

November | 2024



GlobalHealth
MEDICARE ADVANTAGE PLANS

GlobalHealth **Beat**

A Newsletter for GlobalHealth Medicare Advantage members



Annual Notice of Changes

You should have received your Annual Notice of Changes (ANOC) booklet by now. Be sure to review it. It tells you about the important changes to your plan starting January 1, 2025. Call Customer Care with any questions about the changes. Remember, to stay in your current plan, you don't need to do anything.

IMAGINE LIVING LIFE BETTER



With your GlobalHealth plan, you have a NO COST fitness benefit that includes membership to YMCA of Oklahoma.

Membership Benefits:

- Access to state-of-the-art YMCA locations
- Over 900 FREE weekly group exercise classes for all fitness levels
- Indoor pools & outdoor pools
- Nationwide Membership
- Community Health Programs
- Discounts on YMCA programs including sports, camp, child care, swimlessons & more



Protect yourself against flu by following these 3 steps

- 1. Get vaccinated every year at the beginning of the flu season, between August and September.** One dose of the vaccine is recommended each season. Remember that the annual flu shot is covered 100% by GlobalHealth, with a **\$0 copay!** **Contact your primary care physician to schedule your flu shot or visit an in-network pharmacy.**
- 2. Practice preventive measures**
 - Wash your hands regularly with soap and water for 20 seconds. If soap is not available, use a hand sanitizer with at least 60% alcohol.
 - Clean and disinfect surfaces or objects that may be contaminated.
 - Avoid touching your eyes, nose, or mouth.
 - Avoid close contact with sick people.
 - Cover your mouth and nose with a tissue when coughing or sneezing and throw it away after.
- 3. If you have the flu:**

Seek medical attention and follow your doctor's instructions. Rest at home and avoid contact with others to prevent the spread of the virus.

At GlobalHealth, we want you to be healthy! Get vaccinated against the flu to protect you and your loved ones.

[Key Facts About Seasonal Flu Vaccine | CDC](#)

[What are the benefits of flu vaccination? | CDC](#)

[Preventive Actions to Help Protect Against Flu](#)



Breast Cancer Screening



Breast cancer is the second leading cause of death from cancer in American women, and **one in eight women will develop breast cancer in their lifetime**. Mammograms are the most common screening test for breast cancer. Regular mammograms ensure that breast cancer is detected at an early stage when it can be treated and potentially cured. Additionally, while breast cancer occurs more often in women, men can develop it too.

While some people never experience any symptoms, there are some health changes to watch for:

- Any change in the size or the shape of the breast.
- Pain in any area of the breast.
- Nipple discharge other than breast milk (including blood)
- A new lump in the breast or underarm.

If you have any signs that worry you, talk to your PCP.

If you would like assistance in scheduling a screening mammogram, please contact one of our GlobalHealth Clinical Quality team members at 1-844-280-5538 or Customer Care at 1-844-280-5555 (TTY: 711) (8 am – 8 pm, 7 days a week, Oct 1 - Mar 31; 8 am – 8 pm, Monday through Friday, Apr 1 - Sept 30).

[Breast Cancer Awareness | CDC](#)

It's never too late for preventive health screenings!

Preventing and identifying diseases requires regular well checks and other non-emergency medical appointments that can help you maintain your best health through earlier detection and treatment of diseases.

The GlobalHealth Clinical Quality Team reaches out to members throughout the year to assist you in scheduling preventive screening exams and testing. We partner with your primary care provider to

identify the best screening services for you. These are recommended services that are covered by Medicare and cost you nothing!

If you have questions or would like assistance in scheduling preventive services, please contact one of our GlobalHealth Clinical Quality team members at 1-844-280-5538 or our Customer Care at 1-844-280-5555 (TTY: 711) (8 am – 8 pm, 7 days a week, Oct 1 - Mar 31; 8 am – 8 pm, Monday through Friday, Apr 1 - Sept 30).

How to avoid a hospital admission?

Being hospitalized can be physically and mentally exhausting for both you and your caregiver. Many times, people are admitted or readmitted due to complications caused by their health conditions. In some cases, admissions could be prevented and managed in your Primary Care Physician's (PCP's) office. Here are a few suggestions to avoid another hospitalization shortly after your discharge from the emergency room or hospital.

