

scanclub

A NEWSLETTER FOR SCAN MEMBERS

Depression: Common, But Not “Normal”

Depression is common in older adults. For one thing, you may have more to be sad about now. After all it's normal to feel sad and grieve when faced with loss—of friends, family members, even loss of mobility or activities. That doesn't mean depression is a normal part of aging that you need to tolerate. Yes, everyone feels “down” now and then. But when those feelings last day after day and begin to interfere with your daily life you need to take action.

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Keep in mind that people with depression aren't necessarily feeling sad and crying. The symptoms vary widely. For example, do you:

- Feel “empty”
- Have a change in appetite or weight
- Feel unmotivated or listless
- Feel irritable or restless
- Feel nervous or anxious
- Have physical symptoms, such as headaches, fatigue or weakness
- Sleep more or less than usual
- No longer enjoy the things you used to
- Feel unloved or worthless
- Feel that life isn't worth living anymore or feel hopeless

Of course, some of these symptoms can be signs of other serious illnesses. If you're experiencing any of these things—and have been feeling like this for more than a few weeks—you need to be checked out by a doctor. Depression is not a sign of weakness or a character flaw. It is a medical condition and can even make your other medical conditions worse.

There is one thing that won't get rid of your depression: thinking you can snap yourself out of it. Even if your depression doesn't

get worse, wouldn't you rather it go away? Wouldn't you rather feel like your “old self” again? The best way to do that is to accept that you have a medical problem and that you need to get, and follow, your doctor's treatment plan.

Your doctor may or may not suggest an antidepressant medicine. Sometimes talking to a therapist or taking part in a support group can help. If your doctor thinks you would benefit from an antidepressant, you should know that there are many newer medicines with far fewer side effects than some of the older options.

For more on information, see the section on depression in your Healthwise® for Life Handbook. Or go to www.scanhealthplan.com/depression.

If you or someone you know is depressed and you fear that they are having suicidal thoughts, get help immediately. Call this number: 1-800-273-TALK (8255). This will connect you to the National Suicide Prevention Lifeline 24 hours a day 7 days a week, a free service available to anyone. You can call for yourself or a loved one. All calls are confidential.



Member Services Question Answered!

Can I change my Primary Care Physician?

Yes, you can change to a new Primary Care Physician at any time and for any reason. To do so, just call SCAN Member Services at 1-888-540-7226 from 8:00 A.M. to 8:00 P.M. 7 days a week. TTY users can call 1-800-367-8939.

The SCAN website always has the most up-to-date information on doctors in your area. Follow the “current members” link and you can search for doctors by name, medical group or location—you can even specify gender and language preference. Check it out at www.scanhealthplan.com.

A message from Tom Lescault

First, I want to welcome new and returning members to SCAN Health Plan Arizona. Enrollment for 2010 far exceeded our projections with nearly 6,000 new members selecting SCAN for their Medicare Advantage benefits. We are grateful for your confidence in us and will make every effort to provide the exceptional service you deserve.

Customer service has always been a top priority for SCAN. Your calls are very important to us, which is why we have live customer service representatives available to answer your calls at 1-888-540-7226 from 8:00 A.M. to 8:00 P.M., 7 days a week. TTY users can call 1-800-367-8939. The open enrollment period is an especially busy time for Medicare Advantage plans, but we always strive to answer every member call within 30 seconds. With the open enrollment period officially over, your calls should be answered even more quickly—typically in less than 18 seconds.

Another growing priority for SCAN Health Plan is to always be as efficient as possible. I'd like to share with you one interesting and easy way you can help us reduce costs and, as a bonus, be more environmentally friendly. You may choose to receive some of your membership information online instead of receiving it in the mail. Much of the information you need is available anytime on our web site at www.scanhealthplan.com/arizona/mapd.

By referring to the Internet for your membership information, we save money on postage and printing, and you're spared a big stack of booklets! If you would like to sign up to receive communications from us via email, go to www.scanhealthplan.com/online.

You also have the option to "opt out" of receiving the provider directory. Simply call Member Services at 1-888-540-7226 to request a form that you'll need to complete and return. We will then send you directories only once every three years, but you can refer to our website or call Member Services for provider information anytime. If you decide to call Member Services to "opt out", the number is 1-888-540-7226. We're available to help you between the hours of 8:00 A.M. to 8:00 P.M., 7 days a week. TTY users can call 1-800-367-8939.

Again, we appreciate your choosing SCAN Health Plan Arizona and want you to know that we will never take for granted your trust in us.

Best wishes for a healthy 2010!



