

Live Well WITH HMSA

Newsletter for HMSA Medicare Advantage members

FALL 2024



What's Inside

- New HMSA D-SNP dental benefit
- New hearing benefit
- Health resources
- Imagine life without diabetes
- Effects of incontinence
- Chicken tinola recipe
- I Remember When

Medicare Advantage Annual Enrollment Period is Coming Oct. 15–Dec. 7

If you're satisfied with your HMSA Medicare Advantage plan, there's nothing you need to do. Your plan will automatically renew in 2025.

If you or someone you know would like to learn more about 2025 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, hearing, prescription drugs, over-the-counter health products, fitness, and more.

Visit hmsa.com/medicare to learn more and sign up for a free Medicare workshop.



Dear Friends,

HMSA wants you to live life the way you want. With HMSA Medicare Advantage on your side, you can stay healthy and active to engage in your favorite activities, travel the world, and spend time with family and friends.

You get quality care at low cost. You can see doctors who you know and trust from our large provider network, whether in person, on-line, or abroad. And you get local customer service from our health plan experts on the phone and in person at an HMSA Center.

We've improved HMSA Medicare Advantage plans even more for next year. Some of the plan enhancements for 2025 include:

- A hearing benefit with a \$0 hearing exam and hearing aids starting at \$195/aid.
- \$200 every quarter for over-the-counter health products.
- \$0 for most lab services.

In addition to these new benefit improvements, you'll continue to:

- See your primary care provider for \$0.
- Get dental cleanings, exams, X-rays, fillings, and more for \$0.
- Stay active with a fitness center membership and home exercise program for \$0.
- Travel with peace of mind knowing that you have worldwide coverage.

Learn more about these and other benefits at hmsa.com/medicare. Or contact us if you have questions. Our phone numbers and HMSA Center locations are on the back of this newsletter. Let us know how we can help.

Keeping you healthy no matter where you go in life, HMSA is here with you.

Mahalo,

A handwritten signature in black ink, reading "Kimberly Takata Endo".

Kimberly Takata Endo
Assistant Vice President
Medicare Programs



New Dual Care Dental Benefits

If you have HMSA Akamai Advantage Dual Care, you'll now get dental benefits starting in 2025.

You'll get these preventive dental benefits at no cost when you see an HMSA Medicare Advantage dental network provider:

- Two oral exams and cleanings a year.
- Two fluoride treatments a year.
- One set of bitewing X-rays a year and one set of full mouth or panoramic X-rays every five years.
- Two fillings a year.
- Four extractions a year.

Maintaining healthy teeth and gums are part of your overall health and well-being. Make an appointment with a dentist to get the care you need.

HMSA Akamai Advantage® Dual Care is a PPO D-SNP plan with a Medicare contract and is a state of Hawaii Medicaid Managed Care Program. Enrollment in HMSA Akamai Advantage Dual Care depends on contract renewal.

Choose a Dentist in your Network

Your HMSA Medicare Advantage plan has dental benefits for cleanings, exams, X-rays, fillings, and more for \$0. To receive your dental benefits at no cost, you'll need to see a dentist in the HMSA Medicare Advantage dental provider network. Otherwise, you'll pay more for your dental benefits.

Ask your dentist if they're in the HMSA Medicare Advantage dental network. To search for dentists in your plan's network, use Find a Doctor on hmsa.com and check the box for HMSA Akamai Advantage Dental.

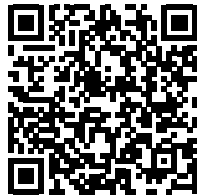
If you need help searching for participating dental providers, let us know. Our contact information is on the back of this newsletter.



Health Resources at your Fingertips

With HMSA Health and Well-being Support, taking care of your health is easier and more convenient than ever. We have resources to help guide you no matter where life takes you.

To get started, visit hmsa.com/well-being.
Or scan the QR code.



Here are some valuable resources to help manage or prevent health conditions.