While you are in the hospital:

- Make sure you and your caregiver understand the instructions about the specific care you will need at home
- Ask your doctor if you should continue taking any medications that you have at home in addition to any new prescriptions given at the time of discharge
- Ask specific questions; don't leave any questions unanswered

As you head to your home:

- Fill your prescriptions at the pharmacy right away
- Schedule a visit with your primary doctor or specialist to be seen within 3 days. Take all your medications and discharge paperwork to the visit with your doctor

When you get home:

- Follow all of your doctor's instructions upon discharge
- Contact your physician with any concerns and new or worsening symptoms to minimize the risk of having to go back to the hospital

[Taking Care of Myself: A Guide for When I Leave the Hospital | AHRQ](#)



Caring for a Family Member

About one in three adults in the United States provides care to other adults as an informal caregiver of an ill spouse or partner, a disabled child, or an aging relative. As a caregiver, you may be so focused on your loved one that you can become emotionally and physically stressed, making you vulnerable to changes in your own health.

If you don't take care of yourself, you won't be able to care for anyone else. It is important to take advantage of the many resources and tools available to help you provide care for your loved one. To help manage caregiver stress:

- **Plan ahead** to get everyone on the same page to focus on what is best for your loved one.
- **Complete advanced directives and end-of-life plans**, keeping important personal, medical, and financial documents ready to know what to do in an emergency.
- **Focus on what you are able to provide.** Understand that no one is perfect so believe that you are doing the best you can and making the best decisions you can at any given time.
- **Get connected.** Learn about caregiving resources in your community.
- **Accept help** by being prepared with a list of ways that others can help you, and let the helper choose what they would like to do.
- **Seek social support.** Make an effort to stay well-connected with family and friends who can offer emotional support.
- **Set personal health goals**, including a good sleep routine, being physically active, eating a healthy diet, and drinking plenty of water. See your doctor for any health needs.



[Healthy Lifestyle Stress Management | Mayo Clinic](#)

Checking Your Blood Pressure

Checking your blood pressure at home is an important part of managing high blood pressure to help determine if treatment is working. To get the most accurate measurement:

- Take your blood pressure at the same time every day.
- Measure your blood pressure before you take your medication.
- 30 minutes before taking your blood pressure, avoid food, caffeine, tobacco, alcohol, and exercise.
- Empty your bladder before taking your blood pressure.
- Try to use the same arm each time, rest your arm at the level of your heart on an armrest or a table.
- Sit in a comfortable chair with your back supported for five minutes with your legs uncrossed and feet flat on the floor.
- Place the correct size cuff above your elbow on bare skin, not over clothing.
- Don't talk and avoid distractions while taking your blood pressure.
- Take at least two readings, one or two minutes apart.
- Use a blood pressure log to record your blood pressure measurements.

Talk with your primary care physician to determine how often you should measure your blood pressure at home and what to do if your blood pressure numbers are too high. Don't stop your medication or skip any doses without talking to your doctor first.

[Measure Your Blood Pressure | CDC](#)

[How to Accurately Measure Blood Pressure at Home | Heart.org](#)

High Risk Medications

As an older adult, it is important to be aware of the potential risks associated with certain medications. High-risk medications can have more significant side effects and interactions in the elderly.

Here is a list of some commonly prescribed high-risk medications:

- Benzodiazepines such as Diazepam (Valium) and Lorazepam (Ativan) which can make older adults feel more confused, and tired, and increase their chances of falling.
- Muscle Relaxants such as Carisoprodol (Soma) Cyclobenzaprine (Flexeril), Metaxalone (Metaxall, Skelaxin) and Methocarbamol (Robaxin) which can make older adults feel more confused, tired, nauseous, and increase your chances of falling.
- Anticholinergic Drugs, including certain antihistamines such as Diphenhydramine (Benadryl), Hydroxyzine (Vistaril), and antidepressants such as Amitriptyline (Elavil) can cause confusion, memory problems, constipation, and urinary retention in the elderly.

It is crucial to understand the potential dangers they pose and take steps to ensure your safety. Be sure to talk openly at every appointment with your healthcare provider about all the medications you are taking, including over-the-counter drugs and supplements. By actively participating in your care and following the guidance of your doctor, you can reduce the risks associated with high-risk medications and improve your overall well-being.



Monitoring Your Diabetes



Diabetes can affect every part of your body or put you at risk for many health problems, including vision loss, nerve damage, and kidney disease. If you have diabetes, there are several tests that you should have at least annually or more often if your doctor recommends based on your medical condition, risk factors, and goals.

