

# Live Well WITH HMSA

Newsletter for HMSA Medicare Advantage members

FALL 2023



## What's Inside

- New health plan enhancements for 2024
- Lowering prescription drug costs
- Health coaching
- Fall prevention
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- Recipe: Celebrate National Mushroom Day

## Live your best life

HMSA Medicare Advantage is here with you.

**Medicare Advantage Open Enrollment • Oct. 15–Dec. 7, 2023**

If you want to keep your HMSA Medicare Advantage plan in 2024, there's nothing you need to do. If you or someone you know would like to learn more about HMSA Medicare Advantage plans, contact us and we'll be happy to help. Our contact information is on the back of this newsletter.



HMSA Medicare Advantage monthly premiums start at \$0 statewide. You'll get benefits for medical, dental, vision, prescription drugs, over-the-counter health products, fitness, and more. Learn more at [hmsa.com/medicare](https://hmsa.com/medicare).







Dear Friends,

Our hearts go out to those impacted by the Maui wildfires. HMSA is here to support you and everyone in Hawaii to help you improve your health, well-being, and safety. We're constantly working to improve your access to quality health care to help you live your best life with those you love.

We're happy to announce some enhancements to your HMSA Medicare Advantage plan in 2024 to keep you healthy and safe, including:

-  \$300 annually toward eyeglasses and contact lenses.
-  An allowance every quarter for over-the-counter health and wellness products in select retail stores or online for home delivery.

As an HMSA Medicare Advantage member, you'll continue to:

-  Choose doctors from our large provider network.
-  See your primary care provider for a \$0 copayment.
-  Get dental cleanings, exams, X-rays, fillings, and more for \$0.
-  Get benefits for travel, fitness, prescription drugs, and more that go beyond Original Medicare.

We're available in person, on the phone, or online if you need help. Our contact information is on the back of this newsletter.

We're proud to be part of the community for the past 85 years and look forward to continue serving your health care needs for years to come.

Take care of yourself and those around you.

Mahalo,

Kimberly Takata Endo  
Assistant Vice President  
Medicare Programs

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Not all benefits described in this newsletter are included in HMSA Akamai Advantage® Dual Care (PPO SNP) and some HMSA Akamai Advantage employer group plans. Check your *Evidence of Coverage* for details.

Amwell is an independent company providing hosting and software services for HMSA's Online Care platform on behalf of HMSA.

HMSA Akamai Advantage® is a PPO plan with a Medicare contract. Enrollment in HMSA Akamai Advantage depends on contract renewal.



## Lowering Prescription Drug Costs

The federal Inflation Reduction Act of 2022 is helping to lower prescription drug costs for Medicare members. Here's what you need to know.

### New in 2024

#### **\$0 Cost share in Catastrophic Coverage Stage**

Starting Jan. 1, if you reach the Catastrophic Coverage stage of your prescription drug benefit, you'll pay \$0 for all of your Medicare-covered drugs for the remainder of the year.

#### **Expansion of Low-income Subsidy (LIS) program**

If you qualify for Extra Help in LIS, you'll get more financial help to pay for Medicare prescription drug costs.

### Continued Drug Savings in 2024

As a reminder, these two changes for Medicare drug benefits started in 2023 and will continue in 2024:

**\$35 Insulin Cap.** You'll pay no more than \$35 for a month's supply of insulin whether you get your insulin from an in-network pharmacy under your Medicare Part D benefits or through a pump under your Medicare Part B benefits. If your Medicare Advantage plan has a deductible, it won't apply to your insulin.

**\$0 Part D Vaccines.** Vaccines for adults that are recommended by the Advisory Committee on Immunization Practice are available at no cost. For a list of these vaccines, visit [cdc.gov/vaccines/acip/recommendations.html](https://cdc.gov/vaccines/acip/recommendations.html). If you don't have Medicare Part D but would like to get a vaccination, call us at the number on the back of this newsletter to find out what vaccines are benefits of your plan.