Asthma

hmsa.com/asthma

Congestive heart failure

hmsa.com/CHF

Chronic obstructive pulmonary disease

hmsa.com/copd

Coronary artery disease

hmsa.com/CAD

Diabetes

hmsa.com/diabetes

High blood pressure

hmsa.com/hypertension

Want to save money? Get savings on health and wellness products and services with HMSA365 at hmsa.com/well-being/hmsa365.

Learn something new. Join us at a health education workshop in person or online. For a list of workshops and to enroll, visit hmsa.com/healtheducation.

Need help? Call us and we can:

- Answer your questions about medications, diet, exercise, or other health concerns.
- Talk with you about how to better manage your health.
- Remind you about preventive screenings and exams.
- Help you find a doctor or a health coach.

HMSA Health and Well-being Support

1 (855) 329-5461, option 1
Monday-Friday, 8 a.m.-5 p.m.



Here's what participants are saying

"Setting health goals is not about achieving perfection. It's about a commitment to practice, perseverance, and having patience with the process of making changes that can improve your overall health and well-being."

– HMSA health coach

"HMSA's Health and Well-being Support program gives me personalized support tailored to my individual situation. I now have better focus and added perspective. My knowledgeable, experienced care manager advised me about community resources, setting me up for brighter outcomes. I'm looking forward to exploring other opportunities that the program has to offer."

– HMSA member

Lowering Prescription Drug Costs

The federal Inflation Reduction Act (IRA) of 2022 has been helping to lower prescription drug costs for Medicare members. We'll continue to update you on changes to the law that may affect you. Here are some exciting changes in 2025 to help you save money on prescription drugs.

New in 2025

True out-of-pocket costs will decrease to \$2,000. You'll pay no more than \$2,000 for your Part D-covered prescription drugs throughout the year.

The donut hole is closing. You won't have a coverage gap, also known as the donut hole. This will help you to better anticipate your medication costs. If your plan has a deductible, once you've met your deductible, your benefits will apply until your \$2,000 true out-of-pocket cost is met.

Continued Drug Savings in 2025

As a reminder, you'll continue to pay:

- \$0 for Medicare Part D adult vaccines recommended by the Advisory Committee on Immunization Practices.
- No more than \$35 for a 30-day supply of covered insulin.
- \$0 for your Part D covered medications once you meet your \$2,000 true out-of-pocket and reach the Catastrophic Coverage Phase.



Now Hear This

We've enhanced your HMSA Medicare Advantage plan to include a hearing benefit. Starting in 2025, you'll get:

- One routine hearing exam per calendar year for \$0.
- One hearing aid per ear per year. You can select from a wide range of hearing aid devices, starting at \$195 per hearing aid.

A hearing aid purchase includes:

- Twelve months of follow-up provider visits.
- A 60-day trial period.
- A three-year extended warranty.
- 80 batteries per aid for non-rechargeable models.

To get started, contact TruHearing at 1 (855) 739-4544 and make an appointment for a routine hearing exam. TruHearing providers are available on Kauai, Oahu, Maui, and Hawaii Island.

TruHearing is an independent company providing administration of hearing benefit and provider network services on behalf of HMSA.



Imagine Life without Diabetes

About 10% of adults in Hawaii have been diagnosed with diabetes, according to the American Diabetes Association. And four out of five people with prediabetes don't even know they have it. The good news is that diabetes can be prevented or managed by knowing your risks and making healthy changes.

What's diabetes?

Diabetes is a serious health condition that occurs when your blood glucose, also called blood sugar, is too high. Glucose is your body's main source of energy. When your blood glucose is too high, it can cause damage to your body and lead to long-term complications.

What's prediabetes?

Prediabetes means your blood glucose (sugar) levels are higher than normal but not high enough to be diagnosed as diabetes.

What increases your risk?

- Family history of type 2 diabetes.
- High blood pressure.
- Being overweight.
- Diabetes during pregnancy.
- Sedentary lifestyle.

