



Taking Action Against Osteoporosis: Early Detection and Prevention

Understanding Bone Mass Measurements

Don't wait until a bone breaks—consider getting tested for osteoporosis.

Osteoporosis, a condition that causes bones to become weak and brittle, is an invisible disease with no obvious signs or symptoms until a bone breaks. Your risk of osteoporosis grows as you grow older, so take action now to help protect your bones.

Talk with your doctor about whether a bone mass measurement is right for you. A bone mass measurement—sometimes referred to as a bone density test or DEXA scan—is a simple, 15-minute test that can help prevent or detect osteoporosis in its early stages, when treatment is most effective.

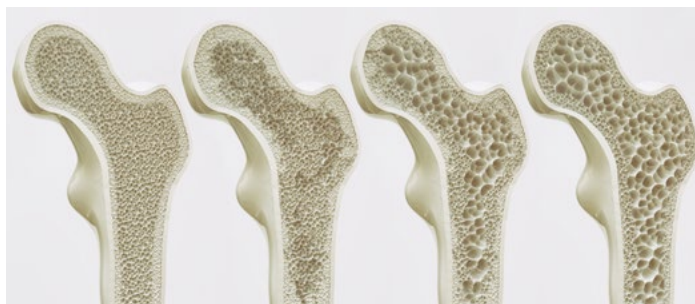
Medicare Part B covers bone mass measurements once every 24 months (more frequently if medically necessary) at no cost to you when your doctor orders it or if you meet one or more of the following conditions:

- You're a woman whose doctor determines you're estrogen-deficient and at risk for osteoporosis based on your medical history and other findings.
- Your X-rays reveal possible osteoporosis, osteopenia, or vertebral fractures.

- You're taking prednisone or steroid-type drugs or planning to start this treatment.
- You've been diagnosed with primary hyperparathyroidism.
- You're being monitored to assess the effectiveness of your osteoporosis drug therapy.

You won't have any out-of-pocket expenses for this test if your provider accepts assignment, though your provider may recommend services more frequently than Medicare covers. Always ask questions to understand why your doctor recommends specific services and whether Medicare will cover them.

Learn more about bone mass measurement and how you can prevent osteoporosis [here](#) and [here](#).



Be Alert: Protect Yourself from Health Care Fraud

Telemarketing scams have long-since been a common tactic for stealing your personal information, and this scam is still popular today. If someone you do not know calls you and asks you for your name, Medicare ID, date of birth, or SSI number, do not give it to them! The caller may be attempting fraud.



Look for these **RED FLAGS** when you receive calls or online requests from people you do not know:

- The caller claims to be from the government.
- The caller says you must make a payment to keep your coverage.
- You receive an unsolicited call from an insurance agent or durable medical supply company.
- A salesperson calls but won't give you specific details about a plan.
- A website or salesperson wants your sensitive personal information.
- The caller offers you "free" durable medical equipment (DME) supplies.
- The caller asks for your credit card information.