Best regards,

A handwritten signature in black ink that reads "Thomas Lescault". The signature is fluid and cursive, written over a white background.

Thomas Lescault
President
SCAN Health Plan Arizona

Avoiding Falls: A Delicate Balance

Do you know which room in your house is the most dangerous? It may sound strange, but it's the bathroom. No, germs are not the danger. Your chance of falling in there is. Think about it: there are wet, slippery surfaces, you visit it often, and if you do fall there are sharp edges and hard surfaces to increase the chance that your fall will result in a serious injury. Obviously you can't avoid the bathroom, but you can be more aware and more careful.

Falls, after all, are a major health concern for seniors. About one in three seniors will fall this year and 20 to 30 percent of those people will receive moderate to severe injuries.

Seniors are more susceptible to falling because their lower bodies (from hips down to feet) may have weakened, causing difficulties walking or with balance. They're also more likely to experience a sudden change in blood pressure, dizziness or confusion. Other health conditions can increase the chance of falling—the after-effects of a stroke, Parkinson's disease, arthritis, vision problems, etc. Some medications can cause side effects, like blurred vision, slowed reaction time, even fainting, that can make you more likely to fall. Something as simple as poor-fitting footwear or the loose-edge of a throw rug can also be bad news.

If you're at all concerned, talk to your doctor about it at your next visit. Your doctor can complete a "physician's fall risk assessment," in which he or she will review your medications, observe you move (how easily you rise from a chair, balance, walk, etc.), and check your vision. Based on the results, your doctor may modify prescriptions, identify issues that need to be treated, or give a referral for a home safety evaluation.

You'll also want to find out if your doctor suggests any changes to your activity level. You may find that he or she wants you up and moving—just carefully.

The SCAN website has 2 useful checklists. The first, "Fall Risk Assessment," requires you to take a hard look at your current abilities and answer honestly. A copy of this checklist is included in the newsletter for your use and convenience. Any "yes" answers mean a call to your doctor's office for an assessment. If you do go to the doctor for anything that could be related to falls (dizziness, confusion, weakness, etc), be sure to take ALL your medications with you so he or she can see if any one of them or any combination of them may be causing a problem for you. The "Home Safety Checklist", the second list, will point out any areas in your home that could pose a fall danger.

SCAN healthcheck



Cholesterol, Triglycerides and Lipids—Oh My!

You've been told to "know your numbers" and thought you were doing well to know your blood pressure. That is a step in the right direction, but to take total charge of your health, there are more numbers you need to know.

About cholesterol. Cholesterol and triglycerides are the two major types of lipids, or fats, found in your bloodstream. You can have high levels of cholesterol in your blood and not even know it because there are no symptoms. As with the fats we eat, there are good fats and bad fats. A simple blood test can tell how much of each you have. From there, you can work with your doctor to get a better balance.

LDL-C is the "bad" cholesterol. This is the form that brings cholesterol to your tissues and can lead to blocked arteries. High levels of LDL-C in your blood means there's too much cholesterol (see "Healthy Lipid Levels" chart).

HDL-C is the "good" cholesterol. This type helps remove bad cholesterol. So the higher the level of HDL-C, the more bad cholesterol your body can remove.

About triglycerides. These are another type of fat found in the blood. A high triglyceride level is often caused by being overweight, being inactive, eating a carbohydrate-rich diet (sugar, white flour, etc.), drinking too much alcohol and/or smoking. People with diabetes are more likely to have high triglycerides—and to face greater risk from those high levels—than those without it.

The heart disease link. According to the National Lipid Association, "the most dangerous of the heart diseases is atherosclerosis, or hardening of the arteries. It's a buildup of the waxy deposits from cholesterol, called plaque, that can narrow your arteries and prevent oxygen from getting to your heart." The higher your LDL the greater your chances of having a heart attack, stroke or other serious health problems.

So what can you do? Ask your doctor if you need a blood test to find out your "lipid levels." Once the results are in, here's what to ask:

1. What are my lipid levels:

Triglycerides: _____

LDL-C (bad): _____

HDL-C (good): _____

Total Cholesterol: _____

2. Based on these numbers and any other risk factors, what is my risk of developing heart disease.

3. What should my lipid levels be—my goal levels?

Triglycerides: _____

LDL-C (bad): _____

HDL-C (good): _____

Total Cholesterol: _____



4. What steps should I take to bring my lipids to my goal levels?
5. Should I be taking a medication?
6. How often should I get my lipids checked?