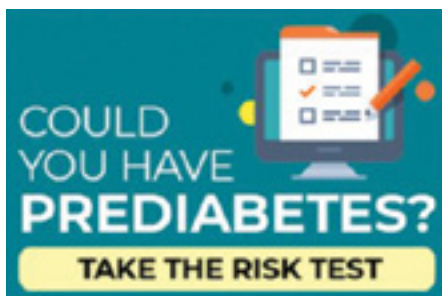
What are the symptoms?

Some people with diabetes may experience increased thirst, blurry vision, fatigue, or frequent urination. Most people have no symptoms and may not know they are living with pre-diabetes or diabetes.

What can I do?

Visit livinghealthy.hawaii.gov/beat-diabetes and take the short test to see if you're at risk for diabetes.

You can also take a diabetes risk test from the Centers for Disease Control and Prevention (CDC) at cdc.gov/diabetes/takethetest.



Next steps

Talk to your doctor about your results to create an action plan to help lower your risk. Schedule an annual wellness visit with your primary care provider at little or no cost. For details about your plan benefits, check your *Guide to Benefits*.

We can help

As an HMSA Medicare Advantage member, you have access to the Medicare Diabetes Prevention Program at no cost.

Visit hmsa.com/well-being/diabetes-prevention. This CDC-recognized lifestyle change program will connect you to a qualified health care professional. Get lessons, handouts, group support, and resources.

Call a participating provider to learn more. To find a provider near you, visit medicare.gov/coverage/medicare-diabetes-prevention-program.

You can also connect with an HMSA health coach to set nutrition, exercise, stress, and weight management goals customized just for you.

Visit hmsa.com/well-being/health-coaching or scan the QR code.

You can also call
1 (855) 329-5461, option 1,
Monday through Friday,
8 a.m. to 5 p.m.



Eating tips

Being overweight increases your chances of developing type 2 diabetes. Here are some tips to reduce your eating portion sizes:

- Drink a glass of water 10 minutes before your meal so you feel less hungry.
- If you have dessert, share it with someone else.
- Eat slowly. It takes 20 minutes for your stomach to send a signal to your brain that you're full.
- Listen to music while you eat instead of watching TV. People tend to eat more while watching TV.

The Ripple Effects of Incontinence



Did you know that incontinence can increase your risk of falls? It's more than just about going to the bathroom.

As we age, the delicate balance between bladder control, fall risk, physical health, and mental well-being becomes increasingly important. The simple act of rushing to the bathroom can lead to increased fall risk, especially at night or if you have mobility issues. But there's good news: improving bladder control and engaging in physical activity can improve your overall well-being.

Ripple effect

How bladder control, fall risk, physical and mental health are connected:

Incontinence, fall risk, and depression

- Avoiding social gatherings due to incontinence or fear of falling may lead to isolation, loneliness, and depression.
- Incontinence has been associated with recurrent falls, and adverse falls have been linked to increased odds of depression.

Incontinence, sedentary lifestyle, and depression

- People who have incontinence tend to avoid physical activity.
- A sedentary lifestyle has been associated with risk of depression.

Take that first step

Talk to your doctor if you're experiencing bladder control issues, frequent falls, low physical activity, or struggling with depression. Your doctor can guide you on your journey to break the chain reaction of these conditions.

Six Tips for Taking Your Medications



Here are some ways to remind yourself to take your medications as prescribed by your doctor.

1. Set an alarm or download a reminder app on your smartphone.
2. Use a pill box to organize your daily medications.
3. Put your medications in a place that you access daily, such as next to your toothbrush or on your nightstand.
4. Place a reminder note on your refrigerator or bathroom mirror.
5. Write down when you're scheduled to take your medications on a calendar.
6. Use mail order to have your maintenance medications mailed to you and sign up for automatic refills.

We've Moved!

Visit the new HMSA Center in Lihue. We're at the Kuhio Medical Center, across the street from Walmart.

