

Better Health Matters

Practical tips and information
for a healthier lifestyle

What's Inside:

Because better health matters, this edition is filled full of valuable information on living a healthier lifestyle, and getting the most from your plan membership.

Medicare Updates

Important benefit updates you need to know

Keeping Healthy:

The Importance of Immunizations

Annual Wellness Checklist

Your key to achieving better health in the new year

Asthma in Adulthood: What You Should Know

Learn why asthma can be more challenging as we age

Managing Diabetes

How healthy eating plays an important role



Safety Tools and Tips for Adults This Winter

Stay Healthy, Safe, and Prepared: Essential Strategies for Navigating the Winter Season

There are several things you can do to help prevent falls in cold weather. Dry the wheels or tips of each walking aid before entering your home. Keep the entryway clear of clutter to avoid slipping or tripping. Use ice melt or sand to clear outside walkways. If possible, stay inside when the weather is bad. Consider delivery services for prescriptions, groceries and other necessities. Avoid shoveling snow yourself when possible. There is a risk of heart attack for older adults while shoveling snow. Use railings to help avoid slipping on icy stairs and walkways. [CLICK HERE](#) for more safety tips and other ways to remain healthy through the rest of the year.

Adults aged 65 and older experience car crashes more than any other age group. Driving during winter or inclement weather can make road conditions less than optimal. Here are some precautions to consider for this season. Winterize your car, remember your cell phone, avoid driving on icy roads, and stock up with emergency supplies: first aid kit, blankets, booster cables, windshield scraper, and others for your car and home. Tell your friends or family if you must go somewhere and/or have a need. [CLICK HERE](#) for additional tips and information for your safety.



Annual Wellness Checklist

Farm Bureau Health Plans' Annual Wellness Checklist!

[CLICK TO](#)

[DOWNLOAD](#)

Have Better Health Now and in the New Year!

Scheduling an Annual Wellness Visit is the First Step

As we get closer to the year end this is a great time for you to meet with your primary care provider to discuss your current health, make any recommended changes, and to discuss your preventive plans for this fall and winter season.

This wellness visit is included at no cost to you once every 12 months. End your year healthier with your personalized prevention plan and by completing any necessary screenings.

Some important tips from the toolkit are:

Controlling Blood Pressure: The National Committee for Quality Assurance (NCQA) defines "controlled high blood pressure" as a range of 140/90mm Hg or less. **Diabetes Management:** The (NCQA) defines controlled Hemoglobin A1C as a range of 8% or less. The American Diabetes Association (ADA) recommends a statin drug for most adults that have been diagnosed with diabetes related an increased risk of cardiovascular disease.

The Importance of Immunizations

There are many debates around the safety of many of the vaccinations available, however governments across the world, acting upon the advice of leading scientists and medical professionals overwhelmingly support immunization schemes. Farm Bureau Health Plans suggests an annual flu shot appointment be made annually unless otherwise advised against by your physician. As well, be sure you have discussion at your annual wellness visit or upcoming appointment regarding your vaccination records to assure you are up to date.



For more information about vaccines:

[LEARN MORE](#)

[CLICK HERE](#)

IMPORTANT NOTICE:

YOUR MEDICARE ADVANTAGE PLAN WILL NOT BE OFFERED IN 2025

Farm Bureau Advantage HMO won't offer your Medicare plan in 2025. This means your coverage through Farm Bureau Advantage HMO will end December 31, 2024. You need to make some decisions about your Medicare coverage

[CLICK HERE FOR NON-RENEWAL NOTICE](#)

Medicare Advantage Exit FAQ

Important information to help your transition to other plans.

If you don't take action before December 31, 2024, you will only be covered by Original Medicare starting January 1, 2025. Even if Medicare places you in Original Medicare, you still have other opportunities to join a Medicare Health or drug plan. Because your plan will no longer be available to you, and to provide you additional time to evaluate your options, you have a special opportunity to join a new plan any time until February 28, 2025.

If you join a new Medicare plan AFTER December 31, your coverage in the new plan won't start until the month after you join. If you don't join a plan with prescription drug coverage or a stand-alone Prescription Drug Plan with Original Medicare by February 28, 2025, you won't have prescription drug coverage in 2025 and you may have to pay a lifetime Part D late-enrollment penalty if you join a Medicare prescription drug plan later.