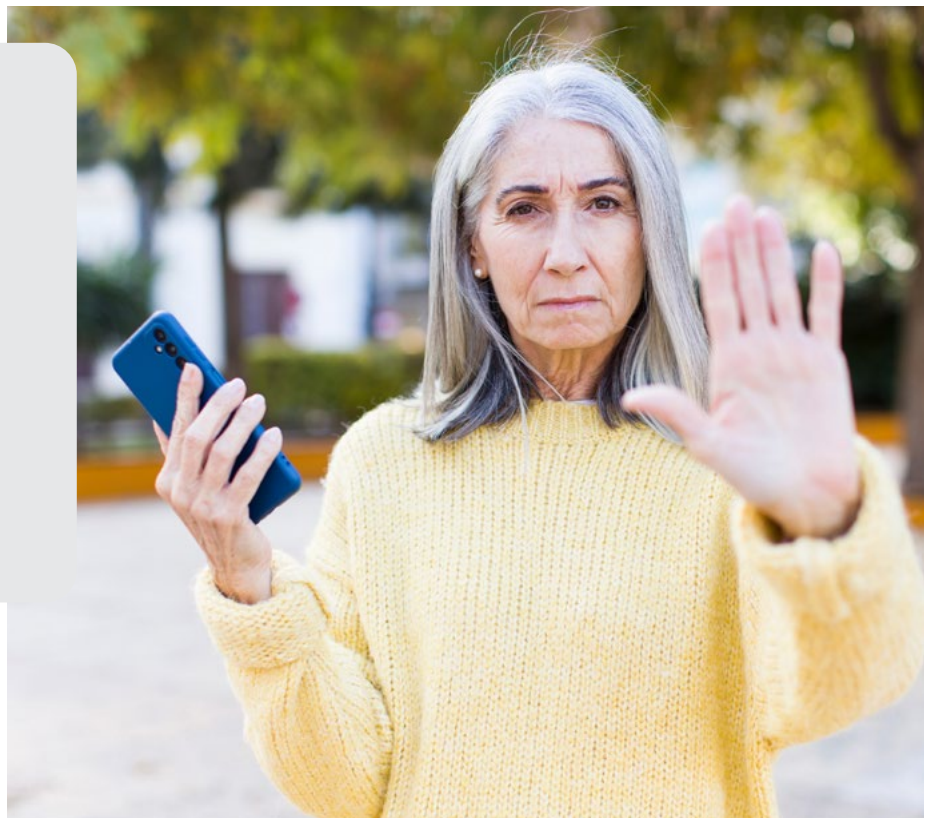
If you have received calls like this or suspect fraud associated with your KelseyCare Advantage account, please report it to KelseyCare Advantage:



713-442-9595



medicarefraudhotline@KelseyCareAdvantage.com

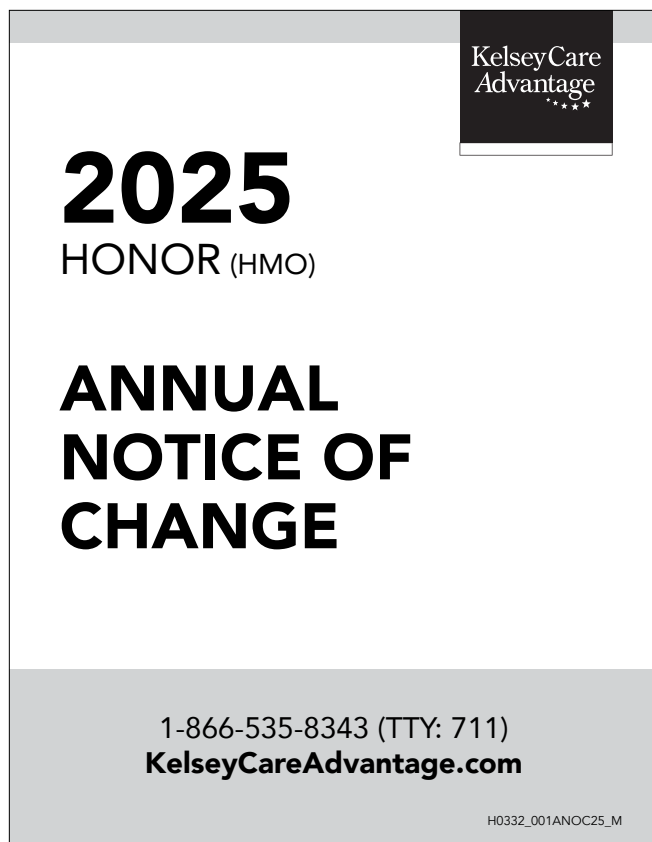


Know Your Plan Changes: A Guide to Your KelseyCare Advantage ANOC

Understand coverage updates and make informed choices for the year ahead with this helpful overview.

As seniors, staying informed about changes to your healthcare coverage is vital for maintaining your well-being and financial security. The Annual Notice of Change (ANOC) serves as an important tool in this endeavor.

The ANOC typically arrives in the mail, or by email if you opt in to electronic communications, in mid-to-late September. It outlines any changes to your coverage, costs, and benefits, offering a comprehensive overview of what to expect in the coming year.