Talk to friendly, local health plan experts who will help you:

- Answer any questions about your plan benefits and claims.
- Pay your HMSA bill.
- Get a duplicate HMSA membership card.
- Find a doctor.
- Register for My Account.
- And more!

We're no longer at our Lihue office on Kukui Grove Street. Come to our HMSA Center at 3-3295 Kuhio Highway, Suite 202.

For other HMSA Center locations on Oahu, Maui, and Hawaii Island, see the back of this newsletter.



HMSA health plan experts at our new HMSA Center in Lihue.



Chicken Tinola

Celebrate Filipino American History Month in October with this traditional soup.

Ingredients

- 1 Tbsp. oil
- 1 large onion, sliced
- 4 garlic cloves, minced
- 1 2-inch piece garlic, peeled and sliced
- 4 chicken breasts, cut into small bite-sized pieces
- 1 Tbsp. fish sauce
- 1 green papaya, peeled and cubed (you can substitute with winter melon)
- 2 cans low-sodium chicken broth
- 1 cup malunggay leaves (you can substitute with spinach)
- Pepper

Instructions

Heat a pot over medium heat and add oil. Saute onion, garlic, and ginger for about a minute, making sure they don't burn.

Add chicken and saute until meat turns white. Add chicken broth and fish sauce. Stir. Add papaya (or melon if substituting) and simmer until vegetables are tender and chicken is cooked through. Add malunggay leaves (or spinach if substituting) and stir.

Season with pepper to taste.

Still hungry? Check out islandscene.com/food for more recipes.

Remember the old International Marketplace in Waikiki?

Opened in 1957, it was a must-see attraction between Kalakaua and Kuhio avenues that reflected a golden age in Hawaii. There were little villages to represent Japan, Korea, China, and the South Pacific. You could shop at a bazaar filled with open-air thatched stalls where vendors sold handcrafted items and souvenirs. And you could enjoy a Polynesian dance show.

Today, the Marketplace has been transformed into a shopping center with luxury stores and restaurants. The old Indian banyan tree remains but the treehouse has been rebuilt. And although Don Ho is no longer around, a statue placed where he once entertained keeps his memory alive.

Do you have an I Remember When story to share?

Let us know and we may include it in a future newsletter.

Email craig_desilva@hmsa.com.

Or mail it to Craig DeSilva at:

HMSA
Marketing & Communications – 8th floor
P.O. Box 3850
Honolulu, HI 96812-3850





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

Important plan information

PRESORTED
STANDARD
U.S. POSTAGE PAID
HONOLULU, HI
PERMIT NO. 6



Contact Us

We can help answer
your questions.

Phone

(808) 948-6000 or
1 (800) 660-4672
For TTY, call 711.

October–March:
Daily, 8 a.m.–8 p.m.

April–September:
Monday–Friday,
8 a.m.–8 p.m.
Saturday, 8 a.m.–1 p.m.

Online

hmsa.com/advantage

In Person

HMSA Center in Honolulu

818 Keeaumoku St.
Monday–Friday, 8 a.m.–5 p.m.
Saturday, 9 a.m.–2 p.m.

HMSA Center in Pearl City

Pearl City Gateway
1132 Kuala St., Suite 400
Monday–Friday, 9 a.m.–6 p.m.
Saturday, 9 a.m.–2 p.m.

HMSA Center in Hilo

Waiakea Center
303A E. Makaala St.
Monday–Friday, 9 a.m.–6 p.m.
Saturday, 9 a.m.–2 p.m.

HMSA Center in Kahului

Puunene Shopping Center
70 Hookele St., Suite 1220
Monday–Friday, 8 a.m.–5 p.m.
Saturday, 9 a.m.–1 p.m.

HMSA Center in Lihue

Kuhio Medical Center
3-3295 Kuhio Highway, Suite 202
Monday–Friday, 8 a.m.–4 p.m.



@hmsahawaii