What do you need to do? You need to choose how you want to get your health and prescription drug coverage. Review your options for Medicare coverage and decide which is best for you:

Option 1: You can join another Medicare health plan. Call 1-800-MEDICARE (1-800-633-4227) 24 hours a day, 7 days a week or visit Medicare.gov to choose a new plan. A Medicare health plan is offered by a private company that contracts with Medicare to provide benefits.

Medicare health plans cover all services that Original Medicare covers and may offer extra coverage such as vision, hearing, or dental. Most Medicare health plans include prescription drug coverage. If you join a Medicare plan without drug coverage you may want to join a separate Medicare prescription drug plan to get prescription drug coverage. If you don't join a separate Medicare prescription drug plan you may have to pay a lifetime Part D late enrollment penalty if you choose to join one later.

Option 2: You can change to Original Medicare.

Original Medicare is fee-for-service coverage managed by the Federal Government. If you choose Original Medicare, you need to join a separate Medicare prescription drug plan to get prescription drug coverage. You may also want to buy a Medicare Supplement Insurance (Medigap) policy to fill in the gaps in Original Medicare coverage. See below for more information on Medigap policies. If you currently pay a reduced Part B premium, based on your current plan's benefit, you will lose access to this benefit effective January 1, and you will have the full Part B premium deducted from your monthly Social Security check unless you join another plan that offers this benefit.

How do you get help comparing Medicare plans?

Visit Medicare.gov or refer to your Medicare & You handbook for a list of Medicare health and prescription drug plans in your area. You may also refer to the attached list of Medicare health and prescription drug plans in your area. If you want to join one of these plans, call the plan to get information about their costs, rules, and coverage.

You can also get help comparing plans if you:

Call Tennessee State Health Insurance Program (TN SHIP) at 1-877-801-0044, 8am to 5pm M-F local time. Counselors are available to answer your questions, discuss your needs, and give you information about your options. All counseling is free.

Call 1-800-MEDICARE (1-800-633-4227). Tell them you got a letter saying your plan isn't going to be offered next year and you want help choosing a new plan. This toll-free help line is available 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

Visit [Medicare.gov](#). Click on "Supplements & Other Insurance" for information on Medigap policies and tools that can help you find plans available in your area. Click the "Find plans" tab to compare the plans in your area. Note: Medicare isn't part of the Health Insurance Marketplace. Following the instructions in this letter will ensure that you are reviewing Medicare plans and not Marketplace options.

IMPORTANT NOTICE:

YOUR MEDICARE PRESCRIPTION DRUG PLAN WILL NOT BE OFFERED IN 2025

Farm Bureau Health Plans won't offer your Medicare prescription drug plan in 2025. This means that your prescription drug coverage through Farm Bureau Health Plans will end December 31, 2024.

You'll need to join another Medicare prescription drug plan to get prescription drug coverage.

FBHP

[CLICK HERE FOR PART D
NON-RENEWAL NOTICE](#)

MHIC

[CLICK HERE FOR PART D
NON-RENEWAL NOTICE](#)

Medicare Prescription

Drug Plan FAQ

Important information to help your transition to other plans.

What do you need to do? You will need to join another Medicare prescription drug plan to get prescription drug coverage after December 31, 2024. Because your plan will no longer be offered, you need to choose how you want to get your prescription drug coverage. If you don't choose another prescription drug plan by December 31, 2024, you won't have drug coverage starting January 1, 2025.

If you have not chosen a prescription drug plan by December 31, 2024, you still have other opportunities to join a drug plan. Because your plan will no longer be available to you, and to provide you additional time to evaluate your options, you have a special opportunity to join a new prescription drug plan any time until February 28, 2025. If you join a new Medicare prescription drug plan AFTER December 31, your coverage in the new plan won't start until the month after you join.

If you qualify for Extra Help now and in 2025, Medicare will mail you a blue notice by late October. The blue notice informs people who qualify for Extra Help that they'll be automatically reassigned to a new Medicare prescription drug plan or they can choose another Medicare prescription drug plan.

What happens if you don't join another Medicare prescription drug plan? If you don't join another Medicare prescription drug plan, you won't have prescription drug coverage in 2025 and you may have to pay a lifetime Part D late-enrollment penalty if you have a break in coverage for 63 days or more, even if you join a prescription drug plan later.

How do you get help comparing Medicare plans?