Let's explore some of the key sections within the ANOC.

- 1. Premiums and Cost Sharing:** If there are changes to any copayments, deductibles, and coinsurance rates, it will be outlined.
- 2. Benefits and Coverage:** If there are any changes to benefits and services covered by our plan such as coverage for preventive care, hospitalization, skilled nursing facilities, and more, it will be outlined.
- 3. Provider Network:** Review updates to the network of healthcare providers and pharmacies that participate in your plan.
- 4. Medication Formulary:** If you have a plan with prescription drug coverage, examine the formulary to learn about tiers, covered medications, and costs.

By thoroughly reviewing these sections of your ANOC, you can feel comfortable knowing you are in the best plan for you. Starting October 15, if you would like to review other KelseyCare Advantage plan options for 2025, call the Concierge team at 713-442-4878 (TTY: 711).

Immunizations: Stay Up to Date on Your Health, Conveniently!

Since staying healthy and protected from preventable diseases is a top priority, here's good news for KelseyCare Advantage (KCA) members: At KCA preferred pharmacies, getting essential immunizations has never been easier.

Walk in, Get Protected—No Appointment Needed!

Skip the appointment headaches! KCA preferred pharmacies, including familiar names like Kelsey-Seybold Pharmacy, HEB, and CVS locations in the Greater Houston area, offer convenient walk-in immunizations. This means you can get the protection you need on your own schedule, without the hassle of waiting rooms and appointments.

\$0 Immunizations for KCA Members with Part D Coverage

Have KCA with Part D coverage*? Great news! You get immunizations covered at no cost for:

- Shingles
- Tdap (tetanus, diphtheria, and pertussis)
- Pneumonia
- Covid-19
- RSV (respiratory syncytial virus)
- Hep-B (hepatitis B)
- Seasonal Flu

All immunizations can be administered at preferred pharmacy locations, while seasonal flu and pneumonia immunizations can also be provided at your doctor's office.

Expert Guidance at Your Fingertips

At Kelsey preferred pharmacies, our pharmacists are immunization specialists. They're dedicated to providing you with personalized care and answering any questions you may have about immunizations. They can help you determine which immunizations are right for you and ensure you receive the most effective protection for your specific needs.

Take Charge of Your Health Today!

Don't wait to prioritize your health. Find a KCA preferred pharmacy near you using the link provided below. Experience the ease and convenience of KCA immunizations, and take control of your health journey!

[Use this link](#) for more information and to find a pharmacy location near you.

**Members of our Classic (HMO), Freedom (HMO-POS), Signature (HMO), Secure (HMO), and Thrive (HMO-POS) have Part D coverage.*



Beat the Texas Heat (and Cold!): Financial Help Available with CEAP

Struggling with your energy bills? The Texas Comprehensive Energy Assistance Program (CEAP) can help lower-income households stay cool in the summer and warm in the winter.

What is CEAP?

The Texas Comprehensive Energy Assistance Program (CEAP) offers financial assistance with your utility bills, helping lower-income Texans afford essential home heating and cooling. This program can be a lifesaver, especially during scorching Texas summers and chilly winters. CEAP helps ensure you don't have to choose between staying comfortable and paying for other necessities.

Who Qualifies?

To qualify for CEAP, you must be a resident of Texas and meet income eligibility requirements. (You may automatically be eligible if you receive SNAP, TANF, Supplemental Security Income (SSI) or certain Means Tested Veterans Program payments.)

Benefits Beyond Bill Payment:

While CEAP primarily helps with utility bills, it can also help in emergency situations. If you face an energy-related crisis during severe weather or supply shortages, CEAP may be able to offer additional support.

How to Apply?

Applying for CEAP is simple. You can call the toll-free number (1-877-399-8939) from 8 a.m. to 5 p.m., Monday through Friday. Alternatively, visit the Texas Department of Housing and Community Affairs website and find your local service provider by entering your county.

How Can I Contact Someone?

