



Healthy MercyCare Health Plans

LIVING

Fall 2020

A wellness newsletter for MercyCare members

What to Know Before You Celebrate the Holidays

The holidays are right around the corner and celebrating safely amidst the coronavirus pandemic is of utmost importance. Celebrating virtually or with members of your own household pose a low risk for the spread of the virus, while in-person gatherings pose varying levels of risk. It is important to remember that several factors contribute to the risk of getting infected or infecting others with COVID-19 at a holiday celebration. Follow these guidelines to help make your next gathering safer:

- **COMMUNITY LEVELS OF COVID-19**

Family and friends should consider the number and rate of COVID-19 cases in their community and in the community where they plan to celebrate when considering whether to host or attend a holiday celebration. Higher levels of COVID-19 cases and community spread in the gathering location—as well as where attendees are coming from—increase the risk of infection and spread among attendees.

Information on the number of cases in an area you are planning to visit can be found on the county's or state's health department website.

- **LOCATION OF THE GATHERING**

Indoor gatherings pose more of a risk than

outdoor gatherings. Gatherings with poor ventilation pose more risk, so open those windows or doors for fresh air if you can.

- **DURATION OF THE GATHERING**

Gatherings that last longer pose more risk than shorter get-togethers.

- **NUMBER OF PEOPLE GATHERING**

The size of a holiday gathering should be determined based on the ability to reduce or limit contact between attendees; the risk of spread between attendees; and state, local, territorial or tribal health and safety laws, rules and regulations.

- **WHERE ATTENDEES ARE TRAVELING FROM**

Gatherings with attendees who are traveling from different places pose a higher risk than gatherings with attendees who live in the same area. Higher levels of COVID-19 cases and community spread in the gathering location, or where attendees are coming from, increase the risk of infection and spread among attendees.

- **BEHAVIORS BEFORE AND DURING A GATHERING**

Gatherings with attendees who are not adhering to social distancing, mask wearing, hand washing and other prevention behaviors pose more risk.



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Healthy Living is published by MercyCare Health Plans to inform its members of current health issues and improve the use of MCHP services. This publication should not replace the care and advice of your doctor. Always talk to your health care professional about your personal health needs. MercyCare Health Plans is a Qualified Health Plan issuer in the Health Insurance Marketplace.



Steps to Take if You Plan to Travel this Fall

Before you travel to another destination, consider the following:

Is COVID-19 spreading at your destination? The more cases at your destination, the more likely you are to get infected during travel and spread the virus to others when you return. Check the county's/state's health department for cases in the last seven days.

Do you live with someone who might be at increased risk for severe illness from COVID-19? If you get infected while traveling, you can spread the virus to loved ones when you return, even if you don't have symptoms.

Are you at increased risk for severe illness from COVID-19? Anyone can get very ill from the virus that causes COVID-19, but older adults and people of any age with certain underlying medical conditions are at increased risk for severe illness from COVID-19.

Does your destination have requirements or restrictions for travelers? Some state, local and territorial governments have

requirements, such as wearing masks or face coverings, and making those who recently traveled quarantine at home for up to 14 days. Check public health websites for information before you travel. If you are traveling internationally, check the destination's Office of Foreign Affairs or Ministry of Health or the US Department of State, Bureau of Consular Affairs, or Country Information for details about entry requirements and restrictions for arriving travelers, such as mandatory testing or quarantine.

During your trip, take these steps to protect yourself and others:

- Wear a mask to keep your nose and mouth covered in public.
- Avoid close contact by staying at least six feet apart from anyone not from your household.
- Wash your hands often; use hand sanitizer (at least 60% alcohol).
- Avoid contact with anyone who is sick.
- Avoid touching your eyes, nose and mouth.



Hosting Thanksgiving this Year? Try These Tips for A Safe Celebration

- Remind your guests to stay home if they are sick, if they have been exposed to COVID-19 in the last 14 days or are showing COVID-19 symptoms. Invited guests who live with those at high-risk should also consider the potential risk to their loved ones.
- Host your gathering outdoors, when possible. If this is not feasible, make sure the room or space is well-ventilated (e.g., open windows or doors whenever possible).
- Arrange tables and chairs to allow for social distancing. People from the same household can be in groups together and don't need to be six feet apart – just six feet away from other families.
- When guests arrive, don't shake hands or give fist bumps or hugs. Instead verbally greet them.
- Wear masks when less than six feet apart from people or indoors.
- Keep adequate soap or hand sanitizer containing at least 60% alcohol available in restrooms. Provide cleaning supplies that allow guests to wipe down surfaces before they leave a bathroom.
- Remind guests to wash hands before serving or eating food.
- Provide single-use hand towels or paper towels for drying hands so guests do not share a towel.
- Limit the number of people handling or serving food.
- Encourage guests to bring their own food and drinks.
- Limit people going in and out of areas where food is being prepared or handled, such as in the kitchen or around the grill.
- Offer single-use options or identify one person to serve sharable items like salad dressings, food containers and condiments, to ensure that multiple people are not handling the items.
- If you use any shared items that are reusable (e.g., tablecloths, linen napkins, etc.), wash and sanitize them after the event.