You have choices in how you get your Medicare coverage. You can join a Medicare health plan with

prescription drug coverage or remain in Original Medicare and join another Medicare prescription drug plan. It's important to have coverage for your doctor visits and prescription drugs. Visit [Medicare.gov](https://www.medicare.gov) or refer to your Medicare & You handbook for a list of Medicare health and prescription drug plans in your area. You may also refer to the attached list of Medicare health and prescription drug plans in your area. If you want to join one of these plans, call the plan to get information about their costs, rules, and coverage.

You can also get help comparing plans if you:

Call Tennessee State Health Insurance Program (TN SHIP) at 1-877-801-0044, 8am to 5pm M-F local time. Counselors are available to answer your questions, discuss your needs, and give you information about your options. All counseling is free.

Call Alabama State Health Insurance Assistance Program (Alabama SHIP) at 1-800-243-5463 and 1-877-425-2243, 8am to 5pm, M-F local time. Counselors are available to answer your questions, discuss your needs, and give you information about your options. All counseling is free. (MHIC)

Call 1-800-MEDICARE (1-800-633-4227). Tell them you got a letter saying your plan isn't going to be offered next year and you want help choosing a new plan. This toll-free help line is available 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

Visit [Medicare.gov](https://www.medicare.gov). Medicare's official web site has tools that can help you compare plans and get answers to your questions. Click the "Find plans" tab to compare the plans in your area.

Important: If you have employer or union prescription drug coverage, contact your employer or union before you join a new plan. Ask how joining another plan will affect your employer or union benefits.

If you need more information, please call us at:

1-866-509-7462, TTY 711, Monday thru Friday 8am – 8pm CST



Without Limits

Farm Bureau
HEALTH PLANS
Tennessee

MEDICARE SUPPLEMENT PLANS

Farm Bureau Health Plans Open Enrollment Begins Soon!

Mark your calendars! The open enrollment period for Farm Bureau Health Plans is just around the corner. This is your chance to review your health coverage options and make any necessary changes. Stay tuned for more details and key dates to ensure you choose the best plan for your needs. Don't miss out on this opportunity to get the coverage that's right for you!

For more information:

Call 833-999-0103 TTY 711.

Or visit

fbhealthplans.com/medsupp

Hours of operation:

Oct. 1–March 31, 8 a.m.–8 p.m.,
7 days/week

April 1–Sept. 30, 8 a.m.–8 p.m.,
Monday–Friday

Important Medicare Updates

Telehealth in Transition: Embrace Digital Healthcare in 2024 Before It Changes

Medicare beneficiaries currently enjoy a broad spectrum of telehealth options, offering unparalleled access to medical care from home—a benefit for those with limited mobility or living far from healthcare centers. Yet, as we peer into 2025, signals suggest a potential scaling back of these services. This looming shift underscores the urgency for members to leverage telehealth now, capitalizing on its convenience and breadth. We urge you to seize this moment to enhance your healthcare experience, and rest assured, we will guide you through any forthcoming changes with the clarity and support you've come to expect from us.

New Medicare Part D Benefit

Great news for those with prescription drug coverage! Starting next year, there will be a cap of \$2,000 on out-of-pocket costs for prescription drugs under Medicare Part D. This limit will be adjusted for inflation in future years, ensuring it remains manageable. However, please note that this cap does not apply to medications given in outpatient settings under Medicare Part B. CMS is also working on changes to help lower the costs of medications for everyone.



Annual Enrollment Period Reminders and Helpful Information

Key Dates, Updates, and Tips to Make the Most of Medicare's Enrollment Period

Medicare's Annual Enrollment Period (AEP) begins on 10/14 and ends on 12/7. You can shop for coverage through MedicarePlanCompare.gov. You may also call TN SHIP for assistance in finding a Medicare Advantage plan.

What if I am interested in getting a Medicare supplement plan?

If you are interested in the FBHP Medicare Supplement plan, we are happy to assist you. Medicare Supplement plans will provide coverage in 2025.

[MORE INFO](#)[CLICK HERE](#)

Or simply contact us now 833-999-0092.

Want to compare plans? Here is how.

No matter your destination in life or simply this healthcare journey Farm Bureau Health Plans wants what's best for you.

[COMPARE PLANS](#)[CLICK HERE](#)

We have appreciated your business over the years and hope to continue to have the opportunity to serve your insurance needs in the future. We apologize for any inconvenience this may have caused. Please feel free to contact us if you have questions or need further assistance.