What you can do. If you and your doctor find that your levels need to be improved, lifestyle changes may be enough. And you know what that means: lose weight if you're overweight, eat better and get regular physical activity. Remember, there are very few excuses for not moving more. Whether that's a walk, a swim, a bike ride or gardening, dancing or taking a tai chi class, do what you can, then try to do a little more.

Food-wise, the best way to lower cholesterol (and lose weight) is to cut back on foods high in fat and cholesterol and to increase your fiber intake. It's not hard to do. Make fresh fruits and vegetables your go-to snack, choose 100 percent whole grain breads and crackers, and read the labels on all packaged foods.

About dietary fat and cholesterol. Today's food labels plainly list the amount of saturated fat, trans fat and cholesterol. As a reference, you should get less than 7 percent of your calories from saturated fat (that means 13 grams of saturated fat if you eat 2,000 calories a day—fewer if you take in fewer calories). Saturated fats are found in animal products, so make sure you choose low-fat proteins like skinless chicken breasts and non-fat or low-fat dairy products. Trans fats are found mainly in foods made with hydrogenated vegetable oils, such as margarines and shortenings. It's often used in packaged baked goods, so read your labels.

Your cholesterol intake should be no more than 200 milligrams a day. An interesting note: the cholesterol you eat does raise the cholesterol in your blood—but not as much as saturated and trans fats do. Trans fats tend to raise blood cholesterol similarly to saturated fat.

Keep in mind that there are “good fats” that do not raise your blood cholesterol. These include olive, canola, safflower, sunflower, corn and soybean oil. Choose these for cooking and salad dressings.

When drug treatment is needed. If lifestyle changes alone don't bring your lipid levels into your goal range, your doctor may prescribe a cholesterol-lowering drug. There are many options available and your doctor will help decide which type of drug will be most effective for you. Remember to keep up with your healthy lifestyle efforts so that you can take the lowest dose of medication possible. Besides, regular exercise and healthful eating is good for your overall health and wellbeing, not just your cholesterol levels. Find more information at www.scanhealthplan.com/cholesterol.

Healthy Lipid Levels	
Triglycerides	less than 150 mg/dl
LDL-C (bad)	less than 100 mg/dl
HDL-C (good)	greater than 40 mg/dl (men) greater than 50 mg/dl (women)
Total Cholesterol	less than 200 mg/dl

Source: National Lipid Association, 2008

Have You Received a Questionnaire?

As a SCAN member, you may have received a written questionnaire, or a phone survey, asking questions about your health or your health plan. Some ask about your well-being and lifestyle; others may ask about your experiences with your doctor's office or with SCAN. According to our Director of Customer Services, Grace Meyeda for SCAN, there are a few things you need to know about these questionnaires.

"Some of the surveys are sent to all members; some to a random selection of members; and still others are sent only to members who took part in a specific program," she explains. "So some members will only get one, while others may get several, each asking about a different aspect of your health care."

Ms. Mayeda points out that not all of the surveys are from SCAN. "Many of these are required by regulators (government agencies that oversee SCAN). For example, the health questionnaire that members fill out when they sign up for any Medicare health plan—and then are mailed

every year or two—is a Medicare requirement. Another one, called the 'Consumer Assessment of Healthcare Providers and Systems' is done by regulators on behalf of SCAN and all Medicare plans. So even though our name may be on the questionnaire, it may not have come from us."

If you receive a survey and have any questions about it, Grace invites you to call Member Services at 1-888-540-7226 from 8:00 A.M. to 8:00 P.M., 7 days a week. TTY users can call 800-367-8939. A representative can tell you where the survey came from and what it will be used for.

Regardless of where the surveys originate, they all have one goal in common: to improve your health care experience. "It's important that members complete the surveys as best they can," Grace says. "We look closely at the results to see where we can make improvements. Their feedback does matter to us and it does make a difference."



Update on the H1N1 Flu

We're not hearing much about the H1N1 flu anymore, which is good news. According to the Centers for Disease Control and Prevention, H1N1 activity peaked last October and has declined significantly. But that doesn't mean we're out of the woods yet. Flu cases often come in waves, and we could well see another wave in the spring. That's why, if you haven't already gotten your H1N1 vaccine, it's not too late to do so.

The vaccine is available and encouraged for everyone who wants to be protected from H1N1. It is no longer being restricted to people in the priority groups (unlike the seasonal flu, H1N1 is much more common in people under 65). Call your doctor's office first to see if they offer the shot. If not, most local health departments do. And most are free of charge. If you do get charged an "administrative fee," call Member Services to find out how to get reimbursed at 1-888-540-7226 from 8:00 A.M. to 8:00 P.M. 7 days a week. TTY users can call 1-800-367-8939. We are available to help you seven days a week. For a vaccination location near you, go to www.flu.gov and enter your zip code into the Flu Vaccine Locator tool.