1. **HbA1c blood test** at least annually to measure your average blood sugar over the past three months.
2. **Retinal or dilated eye exam** at least once a year by an eye care professional to find and treat eye problems early to protect your vision.
3. **Kidney disease screening** at least once a year by blood, eGFR test, and urine protein (albumin) levels to evaluate kidney function.
4. **Foot exam** at least annually for skin condition, and circulation, and screen for nerve damage.
5. Discuss with your doctor if you should be considered for **statin medications** to lower your risk of heart disease and strokes.

If you haven't seen your doctor this year to manage your diabetes, call to get scheduled as soon as possible. If you would like assistance in scheduling any of these services, please contact one of our GlobalHealth Clinical Quality team members at 1-844-280-5538 or Customer Care at 1-844-280-5555 (TTY: 711) (8 am – 8 pm, 7 days a week, Oct 1 - Mar 31; 8 am – 8 pm, Monday through Friday, Apr 1 - Sept 30).

November is American Cancer Society's Great American Smokeout

It's never too late to quit using tobacco. The third Thursday in November is the Great American Smokeout, challenging smokers to give up cigarettes for 24 hours.

Kicking the habit offers some rewards that you'll notice right away and some that will show up over time. Right away, you will save the money spent on tobacco, food will taste better, your sense of smell will return to normal, your breath, hair, and clothes will smell better, your teeth and fingernails will stop yellowing, and ordinary activities will leave you less out of breath.

Did you know?

- 20 minutes after quitting, your heart rate and blood pressure drop.
- A few days after quitting, the carbon monoxide level in your blood returns to normal.
- 2 weeks to 3 months after quitting, your circulation improves, and your lung function increases.
- 1 to 12 months after quitting coughing and shortness of breath decreases.
- 1 to 2 years after quitting, your risk of heart attack drops dramatically.
- 5 to 10 years after quitting, your risk of cancers of the mouth, throat, and voice box is cut in half, and your stroke risk decreases.
- 10 years after quitting, your risk of bladder, esophagus, and kidney cancer decreases, and your risk of lung cancer is about half that of a person of a person who is still smoking.

Talk to your primary care physician about options to help you quit smoking!

[Health Benefits of Quitting Smoking Over Time | Cancer.org](https://www.cancer.org/health-benefits-of-quitting-smoking-over-time)

Chronic Obstructive Pulmonary Disease

16 million Americans have chronic obstructive pulmonary disease (COPD), which is a group of diseases that cause airflow and breathing-related problems, including emphysema and chronic bronchitis.

Symptoms of COPD include:

- Frequent coughing or wheezing
- Excess phlegm, mucus, or sputum production
- Shortness of breath
- Trouble taking a deep breath

COPD is a progressive disease that has no cure but can be managed

and treated by working with your healthcare team to:

- Develop a plan to keep your COPD under control
- Stay up to date with recommended vaccination
- Follow your treatment plan
- See your healthcare provider regularly
- Make lifestyle changes, such as stopping smoking and staying active to improve your quality of life.

[About COPD | CDC](#)



Imagine Living Better



With your GlobalHealth plan, you have a FREE fitness benefit that now includes membership to the YMCA of Greater Tulsa in the Silver&Fit standard gym membership.

YMCA of Greater Tulsa Membership benefits:

- Access to 15 state-of-the-art YMCA locations
- Over 900 FREE weekly group exercise classes for all fitness levels
- Indoor pools and outdoor pools
- Nationwide Membership
- Community Health Programs
- Discounts on YMCA programs

Visit any of our YMCA locations to get started: ymcatulsa.org/locations

This gym membership is part of an expansion of our \$0 fitness program through Silver&Fit®. Learn more about the nationwide gym network* at www.silverandfit.com. Or learn about the Husk Marketplace** (formerly GlobalFit) to purchase discounted home exercise equipment and wearable technology.

*You may pay a fee for optional services, including access to premium facilities or personal training sessions. ** Discount program only. GlobalHealth does not pay for or administer this program. All transactions take place between the member and HUSK Marketplace. These discounts are not a part of your plan's benefits.

Importance of Good Oral Health

Oral health is more important to your overall health than you may realize. Your mouth is filled with bacteria and is the entry point to your digestive and respiratory tracts. The body's natural defenses and good oral health, such as brushing and flossing, keep bacteria under control. Without proper oral hygiene, bacteria can lead to oral infections, tooth decay, and gum disease.

