence.

Understanding fall risks.

Falls are a leading cause of injury among seniors, often resulting in loss of independence. Understanding your personal risk is the first step to prevention. Several factors can increase the risk of falls, including:

★ Medical factors

- **Vision** — Do you have difficulty seeing clearly?
- **Balance** — Do you feel unsteady when standing or walking?
- **Muscle weakness** — Do you have reduced strength or decreased stability climbing stairs?
- **Medication side effects** — Are you taking medications that cause dizziness or drowsiness?
- **Chronic conditions** — Do you have a medical condition like nerve damage, arthritis, or osteoporosis?
- **Cognitive impairment** — Do you have memory loss or experience confusion?

★ Environmental factors

- **Poor lighting** — Is your home well lit?
- **Flooring** — Are your floors smooth and free of clutter?
- **Obstacles** — Are there any tripping hazards in your home?
- **Bathroom safety** — Do you have grab bars in your shower and bathtub?
- **Stairs** — Do your stairs have handrails on both sides?
- **Footwear** — Do you wear shoes with non-slip soles?

To reduce your fall risk, ask your doctor or physical therapist for a comprehensive assessment and personalized recommendations. You can also take steps to modify your home by installing grab bars, improving lighting, and removing trip hazards for added safety.

★ Resources and support

If you've been holding back out of embarrassment, know that you're not alone — help is available. Consider reaching out to:

- **Local support groups** — Many communities offer groups focused on bladder health and fall prevention.
- **Physical therapists** — Specialists in geriatric care can provide exercises to strengthen muscles and improve balance.
- **Trusted websites** — Check out reliable online resources such as nafc.org or cdc.gov/falls to learn more about UI and fall prevention.



You can also scan the **QR code** to watch our bladder control video that includes helpful insights for managing UI.

Regain confidence, reclaim independence.

Accidents happen — but they don't have to define your life. By talking to your doctor and addressing UI and fall risks proactively, you can continue to enjoy outings, social events, and the activities that make you feel like yourself. Talk to your doctor, explore your options, and make simple adjustments to feel safer and more confident every day.

¹<https://pmc.ncbi.nlm.nih.gov>

Protect yourself from new health care scams.

Here's what to know — and what to do — if something doesn't seem right.

Recently, the U.S. Department of Health and Human Services Office of Inspector General (HHS-OIG) shared an alert about a new fraud scheme involving remote patient monitoring (RPM). We want to make sure you know what to watch for and how to stay protected.

Here's what's happening.

Scammers are signing people up for remote patient monitoring — even if they don't medically need it. RPM uses devices to track health information like blood pressure, heart rate, and more.

In these scams, people may never receive the promised equipment, or if they do, it may not be FDA-approved. Meanwhile, patients could be charged every month for services that aren't actually happening.

Common ways scammers reach out:

- Phone calls
- Text messages
- Online advertisements

They often pretend to be from pharmacies, or companies that supply medical equipment like walkers, wheelchairs, or oxygen tanks.

Watch out for these red flags.

Here are some warning signs to keep in mind:

- You receive a call or text offering **medical equipment you didn't request** — often with claims that there's no additional cost to you.
- You're asked to **share your member ID** or other personal information.
- **Unordered medical equipment** shows up at your door.

If any of these happen, it's a good idea to pause and double-check.

How you can protect yourself.

Staying safe is easier when you follow a few simple steps:

1. **Never give out your member ID** or other medical information to someone who contacts you unexpectedly.
2. **Only trust your known doctors or providers** when it comes to requesting new medical equipment.
3. **Review your Explanation of Benefits (EOB)** statements carefully. If something doesn't look right, it's important to follow up.



What to do if you suspect fraud.

If something feels off or you believe you've been targeted, help is just a phone call away. You can report suspected Medicare fraud to the HHS-OIG hotline at 1-800-447-8477.

Looking out for your health also means looking out for your personal information.

By staying aware and knowing what to watch for, you can protect yourself from scams. And if you ever have any questions or concerns, we're always here to help.

Caring for yourself after a hospital stay.

A few easy steps can help you stay on the path to feeling better.

There's truly no place like home — especially after a hospital stay. As you settle back in, a few small steps can make a big difference in how smoothly your recovery goes. Here are some tips on how to take care of yourself and keep things moving in the right direction.

Getting started the right way at home.

- Review your discharge papers so you understand your care plan.
- Pick up your prescriptions and take your medications as directed.
- Schedule your follow-up appointment with your primary care provider (PCP) or specialist.

As a bonus, if you go within 14 days, you can earn a reward through our Healthy Rewards program.

Get ready for your follow-up visit with your PCP.

- Write down any questions you'd like to ask your doctor.
- Write down the names and dosages of all your medications, even over-the-counter ones, and take the list with you.

We're always here if you need help along the way.