For more information, please visit [Comprehensive Energy Assistance Program](#).

To speak with state representatives about the program, call the Community Affairs Division of the Texas Department of Housing and Community Affairs at 512-475-3800.

You may also email info@tdhca.state.tx.us.

Or write to Texas Department of Housing and Community Affairs, 221 East 11th Street, Austin, TX 78701.

Don't suffer in silence! Get the help you deserve with CEAP. This program can make a real difference in your comfort and well-being.

Weathering the Storm

Prepare yourself, your family, and your home for hurricane season.

Have a Plan

Stay informed through your local news, weather stations, social media, etc., and make a plan to either evacuate or stay. If officials call for an evacuation, go. Keep in mind your physical and medical needs when considering your options. Also, talk to those who may be a support system for you—a family member, neighbor, friend, or community volunteers. Other ways to prepare:

- Sign up for emergency alerts
- Update your address with [KelseyCare Advantage](#)
- Know your evacuation route
- Secure your home, flood, or renter's insurance early
- Build an Emergency Kit
- Prepare your home for harsh weather
- If you have pets, make a plan for them as well

Your Emergency Kit *(list is not exhaustive)*

- Gallons of water
- Non-perishable food (consider any special dietary needs)
- Medications
- Flashlights
- Batteries, batteries, batteries!
- Battery-powered radio
- Cell phones with extra chargers
- Changes of clothes
- Cash
- First aid supplies (band-aids, sanitizer, ointment, etc.)
- Whistle to call for help
- Personal documents (medical, financial)
- N95 masks
- Sleeping bags, blankets

Secure Your Medical Needs

- Maintain a 30-day supply of medications
- If medicine must stay cold, consider how to store it
- Identify medical equipment that must stay charged (CPAP, pumps, etc.) and have a back-up device if possible
- Keep medical records safe and easily accessible, including your KelseyCare Advantage Member ID card
- Have a list of emergency contacts
- Have a list of medications and allergies
- Talk with your care team about your preparations to ensure you're ready

LOCAL RESOURCES

For more detailed information on hurricane preparedness, call 2-1-1 or visit the following sites:

- [redcross.org](https://www.redcross.org)
- h-gac.com/area-agency-on-aging/
- [ready.gov](https://www.ready.gov)
- [readyharris.org](https://www.readyharris.org)
- [unitedwayhouston.org](https://www.unitedwayhouston.org)
- [fema.gov](https://www.fema.gov)

Sign up for email and text alerts through both your local emergency management department and Emergency Alerts ([ready.gov/alerts](https://www.ready.gov/alerts)).

If you have a smart phone or device, you can also download the free Red Cross Emergency app.

Re-Discover the KelseyCare *Advantage*

Time for a benefits refresher? Whether you're a new member or just need a quick review, our [Discover the KelseyCare Advantage page](#) has you covered. Each month, we break down different benefit topics in easy-to-digest segments. Even if you're a seasoned member, it's worth it to stay informed and make the most of your membership. Visit our [Discover the KelseyCare Advantage page](#) regularly to explore the latest topics and rediscover the advantages of being part of the KelseyCare Advantage community.

Healthy Chats With KCA: Our Quarterly Webinars Keep You Informed

Staying informed about your health is key! Our KCA quarterly webinar series brings valuable insights straight to your screen.

In June, Dr. Debra Gummelt offered a fantastic session on palliative care, and we're excited to bring you another informative topic in quarter 3!

The exact date and topic are still being finalized, but rest assured, it will be relevant and address issues important to KCA members like you.

Our quarter 3 webinar will be in late September. Registration and specific details will be available closer to that time.



Thrive All Year: Monthly Tips for Your Health & Happiness

Each month brings exciting opportunities to focus on specific areas of well-being:

Schedule that Eye Exam

July is Healthy Vision Month, a great reminder to prioritize eye health.

