



# NHP Has You Covered!

**Just recently,** it was announced that Original Medicare is raising co-pays and deductibles for inpatient hospital stays. This means that senior citizens who are not enrolled in a Medicare

health plan will have a deductible of \$992 and pay co-pays of as much as \$496 per day to stay in the hospital. At NHP, we understand that affordable, quality, healthcare is one of the most important things you can have.

**This is why** we've enhanced our Medicare health plans with richer benefits and lower costs. We know that rising healthcare costs is a major concern for seniors, which is why we have worked hard to make



sure that our members who have lower incomes do not have to pay insurance premiums each month. We've even added new plans where we pay a portion of our members' Part B Premium. We are committed to making healthcare more affordable for you. If you have a concern about how much your healthcare is costing you, please call our Member Services Department and ask about how you may qualify for a Low-Income Subsidy through the Social Security Administration.

## The Aging Eye

Nearly everyone experiences vision loss as they age. This is due to physical changes to the eye that occur over time that are beyond our control. To make the most of our vision, at any age, it is important to use the appropriate lighting.

**These are important points to consider when selecting lighting for an older person:**

1. Provide more light than you think is necessary.
2. Try to keep light levels the same from room to room, especially in hallways.
3. Eliminate glares and shadows as much as possible.
4. Use indirect lighting as much as possible (direct your lighting to the ceiling so it can be reflected back down into the room).
5. Shield or shade light bulbs.
6. Consider using motion-sensor lighting that is triggered when a person walks into a room or area.
7. Consider using illuminated light switches so they can be located easily.





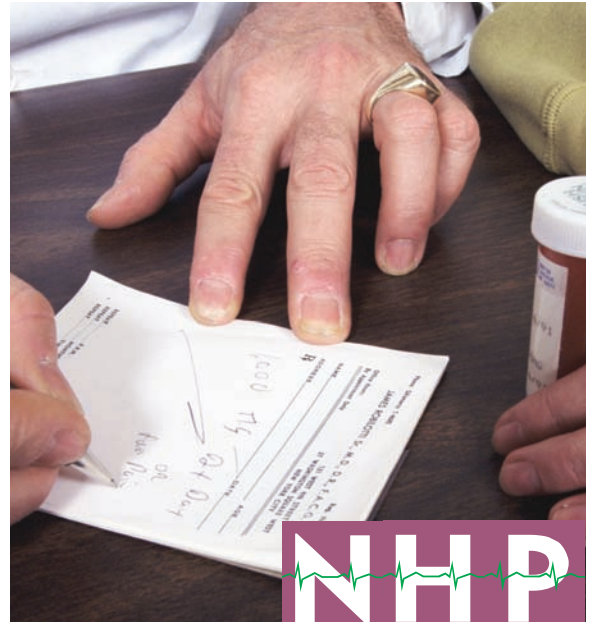
# Preventing Adverse Drug Interactions

Sometimes a drug you are taking may not work well with another drug you are taking.

In fact sometimes, one drug can cause a bad or adverse reaction because of another drug you are taking. We recommend that you take a list (or even the prescription bottles) of all medications you are currently taking to your doctor's appointments. Don't forget to include any supplements or herbs that you maybe taking, too. Often, we do not think of supplements and herbs as medicines because they are "natural," but they may have interactions with our prescriptions, too.



If you forget to tell your PCP and specialist all the medications you are taking, tell your pharmacist the next time you fill a prescription. Your pharmacist can check to see if the combination of certain medications could lead to potential adverse drug interaction.



If you would like to speak to a NHP Case Manager, please call: **1-800-765-3805** and **press 5**.

**Also, it is important to keep an updated list of your medication in your purse or wallet in case of emergency.**

**Please note:** that the NHP Member Services department is now available for Medicare members seven days per week, 8:00 AM - 8:00 PM at **1-866-345-0013**. TTY users should call 1-800-662-1220.

## Physical Fitness and Nutrition

**Losing even a few pounds and being a little more physically active can help you live healthier and longer.**

Regular physical activity and a healthy diet can help achieve and maintain a healthy weight. Physical activity improves your health even if you don't lose weight. Exercising (such as a brisk walk) as little as 2 days per week for 30 minutes will help you live healthier and longer. Doctors have learned that the more physical activity you get, the better for your health. Choose activities you like to increase the chance you'll stick with them.



**You should always consult your Primary Care Provider before beginning any exercise program.**