Studies suggest that oral bacteria and certain gum diseases may play a role in some diseases, such as diabetes, cardiovascular disease, and osteoporosis, which can lower the body's resistance to infection, causing more severe oral health problems.

To protect your oral health:

- Brush your teeth at least twice a day for two minutes using a soft-bristled brush.
- Replace your toothbrush every three to four months, or sooner if bristles are worn.
- Floss once a day to help remove plaque and prevent cavities and gum disease.
- Clean full or partial dentures daily.
- Schedule regular dental checkups and cleanings.

For GlobalHealth Medicare Advantage plans with dental coverage, there is no copay for preventive dental checkups. Remember that you must visit an in-network DentaQuest dentist to utilize your dental benefits*. For a list of network dentists, see the Provider Directory at www.GlobalHealth.com. **When making an appointment, be sure to tell the dental office that you are covered by the DentaQuest network.**

Reference your Evidence of Coverage (EOC) for specific coverage, service limitations, and coinsurance details. There are no referral and prior authorization requirements. You or your dentist can call DentaQuest to make sure all your dental work will be covered before you have it done. Use the Smart Wallet Benefit** to cover expenses that aren't covered under supplemental benefits.

Contact DentaQuest Customer Service to obtain a provider directory of network dentists or answers to your dental benefit questions at **1-833-955-3423**.

*Generations State of Oklahoma Retiree (HMO) member dental plan does not cover supplemental dental coverage. **Smart Wallet Benefits coverage varies by plan.

[Oral Health: A Window to Your Overall Health | Mayo Clinic](#)



Benefits of Being a Social Butterfly



Nearly three in ten American seniors live alone. There's nothing wrong with maintaining independence, but it is important to recognize the benefits of socialization and the hazards of neglecting the social aspect of life.

People are inherently social. Seniors are more likely to isolate or experience loneliness than the rest of the population. It is important for seniors (and their loved ones) to be proactive about staying engaged throughout the day, as senior isolation and loneliness can often lead to physical decline and other health conditions.

Connecting with family and friends through technology, group outings, exercise classes, games, and other activities has a profound effect on the mental health of seniors. Socialization improves mood, cognition, memory recall, and is associated with healthy behaviors, including exercise. So, reach out to your family and friends to check-in, host or attend a potluck or holiday party, attend an art or educational class, go to a sporting event or craft fair, catch the latest movie, or play a round of cards.

[The Mental Health Benefits of Socializing for Seniors | SeniorLifeStyle.com](https://www.seniorlifestyle.com/the-mental-health-benefits-of-socializing-for-seniors/)

Protecting Yourself from Identity Theft



Identity theft is a serious crime that happens when someone uses your personal information without your consent to commit fraud or other crimes. Personal information includes things like your name, date of birth, address, Social Security, Medicare, or credit card numbers. Some common forms of fraud schemes targeting older adults include tech support scams, home repair scams, and government impersonation scams.

Don't share your Medicare number or other personal information with anyone who contacts you by phone, email, or approaches you in person unless you have given them permission in advance.

- Medicare or GlobalHealth won't call you or sell you a plan over the phone unless you call them first.
- A Medicare health or drug plan, such as GlobalHealth, can call you if you are already a health plan member.
- A customer service representative from Medicare or GlobalHealth can call you if you have called and left a message, or a representative said that someone would call you back.
- The Federal Trade Commission reported that over half of online fraud cases happen to adults over the age of 50. Online Safety Tips include:
 - Use two-step authentication.
 - Use strong and unique passwords that are 8-12 characters that include a mix of letters, numbers, and symbols.
 - Be careful with urgent emails from senders you do not know.
 - Be mindful of what you post online.

[Protecting Yourself & Medicare from Fraud | Medicare.gov](https://www.medicare.gov/protect-yourself-from-fraud)
[Stay Away from Scams This Medicare Open Enrollment Period | Consumer.ftc.gov](https://www.consumer.ftc.gov/stay-away-from-scams)

[Older Americans and Medicare Call Scams | FCC.gov](https://www.fcc.gov/older-americans-and-medicare-call-scams)
[Who Experiences Scams? A Story for All Ages | FTC.gov](https://www.ftc.gov/who-experiences-scams-a-story-for-all-ages)
[Medicare Fraud | AARP.org](https://www.aarp.org/medicare-fraud)

Have you signed up for the GlobalHealth Medicare Advantage Member Portal yet?