Remember, if you got a vaccine for the "regular" or "seasonal" flu last fall, you are not protected against the H1N1 virus. You must get a separate shot. For more information on H1N1 and the vaccine, go to www.scanhealthplan.com/h1n1.

Protect Yourself from Scams

When you answer the door one morning, there's a clean-shaven middle-aged man standing there with a smile. He introduces himself, says he's a handyman who just finished some work in the neighborhood and noticed that your roof gutters were badly sagging. He quotes you a price to fix them and you agree. He sets to work immediately—apparently he has another job lined up tomorrow, so he has to do yours today. Next thing you know, he says a section of your gutter actually needs to be replaced. He says he'd be glad to do the necessary work...if you could just give him the money up front to go get the materials.

Stop! Don't do it! This is just one version of the "handyman scam"—a con that is growing, and whose number one target is senior homeowners.

Seniors are actually a popular target for any number of scams and con men. They do their dirty work in person, by mail, by telephone, even by email.

If you receive an email that claims to be from your bank, a reputable business or government agency that asks you to confirm your account number or passwords, don't do it. This is referred to as "phishing," and legitimate companies never send emails asking for such information. Do not reply to these emails either. You can call the bank or other company to report the email if you like but be sure to delete the message.

By phone you are likely to be solicited by a group that sounds like they're gathering donations on behalf of police or firefighter's organizations or other charities. Many of these calls are made by professional fundraising organizations that may or may not be legitimate. Even if legitimate, often they only give a small portion of the money they raise to the charity. Your best bet is to always say no over the phone. Then, if it's a cause you want to support, do your own research. Look the organization up yourself in the phone book or on the internet. Call your local police or fire departments, for example, and ask how to make a donation directly to them.

The number one thing to remember is this: don't give out your "numbers." That would include your Social Security numbers, bank account, credit card or PIN. Of course, if you are the one who has called a reputable company or logged on to their web site to place an order, then you will need to provide a credit card number. Many people like to open a credit card with a low monthly limit and use it only for such transactions. That way only one credit card number under your name is "out there" and when you receive the bill for that card each month you can easily see if anything is out of order.



Here are some other important things to keep in mind:

- Don't be afraid to say no.
- You don't have to talk to telemarketers. Say "no thank you" and just hang up. Don't wait for them to stop talking—they won't until they hear the dial tone!
- Don't give in to high-pressure sales tactics.
- If an offer is available "one day only," take a pass.
- Call the police if you feel threatened or fear you've been conned.
- Get all details in writing and have a friend, relative or neighbor look it over, if possible.

If someone is promising a big payoff for a little investment, don't believe it. (Recent scam: "Congratulations! You've won \$100,000 in the Canadian lottery. We'll just need you to wire \$250 to cover administration fees to release your winnings.") Remember: If the deal sounds too good to be true it probably is.

The sad truth is that sometimes seniors are conned out of money by family members. If you are approached for money by someone you know, ask what your money will be used for. Ask for time to think it over and then run it by a third person to get some objective feedback. Don't let anyone guilt you into giving.

You can also contact the Arizona Attorney Generals Office to attend a Senior Anti-Crime University. These free classes will teach you to avoid scams, prevent fraud and stay safe. For more information visit <http://www.azag.gov/seniors/sleuths/sacu.html>

Providing assistance and information
for our valued members.

Need Assistance? SCAN is Here to Help.



Member Services—Call Member Services for answers to questions about your SCAN coverage, eligibility for services, and more. Member Services is available to help you between the hours of 8:00 A.M. to 8:00 P.M. 7 days a week at 1-888-540-7226. TTY users may call 1-800-367-8939.



SCAN OnCall® for Arizona—You can speak with a registered nurse 24 hours a day 7 days a week. They can help answer your health questions like:

- What is the difference between routine and urgent care?
- Where should I go to get needed care?

The nurses will help you make the right decision about your health. The SCAN OnCall® nurse line is 1-877-582-7226.