21 Healthy Tips for 2021: New Year, New You!

Start the new year off by improving your overall health and wellness with these practical tips from the World Health Organization.

- 1. Eat a healthy diet.** Eat a combination of different food groups, including fruits, vegetables, legumes, nuts and whole grains. Adults should eat at least five portions (400 grams) of fruit and vegetables per day.
- 2. Consume less salt and sugar.** Reduce your salt intake to five grams per day, about one teaspoon, and reduce your sugar intake to 50 grams or 12 teaspoons for an adult.
- 3. Reduce your intake of harmful fats.** Focus on good fats like fish, avocado, nuts, coconut oil, cream and cheese, and limit trans (bad) fats found in baked and fried foods, pre-packaged snacks and foods, and cooking oils and spreads.
- 4. Avoid drinking too much alcohol.** This helps lower your risk of cancer, heart disease, liver cirrhosis and depression.
- 5. Don't smoke or quit smoking.** It's never too late to quit.
- 6. Be active.** Adults should get at least 150 minutes of moderate-intensity physical activity each week.
- 7. Check your blood pressure regularly.** If left uncontrolled, high blood pressure, or hypertension, can lead to heart, brain, kidney and other diseases.
- 8. Get tested.** Get screened for HIV, HPV, hepatitis B, sexually-transmitted infections (STIs) and tuberculosis.
- 9. Get vaccinated.** Build protection against diseases like cervical cancer, cholera, diphtheria, hepatitis B, influenza, measles, mumps, pneumonia, polio, rabies, rubella, tetanus, typhoid and yellow fever.
- 10. Practice safe sex.** Help prevent HIV and other infections.
- 11. Cover your coughs and sneezes.** Protect those around you from contagious infections and viruses.
- 12. Prevent mosquito bites.** Protect yourself while outdoors.
- 13. Get preventive health screenings.** As you age, schedule mammograms, prostate screenings, skin cancer screening, bone density scans and colonoscopies.
- 14. Drink only safe water.** Avoid diseases such as cholera, diarrhea, hepatitis A, typhoid and polio.
- 15. Breastfeed your baby for at least the first six months.** Aside from being beneficial to babies, breastfeeding is also good for the mother as it reduces the risk of breast and ovarian cancer, type II diabetes, and postpartum depression.
- 16. Talk to someone you trust when you are feeling down.**
- 17. Take antibiotics only as prescribed.**
- 18. Lock up your prescription medication.** And, dispose of expired or unused medication properly.
- 19. Clean your hands properly and often.** Clean hands can prevent the spread of infectious illnesses.
- 20. Prepare your food correctly.** (1) keep clean, (2) separate raw and cooked, (3) cook thoroughly, (4) keep food at safe temperatures and (5) use safe water and raw materials.
- 21. Get regular checkups.** See your PCP to ensure good health and discover potential health problems before they start.



Influenza Updates for the Fall/Winter

Because of the COVID-19 pandemic, reducing the spread of respiratory illnesses, like flu, this fall and winter is more important than ever. It is recommended that you get a flu vaccination in September or October, but getting vaccinated any time during the flu season can help protect you.

Influenza (also called the flu) is a contagious, respiratory illness caused by influenza viruses. It can cause mild to severe illness. Serious outcomes of flu infection can result in hospitalization or death. Some people, such as seniors, young children and people with certain health conditions, are at high risk of serious flu complications. There are two main types of influenza (flu) virus: Types A and B. The influenza A and B viruses that routinely spread in people (human influenza viruses) are responsible for seasonal flu epidemics each year. The best way to prevent flu is by getting vaccinated each year.

Who should get vaccinated this season?

Everyone six months and older should get a flu vaccine every season with rare exceptions. Vaccination is particularly important for people who are at high risk of serious complications from the flu, such people over age 64 and those with chronic health conditions like asthma, heart disease, diabetes, to name a few.

Flu vaccination can help reduce illnesses, doctors' visits, and missed work or school due to flu, as well as prevent flu-related hospitalizations and deaths.

Who should not get vaccinated?

- Children younger than six months of age
- People with severe, life-threatening allergies to the flu vaccine or any ingredient in the vaccine. This might include gelatin, antibiotics or other ingredients.