Using GlobalHealth's Medicare Advantage Member Portal will allow you to be able to:

- Update your permanent or mailing addresses
- View or change your Primary Care Physician
- View, order, or print member ID cards
- View, order, or print materials of your current benefits and plan materials
- Send secure messages to the GlobalHealth Customer Care Team
- Complete your Health Risk Assessment
- Review approved clinical guidelines on recommendations on how to diagnose and treat a medical condition
- View your medical claims and Explanation of Benefits (EOB) from the last 365 days
- View your referrals and authorizations
- View Smart Wallet* balance for dental, hearing, vision, Over the Counter (OTC) products, grocery¹, gasoline¹, and/or utility allowance(s)²
- View the catalog and order Over the Counter (OTC) and grocery products
- Learn the latest GlobalHealth news through Alerts

*Smart Wallet Benefit coverage varies per plan. ¹The benefits mentioned are part of a special supplemental program for members with chronic diseases. Members must meet all the eligibility criteria for benefits. ²Amounts may vary by plan. If you have questions, need materials on a standing basis in alternative formats and/or languages, or need oral interpretation services, you can call us at 1-844-280-5555 (TTY: 711).

- Access to the internet and your email address**
- Your GlobalHealth Member ID card
- Your Medicare Health Insurance card
- Your name and date of birth
- The zip code associated with your Medicare Advantage enrollment

**We encourage you to use Google Chrome, Microsoft Edge, or Mozilla Firefox.



To help protect you, GlobalHealth will send a verification code in an email or text message each time you log into the portal as a second step to confirm your identity.

For questions about the member portal, please call GlobalHealth at 1-844-280-5555 (TTY: 711)

Medicare Part D: Exciting Changes for 2025

We are excited to inform you about some significant changes to the Medicare Part D prescription drug program coming in 2025. These updates aim to enhance your benefits, making prescription medications more affordable and accessible. Here's a detailed overview of what you can expect:

1. Introduction of a \$2,000 Out-of-Pocket Cap

One of the most impactful changes is the introduction of a \$2,000 cap on out-of-pocket expenses for prescription drugs. This means that once you have spent \$2,000 on covered medications within the year, Medicare Part D will cover the rest. This cap is designed to provide financial relief, especially for those with high prescription drug costs.

2. Elimination of the Coverage Gap

Commonly known as the “donut hole,” the coverage gap has been a concern for many members. Starting in 2025, the coverage gap will be eliminated, ensuring continuous coverage throughout the year. This change will simplify your drug plan and potentially reduce your out-of-pocket costs.

3. Lower Costs for Insulin and Vaccines

In an effort to make essential medications more affordable, the cost-sharing for insulin is capped at \$35 per month. Additionally, adult vaccines recommended by the Advisory Committee on Immunization Practices (ACIP) will be available at no cost to you. This includes vaccines for shingles, which previously required a significant out-of-pocket expense.

4. Increased Availability of Generic Drugs

To further reduce prescription drug costs, there will be an increased emphasis on the approval and availability of generic drugs. Generics provide the same benefits as their brand-name counterparts but at a lower cost. This change will provide more options for affordable medications.

5. How These Changes Benefit You

These updates to Medicare Part D are designed with your well-being in mind. The new out-of-pocket cap, elimination of the coverage gap, and lower costs for essential medications will help you manage your healthcare expenses more effectively. Enhanced drug price negotiations and increased availability of generics will ensure that you have access to the medications you need at a more affordable price.

6. Stay Informed

We encourage you to stay informed about these changes and how they might affect your current plan. If you have any questions or need assistance, our customer service team is here to help. You can also visit the GlobalHealth website for more detailed information.

We hope these improvements will make a positive difference in your healthcare experience. **Thank you for being a valued member, and here's to a healthier future with GlobalHealth!**



Don't leave your benefits on the table

All GlobalHealth members qualify for our Smart Wallet Benefit¹, a Benefits Mastercard® Prepaid Benefits Card, through our partnership with NationsBenefits. Most plans will have two allowances – one for a combination of dental, hearing, and vision expenses and one for a combination of over-the-counter (OTC), groceries², utility³, and/or gasoline² benefit, depending on your plan.