Why Asthma Can Hit You Harder as an Adult

[FULL ARTICLE](#)[CLICK HERE](#)

The death rate for adult-onset asthma is substantially higher than the death rate for childhood asthma. One reason may be that adults either ignore asthma symptoms or attribute them to being overweight, being out of shape or getting older. A low level of physical activity, changes in lung physiology and higher levels of inflammation are among several factors at play. Asthma can be more difficult to control in

adults for several reasons: Asthma medications can be less effective later in life, particularly for those who are obese. Oral steroids can worsen glaucoma, cataracts, and osteoporosis. Being on beta-blockers for heart problems can increase the severity of asthma. The lungs and chest walls are stiffer and the muscles supporting deep breathing are weaker in adults.

How Can We Improve Asthma Control and Prevent Exacerbations?

Approaches to improving asthma control include patient and HCP education, regular review, and assessment of asthma status and inhaler technique along with use of a wide range of interventions and technologies to try to improve adherence to inhaled asthma medications. These include enhancing communication skills, structured frameworks such as SIMPLES (Smoking status, Inhaler technique, Monitoring, Pharmacotherapy, Lifestyle, Education, Support) and various forms of electronic monitoring, with or without reminders for when to take controller medication. Possibly because of inadequate asthma education/knowledge and lack of advice

and follow-up, many patients do not understand that the need for reliever use is a sign of deteriorating asthma and that they need instead to increase their anti-inflammatory controller medication. The reasons for poor asthma control can be divided into three categories: patient-related, healthcare-related, and therapy-related. The most important of the patient-related reasons for poor asthma control in the twenty-first century include obesity, tobacco smoking, over-reliance on reliever therapy and underuse of maintenance controller medication.

[FULL ARTICLE](#)[CLICK HERE](#)



Managing Diabetes

Why its important to eat healthy

Managing diabetes in older adults requires a multi-faceted approach. One important aspect of living well with diabetes is good nutrition.

By watching what you eat, you can help keep your condition under control, improve your quality of life, and stay healthy for longer. According to the American Diabetes Association, everyone's body responds differently to different types of foods and diets—so there's no single "magic" diet for diabetes. The first step in managing diabetes through diet as an older adult is to understand how different nutrients affect blood glucose levels. A balanced blend of high-fiber carbohydrates, lean protein, and healthy fats can help you maintain stable blood sugar levels and prevent dangerous fluctuations. There's a common misconception that older adults with diabetes should avoid fat altogether. Not true! Your body needs fat to function properly. What this means for you: Not all fats are created equal. The key is to focus

on foods with heart-healthy monounsaturated and polyunsaturated fats—and eat them in moderation.

[FULL ARTICLE](#)

[CLICK HERE](#)

Always be sure to consult your physician when adjusting your diet or care plan and ask for an annual wellness visit to assure you are on track to better health. In the meantime, you may reference the previous newsletters and articles for additional helpful resources here around Wellness, Cooking Healthy, and Lifestyle as a starting place.



Recipe:

Chilled Persian Cucumber Soup with Chives

This light and refreshing soup is a fantastic choice for anyone managing diabetes. It's low in calories and carbs, which helps keep blood sugar levels steady. The hydrating cucumber and fiber-rich ingredients aid digestion, while Greek yogurt provides a healthy dose of protein. The addition of green tea offers antioxidants, giving this soup an extra health boost. It's not just delicious – it's a smart, diabetes-friendly option that's perfect for a cool, satisfying meal. Enjoy a bowl and nourish your body with every spoon!

Ingredients:

- 1 Persian or English cucumber, coarsely grated
- 1 1/4 cups plain fat-free Greek yogurt
- 3 tbsp fresh chives, minced (divided)
- 1 tbsp fresh mint leaves, finely chopped
- 1 shallot, minced
- 1 large garlic clove, minced
- 1 1/2 tbsp white balsamic or champagne vinegar
- 3/4 tsp freshly ground black pepper
- 1/2 tsp sea salt
- 2/3 cup unsweetened chilled green tea

Instructions:

1. Mix cucumber, yogurt, 2 tbsp chives, mint, shallot, garlic, vinegar, pepper, salt, and tea in a bowl. Chill.
2. Serve in small bowls, topped with remaining chives.