## Mail-order Medications

If your doctor or someone else orders your medications for you, our mail-order pharmacy CVS Caremark® will contact you to confirm the order before mailing them to you. Medicare created this policy to fight mail fraud and waste and to prevent you from getting medications you didn't order or don't need.

**If the pharmacy contacts you about your order, please confirm your prescription to ensure that you receive your medications on time.**

If you'd like to avoid having to confirm your new prescription or refills, enroll in automatic refill and renewal. Follow this simple process:

1. Go to [hmsa.com](https://hmsa.com) and click Member Login to sign in to My Account.
2. Select Drugs > Order Drugs Online.
3. On [caremark.com](https://caremark.com), select Prescriptions > Manage Automatic Refills.
4. Select the medications you'd like automatically refilled and renewed with your doctor when it expires.
5. Select a payment method: Credit card, debit card, or electronic check.
6. Choose how you'd like to receive messages about refills: Email, text, or automated phone call. The pharmacy will:
  - Notify you twice before mailing medications, giving you time to cancel or change your order if necessary.
  - Contact your doctor and renew the prescription for you when it expires.

### Interested in getting your medication by mail?

To switch existing prescription refills to mail order, ask your doctor to send a 90-day electronic prescription to CVS Caremark Mail Service Pharmacy. Or follow these steps:

1. Go to [hmsa.com](https://hmsa.com) and click Member Login to sign in to My Account.
2. Select Drugs > Manage Drugs Online.
3. On [caremark.com](https://caremark.com), select Prescriptions > Start RX Delivery by Mail.



4. Select Refill Options > Transfer to 90-day prescription.
5. Confirm your address.
6. Confirm the date you need your prescription.
7. Confirm payment method.
8. Confirm prescriber.
9. Input contact phone number.
10. Submit refills.

**Questions?** Call CVS Caremark at 1 (855) 479-3659 any day, all day. For TTY, call 711.

CVS Caremark® is an independent company providing pharmacy benefit management services on behalf of HMSA.

# HEALTH PLAN

## Health Coaching

Need help managing stress, losing weight, or staying active? HMSA's health coaches can provide you with guidance and support.

They'll work with your primary care provider (PCP) and a team of nurses, dietitians, and other providers, if necessary, including certified diabetes care and education specialists. They'll help you customize your treatment plan and work toward your health goals. You'll also have access to community services and programs that can help you develop strategies to overcome challenges.

Your health coach will support you in the setting that's right for you – by phone, online, or in person.



Health coaching is a benefit of your HMSA Medicare Advantage plan at no cost to you.

To learn more and enroll, call 1 (855) 329-5461, option 1. You can also visit [hmsa.com/well-being](https://hmsa.com/well-being) and click Health Coaching. Or scan the QR code.



## Fall Prevention

Falling is one of the leading causes of emergency room admissions, hospitalization, and death among older adults. The good news is that you can help prevent falls with simple exercises you can do at home.

### Calf raises

1. Hold on to something stable, such as a chair without wheels, table, or wall. Contract the muscles in your calves to raise your heels and balance on your forefoot.
2. Lower slowly and repeat 10 times or for as many times possible. Inhale as you raise your heels and exhale as you lower them.
3. If this becomes too easy, increase the difficulty by doing this exercise one leg at a time.



### Calf stretches

1. Press your palms against a wall for support.
2. Step back with one leg, keeping both heels flat on the floor with toes pointing forward.
3. Hold at least 10 seconds. Repeat with the other leg. Breathe normally throughout the stretch.
4. As you become more flexible over time, move your foot back a couple inches to increase the stretch.



## Breast Cancer Prevention

October is Breast Cancer Awareness Month, a good time to take steps to prevent breast cancer. That includes getting screened for breast cancer even if you're age 65 or older.

National cancer guidelines recommend that women get a mammogram every one to two years after age 50. Getting regular mammograms is the best way to detect and treat cancer early. If you haven't had a mammogram in the last two years, talk to your doctor about the benefits and risks of getting screened.