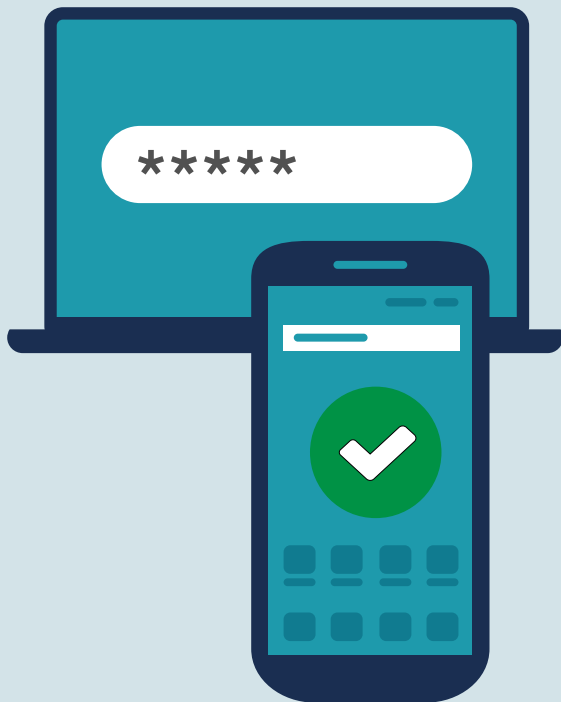
Stay Up to Date on Vaccinations

August is National Immunization Month. Staying current on your vaccinations protects you and your loved ones from preventable diseases.

Incorporate Healthy Habits

September is Healthy Aging Month! Focus on activities that keep you strong and active throughout your life.

Focus on all aspects of your well-being for a healthier and happier you.



Stay Secure with Two-Step Verification

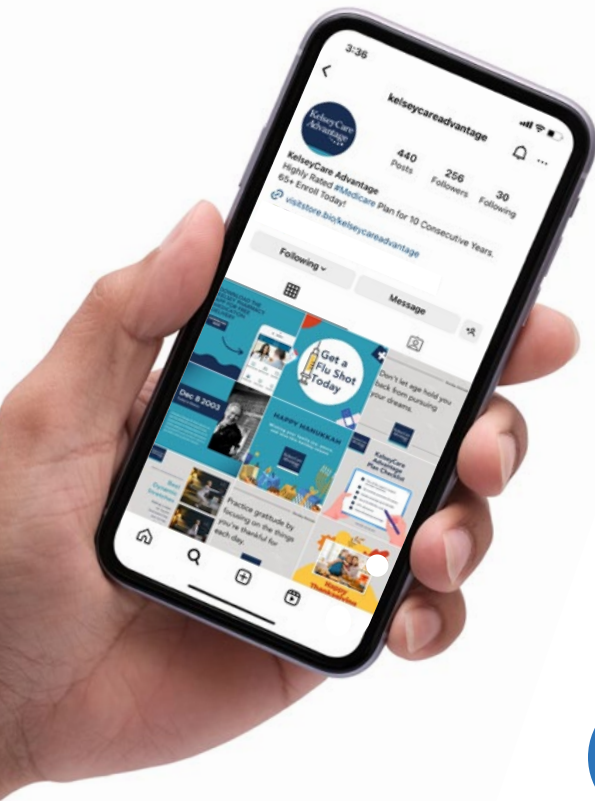
We're committed to keeping your health information safe! Since April, logging into your MyKelseyOnline (MKO) account requires Two-Step Verification. This extra layer of security helps protect your personal data.

Here's a quick refresher:

- Enter your username and password as usual.
- You'll receive a unique code via text to your registered phone.
- Enter the code to complete your login.

For more details, visit: www.kelsey-seybold.com/mfa

Connect with us on social media!



Don't forget to stay social with us. If you haven't already, then please connect with us on Facebook, Twitter, Instagram, and LinkedIn! On our social media sites, you'll see a variety of health and lifestyle features, KelseyCare Advantage plan updates, and you can see Kelsey-Seybold Clinic updates such as clinic closures or changes to hours of operation due to bad weather.

- See cutting-edge health and fitness information and share it with your friends and family
- Contact us with questions that you have about your plan.

We hope to connect with you soon!