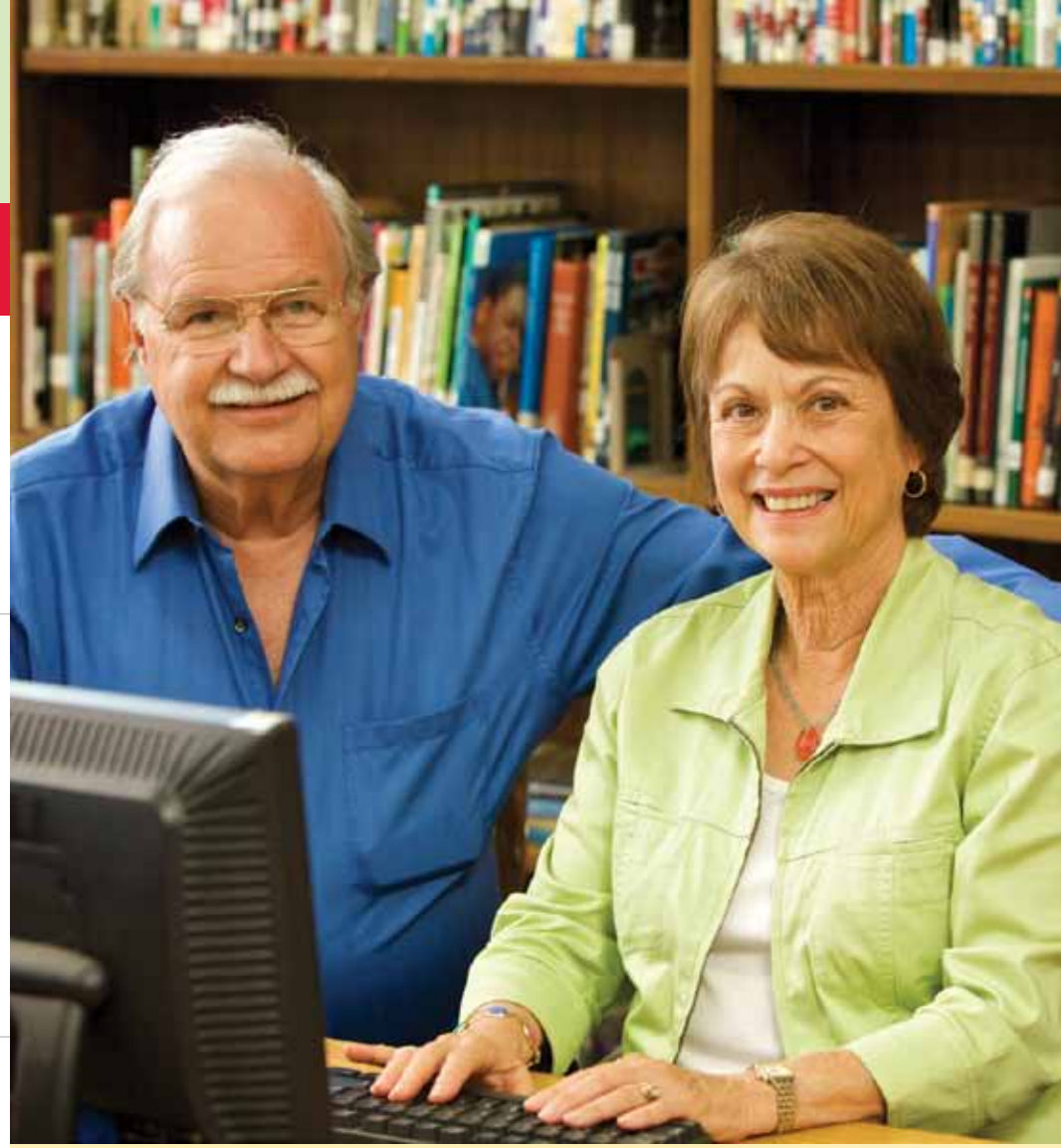
Website—SCAN has a website, www.scanhealthplan.com, to help you if you have a way to use the web.



Interpreting Services—is here to help you if you speak a language other than English. Our language service is available to you at no cost. We have arranged with “Language Line Services” for telephone interpreting service. They cover over 170 different languages. If you need this service, call Member Services at 1-888-540-7226. Our Member Services Department is available to help you between the hours of 8:00 A.M. to 8:00 P.M., 7 days a week. TTY users should call 1-800-367-8939.

Thank you for putting your trust in SCAN. We are looking forward to hearing from you.

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PODEMOS AYUDARLE EN SU IDIOMA

Si necesita ayuda para entender esta información en su idioma, por favor llame a SCAN® al 1-888-540-7226, 7 días a la semana de 8 A.M. a 8 P.M. Usuarios de TTY deben llamar al 1-800-367-8939, 8 A.M. a 8 P.M., 7 días a la semana. Cuando utilice los servicios de atención médica, usted tiene derecho a un intérprete sin costo alguno. Pida un intérprete si el doctor o el personal no hablan su idioma.



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