### Risks

- **Age.** Most breast cancers are diagnosed after age 50.
- **Reproductive history.** Menstruation before age 12, menopause after age 55, and never having a full-term pregnancy.
- **Having dense breasts.** Dense breasts have more connective tissue than fatty tissue, which may make it hard to detect tumors and potential cancers.
- **Medical history.** If you've had breast cancer or noncancerous breast diseases, such as atypical hyperplasia or lobular carcinoma in situ.
- **Family history.** If your family members have had breast or ovarian cancer.
- **Radiation treatment therapy.** If you had radiation therapy to the chest or breasts before age 30.
- **Exposure to the drug diethylstilbestrol (DES).** If you took DES or if your mother took DES while pregnant with you. DES was given to some pregnant women in the U.S. between 1940 and 1971 to prevent miscarriage.



### Breast cancer prevention tips

- Keep a healthy weight.
- Stay physically active.
- Eat a mostly plant-based diet.
- Don't smoke.
- Avoid or decrease alcohol consumption.

Also, talk to your doctor about hormone therapy. Some forms of hormone replacement therapy that include estrogen and progesterone can raise the risk of breast cancer when taken for more than five years during menopause. Certain oral contraceptives, such as birth control pills, have also been found to raise the risk of breast cancer.

### Resources

**Centers for Disease Control and Prevention**  
[cdc.gov/cancer/breast](https://cdc.gov/cancer/breast)

**American Cancer Society**  
[cancer.org](https://cancer.org). Under Get Cancer Information Now, select breast cancer in the drop-down menu.





## Do You Have Osteoporosis?

Osteoporosis is a disease that weakens bones. Most women don't know they have osteoporosis until they break a bone.

Find out your risk for osteoporosis with a DXA (dual-energy X-ray absorptiometry) scan that measures bone mass. Just like getting a mammogram or other tests, detecting osteoporosis early can lead to effective treatment and decreased complications.

### Should I get a DXA scan?

Osteoporosis can affect men and women of all ages and ethnicities. But the risk increases for women a year or two before menopause and for women who are non-Hispanic white or Asian. Women age 65 or older and women younger than 65 with certain risk factors are advised to get a DXA scan.

Bone density scan may also be appropriate for:

- Men age 70 and older.
- Men and women who've had a fracture after age 50.

### How can I get a DXA scan?

Call your PCP to discuss if a DXA scan is right for you. Some doctors can do the test in their office; otherwise, you may need to go to an imaging center.

### What should I expect?

The test takes about 15 minutes. It's painless, much like getting an X-ray. Your doctor will review your test results with you. If necessary, they may create a plan to reduce your risk of broken bones that includes weight-bearing exercises, a healthy diet with calcium and vitamin D, and medications to strengthen your bones. Your doctor may also help you avoid medications that can make your bones weaker.

### How much does a DXA scan cost?

Your HMSA Akamai Advantage plan will cover medically necessary DXA scans at no cost every 24 months. However, you may have a copayment if a specialist performs your DXA scan or if you have a scan more frequently than every 24 months.



P.O. Box 860  
Honolulu, HI 96808-0860

**Important plan information.**

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#### Phone

(808) 948-6000 or  
1 (800) 660-4672  
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Daily, 8 a.m.–8 p.m.

#### Online

[hmsa.com/advantage](https://hmsa.com/advantage)



@hmsahawaii

## KAU KAU KORNER



### Sautéed Mushrooms

Celebrate the month of the mushroom in October with this easy, tasty side dish.

- 1 Tbsp. olive oil
- 8 oz. button mushrooms, cleaned and sliced
- 1 shallot, minced
- 1 garlic clove, minced
- 1 Tbsp. low-sodium shoyu
- Salt and pepper to taste
- 1 Tbsp. minced parsley

Heat oil in a skillet over medium heat. Add mushrooms and saute about 5 minutes, stirring occasionally. Stir in shallot and garlic and saute about a minute. Reduce heat and add shoyu. Season with salt and pepper. Transfer to a serving dish and garnish with parsley.

**Still hungry?** Check out [islandscene.com/food](https://islandscene.com/food) for more recipes.