What is covered¹ and how to access benefits:

- Over-the-counter (OTC) items and products
 - » See the product catalog for eligible items like vitamins and minerals, first aid supplies, pain relievers, blood pressure monitors, supports and braces, adult incontinence, eye and ear care, foot care, bathroom safety products, and nicotine replacement therapy products, among other categories.
 - » Order through the NationsBenefits Portal or visit certain retail locations – www.GlobalHealth.NationsBenefits.com.
- Groceries²
 - » Use to purchase healthy foods like meat, fruits and vegetables, dairy products, and bread, among others. Do not use it for sodas, chips, cookies, baby formula, alcohol, desserts, coffee shop items, fresh baked goods, or non-food items.
 - » Order through the NationsBenefits Portal or visit certain retail locations – www.GlobalHealth.NationsBenefits.com.
- Gasoline assistance²
 - » Pay at the pump unless you get a message to see the cashier.
 - » Use for gasoline purchases only. Other convenience store items will be declined.
- Utility assistance³
 - » Utility assistance is for electric, gas, sanitary, and/or water, among others.
- Dental, vision, and hearing expenses
 - » Use for expenses above the regular plan benefits or non-covered items (e.g., dental implants or lens upgrades).
 - » Use in dental, vision, or hearing locations. Don't use it at general locations (e.g., hospital outpatient departments).



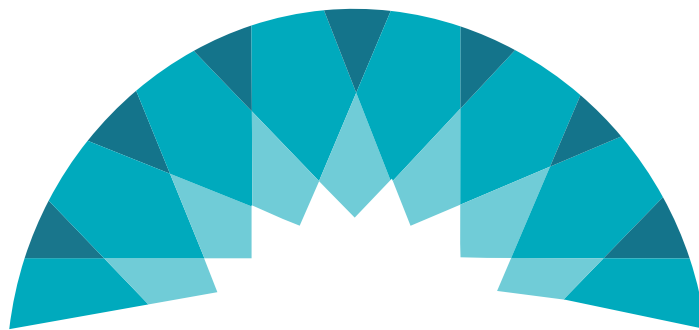
General rules

- Catalogs are available at www.GlobalHealth.com, or you can request a printed copy from Customer Care.
- Don't throw away your card. The new benefit amount is loaded into your same Smart Wallet Benefit card for each new period.
- Select "CREDIT." Transactions are declined when "debit" is selected.
- Any leftover balance does NOT roll over to the next month, quarter, or year on most plans.
- Cannot be used for cash withdrawals or to purchase prescription drugs, alcohol, tobacco, firearms, and/or gift cards.
- Cannot be used at other online or retail stores.

Not all types of services are covered under every plan. See plan-specific Evidence of Coverage for benefit amount and types of services covered.

The Benefits Mastercard® Prepaid Card is issued by The Bancorp Bank N.A., Member FDIC, pursuant to license by Mastercard International Incorporated, and the card can be used for eligible expenses wherever Mastercard is accepted. Mastercard and the circles design is a trademark of Mastercard International Incorporated. Valid only in the U.S. No cash access.

¹Benefits vary per plan. ²The benefits mentioned are a part of special supplemental program for members with chronic diseases. Members must meet all benefits eligibility criteria. ³If you have questions, need materials on a standing basis in alternate formats, or need oral interpretation services, you can call us at 1-844-280-5555 (toll-free) or 711 (TTY, for the hearing impaired).



GlobalHealth

MEDICARE ADVANTAGE PLANS

Customer Care

1-844-280-5555 (TTY: 711)

8:00 AM - 8:00 PM

**Seven days a week (Oct 1 - Mar 31)
Monday through Friday (Apr 1 - Sept 30)**



GlobalHealth

MEDICARE ADVANTAGE PLANS

GlobalHealthBeat

210 Park Ave. Suite 2900

Oklahoma City, OK 73102-5621

**Health and wellness or
prevention information**

**Information
to help you
achieve your
optimal health**

GlobalHealthBeat

A Newsletter for Medicare Advantage members



GlobalHealth

MEDICARE ADVANTAGE PLANS

GlobalHealth is an HMO/SNP HMO with a Medicare contract and a state Medicaid contract for D-SNP. Enrollment in GlobalHealth depends on contract renewal. GlobalHealth has been approved by the National Committee for Quality Assurance (NCQA) to operate a Special Needs Plan (SNP) in 2024. This approval is based on a review of GlobalHealth's Model of Care. H3706_24290924_M

www.GlobalHealth.com