When should I get vaccinated?

You should get a flu vaccine before flu viruses begin spreading in your community, since it takes about two weeks after vaccination for antibodies to develop in the body and provide protection against flu. Make plans to get vaccinated early in fall, before flu season begins. The CDC recommends you get a flu vaccine by the end of October. Children who need two doses of vaccine to be protected should start the vaccination process sooner since the two doses must be given at least four weeks apart.



How to Clean a Cloth Mask

Masks are way to help slow the spread of COVID-19 when combined with every day preventive actions and social distancing in public settings. Masks should be washed regularly. Also note that it is important to always remove masks correctly (handle by the ear loops or ties) and wash hands after touching a used mask.

HOW TO CLEAN YOUR MASK

Washing machine

- You can include your mask with your normal laundry. Use regular laundry detergent and the warmest appropriate water setting for the cloth used to make the mask.

Washing by hand

- Check the label to see if your bleach is intended for disinfection. Some bleach products, such as those designed for safe use on colored clothing, may not be suitable for disinfection.
- Use bleach containing 5.25%-8.25% sodium hypochlorite.

Do not use a bleach product if the percentage is not specified.

- Ensure the bleach product is not past its expiration date.
- Never mix household bleach with ammonia or any other cleanser and ensure adequate ventilation when using.
- Prepare a bleach solution by mixing five tablespoons of 5.25%-8.25% bleach per gallon of room-temperature water or four teaspoons of 5.25%-8.25% bleach per quart of room temperature water.
- Soak the mask in the bleach solution for five minutes.
- Discard the bleach solution down the drain and rinse the mask thoroughly with cool or room-temperature water.

HOW TO DRY YOUR MASK

Use the highest heat setting in the dryer and leave in the dryer until completely dry. Or, air dry by laying the mask flat and allow to completely dry. If possible, place the mask in direct sunlight.

CARBOHYDRATE Q&A

How are carbs measured? Carbs are measured in grams. On packaged foods, you can find total carb grams on the Nutrition Facts label. You can also use a carb-counting app to find grams of carbs in foods and drinks.

How many carbs should I eat? There's no "one size fits all" answer—everyone is different because everyone's body is different. The amount you can eat and stay in your target blood sugar range depends on your age, weight, activity level and other factors. On average, aim to get about half of your calories from carbs. That means if you normally eat about 1,800 calories a day to maintain a healthy weight, about 800 to 900 calories can come from carbs. Try to eat about the same amount of carbs at each meal to keep your blood sugar levels steady throughout the day.

How do I know if my food has added sugar? Sugars are added to many foods during processing, which means added carbs. To spot added sugars, check the ingredients list for words ending in "ose" (such as fructose or maltose) and any name that includes "syrup" or "juice."

How do I eat healthy at a restaurant? Choose baked, steamed, grilled or broiled food instead of fried, breaded, crispy or creamy to reduce fat and calories. Ask for veggies instead of fries or other high-calorie side dishes. Avoid items that seem healthy but aren't, like salads loaded with dressing, croutons and bacon. Avoid added sugar—don't order dishes that have BBQ, glazed, sticky, honey or teriyaki in their names. Order sauces, salad dressing and spreads on the side and use sparingly.

Why Count Your Carbs?

"Carbs" is short for carbohydrates. Like other major nutrients—protein and fat—carbs provide your body with energy or calories.

Counting carbs helps you keep track of the carbs in all your meals, snacks and drinks, and aids in matching your activity level and medication with the food you eat.

Many people with diabetes count carbs to make managing blood sugar easier, which can also help them:

- Stay healthy longer.
- Feel better and improve their quality of life.
- Prevent or delay diabetes complications such as kidney disease, eye disease, heart disease and stroke.

There are three types of carbohydrates

- Sugars, such as the natural sugar in fruit and milk or the added sugar in soda and many other packaged foods.
- Starches, including wheat, oats and other grains; starchy vegetables such as corn and potatoes; and dried beans, lentils and peas.
- Fiber, the part of plant foods that isn't digested but helps you stay healthy. Sugars and starches raise blood sugar, but fiber doesn't.

By choosing your carbs wisely, you can still keep your blood sugar within healthy limits while providing your body with important vitamins and minerals.

Talk with your physician or dietitian about the right amount of carbs for you, and be sure to update your meal plan if your needs change. For example, if you get more active, you may increase the amount of carbs you eat. You can also ask about tasty, healthy recipes that can help you stay on top of your carb intake, which will make it easier to manage your blood sugar levels too.



