

State of Michigan Retirees For Your Benefit

provides a variety of timely information related
to your health care benefits and needs



Enjoy the season's bounty. It's for your benefit.

Although summer is prime season for a variety of fruit and vegetables, there are still many options for fresh, in-season produce as cooler weather arrives. Fall fruit and vegetables are rich in nutrients, often bright in color, and ready to be incorporated into your favorite recipe or a new recipe you'd like try it. The next time you visit the grocery store or your local farmers market, consider some of the choices below — truly some of the best of the season's bounty.

Sweet potatoes and yams — These deep orange-colored vegetables are not only vitamin-rich, they're delicious. Sweet potatoes and yams provide more than five times the daily recommended amount of vitamin A and nearly two thirds of the daily recommended amount of vitamin C.

Mushrooms — Mushrooms are a good source of B vitamins. Although they aren't on the "brightly colored list," mushrooms boast nutrients you don't want to miss, including selenium, which helps protect cells against damage that can lead to cancer and heart disease.

Brussels sprouts — Brussels sprouts are an often under-appreciated cruciferous vegetable in the cabbage family. This leafy green is an excellent source of vitamin C and vitamin K, and can be quite tasty.

Pomegranates — The Pomegranate Council calls this fruit the "jewel of autumn." Both the pomegranate's flesh and hundreds of edible seeds are a source of fiber and vitamin C. So they're more than just one of the beauties of the fall produce aisle.

Shopping at a farmers market

Fall is a great time to visit your local farmers market. Over the last several years, farmers markets have gained popularity. So, why all the hype? Shopping at a farmers market gives you access to fruit and vegetables that, oftentimes has not travelled hundreds or thousands of miles to get to you. This means fresher produce and fewer resources involved in transporting. They're not only environmentally-friendly, they're also intriguing places to shop. Farmers markets are often bustling places that attract a wide array of people and are a treat for the senses. Bright colors, interesting textures, delectable scents and crisp fresh air await you.

Not very excited by turnips and Brussels sprouts? In addition to produce, farmers markets offer homegrown treats like jams, pies and other baked goods. While shopping at the market, you may also find information on events like cooking classes, trips to visit local farms and other community events.

Enjoy spending time shopping at your local grocery store or farmers market. It's not only good for you nutritionally, it can be a lot of fun.



Sources:
<http://whfoods.org/genpage.php?name=foodspice&dbid=64>
<http://pomegranates.org/>



State Health Plan and Medicare coordinate benefits for ESRD coverage

Your kidneys play key roles in body function such as filtering the blood and getting rid of waste products. Once your kidneys no longer function at a level needed for daily life, end stage renal disease occurs. ESRD can only be treated by dialysis or kidney transplant.

Methods of dialysis

There are two kinds of dialysis:

- Hemodialysis, where the blood is cleaned outside the body by a machine, usually in an outpatient center
- Peritoneal dialysis, where the cleaning is done inside the body — this can be performed at home, but requires self-dialysis training

Dialysis coverage

Dialysis services are covered by the SHP PPO and Medicare. If you're covered under Medicare Part A and Part B, you're only required to pay the SHP PPO's deductible and copayments. You are also responsible for paying for services not covered by the SHP.

Medicare eligibility

You're eligible for Medicare coordination if you have ESRD or have had a kidney transplant, and you meet the following conditions:

- You've worked the required 40 quarters to receive Social Security benefits
- You're already receiving or are eligible for Social Security benefits
- You're the spouse or dependent child of a person who meets any of the requirements listed above

If you haven't paid enough into Social Security to qualify for Medicare, you can pay a premium to enroll in Medicare if you have ESRD. Troopers with ESRD who don't qualify for Medicare will continue to be covered under the SHP PPO.

Regardless of age, members with ESRD need to apply for Medicare and take Parts A and B to receive full benefits.

Treatment requirements

To be covered for ESRD, dialysis treatments must be arranged by a physician and services must be billed by a participating outpatient department of hospital or freestanding hemodialysis center. The hospital must have an approved hemodialysis program. Your SHP PPO doesn't pay for services at nonparticipating outpatient freestanding ESRD facilities.

Note: If you need assistance in locating a dialysis facility that meets these requirements, call the BCBSM State of Michigan Customer Service Center at 1-800-843-4876.

Covered services

You're covered for the use of the dialyzer and related equipment and supplies, solutions and drugs, lab tests and staff personnel. For peritoneal dialysis, coverage includes the cost of the equipment, its installation, maintenance and repair, training and supplies.

In Michigan, dialysis equipment and supplies are provided through the SUPPORT Program. Contact the SUPPORT Program at 1-800-321-8074 for more information.

Payment coordination

For dialysis treatment, the SHP PPO coordinates its payment with Medicare for all covered services (not only those related to the kidney failure condition). Therefore, it's important that members file a valid application and accept Medicare Parts A and B coverage. If you've accepted Parts A and B, you'll see no change in coverage when Medicare changes from secondary to primary payer; however, if you didn't enroll in Part B, the SHP PPO will only pay the supplemental portion of your health services.

If you didn't accept Part B, the following dialysis services may not be covered in full:

- Hemodialysis treatments
- Peritoneal equipment and supplies
- Certain home support services
- Most injectable drugs and their oral forms for outpatient or home dialysis
- Doctors' services (inpatient or outpatient)
- Other services that are part of dialysis

Coordination period

If you're under 65, eligible for Medicare solely because of ESRD, and receiving hemodialysis, the SHP PPO pays for the first 33 months (primary payer) of your hemodialysis treatment. This includes a three-month waiting period and a 30-month coordination period. Medicare covers peritoneal dialysis immediately if you begin the dialysis program before the fourth month of dialysis.

If you turn 65 during the coordination period, the SHP PPO remains primary until the end of the 30-month coordination period. After the 30-month coordination period ends, Medicare becomes your primary plan. Contact your local Social Security office for information.

Source: Medicare Coverage of Kidney Dialysis and Kidney Transplant Services [medicare.gov/publications/pubs/pdf/10128.pdf](https://www.medicare.gov/publications/pubs/pdf/10128.pdf)

Talk with your health care provider

Take responsibility for your health care. Educate yourself. Staying healthy takes teamwork. Work with your provider to create a treatment plan that's best for you. Get regular checkups to catch and treat any problems early. Also keep your health care providers up-to-date about your insurance. This will help them bill correctly. Remember, it's your health; take care of it.



Dialysis when you travel

You can still travel if you need dialysis. After the coordination, Medicare covers your dialysis if provided within the United States. Consult with your physician before you plan any trip, and work with your facility's social worker or nurse to make arrangements for your treatments. If you receive peritoneal dialysis, make arrangements with a facility near your destination in case of emergency. You can also have your supplies shipped to your location.

Dialysis facilities are also available on some cruise ships. Your dialysis facility will help you by checking to see if the facilities on your route meet the necessary conditions.

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How to reach us

For benefit information or claim inquiries, call or write the BCBSM State of Michigan Customer Service Center.

To call

1-800-843-4876

Our customer service representatives are available from 8 a.m. to 6 p.m. Monday through Friday excluding holidays.

To write

Please send all correspondence to:
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