- Call Member Service at 1-844-325-6251 (TTY call 711)
- Reach out to your Case Manager at 1-855-401-8251.

Your voice matters.



Don't forget to take the Health Outcomes Survey (HOS).

You may soon receive the Medicare Health Outcomes Survey (HOS) in the mail. This important survey was created by the Centers of Medicare & Medicaid Services (CMS) — the federal agency that runs Medicare — to help improve quality of care for people with Medicare.

Each year, members from all health plans are randomly selected to participate. If you're chosen, we'd love to hear from you. Your feedback helps us understand how well we're supporting your health and where we can do better.

The survey includes simple questions about your health over time. If you'd like a helping hand, a friend, family member, or caregiver who knows about your health can assist you with filling it out.

If the Medicare HOS arrives in your mailbox, please take a few minutes to complete it. Your responses are private, protected by law, and entirely voluntary — but they make a real impact.

Thank you for being a part of helping us deliver high-quality care to you.

Mind Your Meds: Fill-in-the-Blank Word Challenge

Fill in the missing word using the hint in parenthesis.

Each one relates to our feature article, [Prescription medications for diabetes care](#).

- 1 Taking your _____ as prescribed helps keep your condition under control.
(Hint: Doctor's orders.)
- 2 Managing _____ is key for people living with diabetes.
(Hint: Can go high or low.)
- 3 _____ drugs are lower-cost versions of brand-name prescriptions.
(Hint: They work the same.)
- 4 A _____ is a written outline for how to manage your care and medications.
(Hint: Guides your treatment.)
- 5 A _____ occurs when blood flow to the brain is blocked.
(Hint: It affects speech and movement.)
- 6 Many people with diabetes take _____ to help regulate their blood sugar.
(Hint: A hormone.)
- 7 A _____ happens when blood can't reach part of the heart.
(Hint: Requires emergency care.)
- 8 A _____ is a list of medications covered by your health plan.
(Hint: Sounds fancy, but it's just a list.)
- 9 _____ is a condition where your body has trouble using insulin.
(Hint: Affects millions.)



Mark your calendar

September

Healthy Aging Month — Keep your mind and body healthy with regular exercise and meaningful social connections.

October

Breast Cancer Awareness Month — Keep a journal to track any symptoms, medications, and health changes to share with your doctor at your next appointment.

November

National Alzheimer's Awareness Month — Protect your brain health with activities like puzzles, reading, and learning new skills.

December

International Day of Persons with Disabilities (December 3) — Promote awareness and understanding by learning about different disabilities.

Important Phone Numbers

24-HOUR NURSE LINE
1-855-401-8251 (TTY: 711)

MEMBER SERVICE
1-855-401-8251 (TTY: 711)
Seven days a week, Oct. 1 –
March 31: 8 a.m. – 8 p.m.
Monday – Friday, April 1 –
Sept. 30: 8 a.m. – 8 p.m.

CARE COORDINATION
1-844-325-6251 (TTY: 711)
Monday – Friday, 8 a.m. – 5 p.m.

**FRAUD, WASTE, AND
ABUSE HOTLINE**
1-844-325-6256 (TTY: 711)

HEALTHY REWARDS
1-866-469-7973 (TTY: 711)
Monday – Friday, 8 a.m. – 8 p.m.

**MY HEALTHY FLEX
BENEFIT**
1-833-623-2619 (TTY: 711)
Monday – Friday, 8 a.m. – 8 p.m.

FITNESS BENEFIT
888-423-4632 (TTY: 711)
Monday – Friday, 8 a.m. – 8 p.m.

**TRANSPORTATION
BENEFIT**
1-855-401-8251 (TTY: 711)
and select prompt #5
Monday – Friday, 8 a.m. – 5 p.m.
Saturday, 9 a.m. – 1 p.m.

DELAWARE QUITLINE
*Stop smoking, using tobacco,
or vaping*
1-866-409-1858 (TTY: 711)

**THE 988 SUICIDE AND
CRISIS LIFELINE**
Call or text 988 or
1-800-273-8255 (TTY: 711)

NATIONAL HELPLINE
*Treatment referral and
information, 24/7*
1-800-662-4357 (TTY: 711)

**REPORT SUSPECTED
ABUSE OF AN
OLDER ADULT**
1-888-277-4302
(1-888-APS-4302) (TTY: 711)

**DELAWARE PRESCRIPTION
ASSISTANCE PROGRAM**
1-844-245-9580
Monday – Friday, 8 a.m. –
4:30 p.m.



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Highmark Health Options Duals complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, creed, religious affiliation, ancestry, sex, gender, gender identity or expression, or sexual orientation.

We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-855-401-8251 (TTY: 711). Someone who speaks English can help you. This is a free service.

Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-855-401-8251. Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

我们提供免费的翻译服务，帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务，请致电 1-855-401-8251。我们的中文工作人员很乐意帮助您。这是一项免费服务。