MercyCare Has a Plan for You

MercyCare Health Plans has been providing dependable, quality, affordable health care coverage since 1994. Together with Mercyhealth, MercyCare offers a complete continuum of health care services readily available to its members close to home with access to Mercyhealth's seven hospitals, and 85+ primary and specialty care facilities throughout 50 northern Illinois and southern Wisconsin communities. Mercyhealth offers post-acute services (home health care, home health equipment, hospice), full-service pharmacies and retail services. Mercyhealth's 750+ primary and specialty care physicians and 7,500 employee partners do whatever it takes to keep you well.



MARK YOUR CALENDARS: Open Enrollment runs from Sunday, November 1 through Tuesday, December 15, 2020. Coverage begins January 1, 2021. If you don't enroll in a plan by December 15, you can't get 2021 coverage unless you qualify for a Special Enrollment Period.

You Can Get Coverage in Four Easy Steps

- 1. Set up an account.** Visit healthcare.gov and provide basic information to get started, such as your name, address and email address.
- 2. Fill out the online application.** Provide information about you and your family, such as income, household size, current health coverage information and more. This will help the Marketplace find options that meet your needs.
- 3. Compare your options.** See what options you qualify for, including private insurance plans and free and low-cost coverage through Medicaid and the Children's Health Insurance Program (CHIP). The Marketplace will tell you if you qualify for lower costs on your monthly premiums and out-of-pocket costs on deductibles, copayments and coinsurance. You'll see details on costs and benefits before you choose a plan.
- 4. Enroll.** After you choose a plan, enroll online and decide how you pay your premiums to your insurance company. If you or a family member qualify for Medicaid or CHIP, a representative will contact you to enroll. If you have any questions, there's plenty of live and online help along the way.

Ready to enroll? Call (800) 895-2421 or visit mercycarehealthplans.com.

Schedule Your Annual Well Woman Visit

Female adults should schedule a wellness visit with their PCP or OB/GYN every year. Well woman visits are an important way to help you stay healthy with a full checkup, separate from any other visit for sickness or injury. These visits focus on preventive care, which can include:

- Services, like shots, that improve your health by preventing diseases
- Screenings to check for diseases early when they may be easier to treat
- Education and counseling to help you make informed health decisions

WHAT TO EXPECT

Health Habits and History Before your physical exam, the doctor or nurse will ask you to answer some questions about your overall health, such as:

- Medical history and family health history
- Sexual health and sexual partners
- Eating habits and physical activity
- Use of alcohol, tobacco and other drugs
- Use of any medicines, vitamins, minerals or herbs
- Mental health history, including depression
- Relationships and safety

Physical exam The doctor will examine your body, which may include:

- Measuring your height and weight
- Calculating your body mass index (BMI) to see if you are at a healthy weight
- Checking your blood pressure
- Taking your temperature
- A clinical breast exam and pelvic exam

Health Goals You and your doctor will talk about the next steps for helping you stay healthy. Together, you can decide which screenings or follow-up services are right for you. If you have health goals, like losing weight or quitting smoking, you and your doctor can make a plan to help you meet these goals. Don't forget to share any new health problems in your family since your last visit. Make a list of questions for your doctor. Plan on making this part of your annual routine.



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Easy Ways to Lower Your Cholesterol

Did you know that being overweight or obese can raise your levels of low-density lipoprotein (LDL) or “bad” cholesterol? No matter your age, reaching and maintaining a healthy weight can lower your cholesterol levels.

Here is what you can do to prevent and manage high cholesterol:

- Limit foods high in saturated fat. Eating foods high in saturated fat and trans fat can contribute to high cholesterol and related conditions, such as heart disease. Saturated fats come from animal products (such as cheese, fatty meats and dairy desserts) and tropical oils (such as palm oil). Foods that are higher in saturated fat may be high in cholesterol.
- Choose foods that are low in saturated fat, trans fat, sodium (salt) and added sugars. These foods include lean meats; seafood; fat-free or low-fat milk, cheese and yogurt; whole grains; and fruits and vegetables.
- Eat foods naturally high in fiber, such as oatmeal and beans (black, pinto, kidney or lima) and unsaturated fats, which can be found in avocado, vegetable oils like olive oil, and nuts). These foods may help prevent and manage high levels of LDL cholesterol and triglycerides while increasing high-density lipoprotein (HDL) or “good” cholesterol levels.
- Make physical activity a part of each day. For example, take the stairs instead of the elevator, park a little farther away and walk to your destination, bike to work, or do jumping jacks or march in place during commercials or work breaks.
- Avoid drinking too much alcohol. Men should have no more than two drinks per day, and women should have no more than one drink per day.



MercyCare Health Plans

PO Box 550
Janesville, WI 53547
WI (800) 895-2421
IL (877) 908-6027
mercycarehealthplans.com