

ENGAGE

QUARTERLY MAGAZINE | SPRING 2020

Special Issue | COVID-19

Coverage Changes
in Response to
COVID-19

A Coronavirus
Care Guide

Help Slow the Spread

Home Sweet Home,
Home Clean Home

Telehealth is a
Game Changer

You Need Rx Delivery
Now More Than Ever





We're all navigating uncharted waters, and we hope this special issue of ENGAGE is helpful to our Blue Medicare Advantage members. Blue KC will continue to monitor the COVID-19 pandemic and share important information with you at [MedicareBlueKC.com/COVID19](https://www.MedicareBlueKC.com/COVID19).

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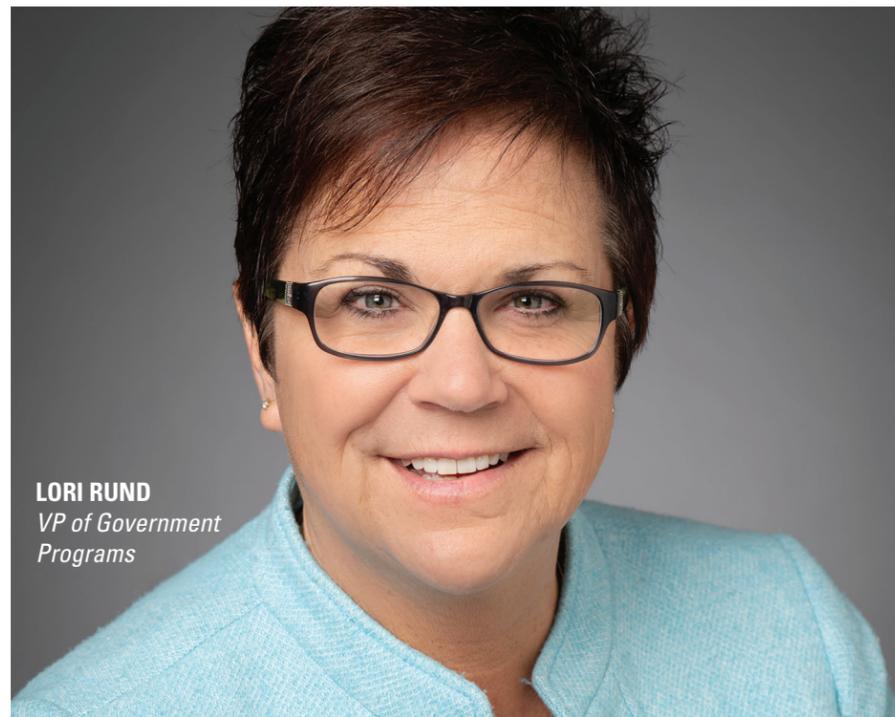
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LORI RUND
VP of Government Programs

If you feel isolated, you are not alone. If you're stressed and emotionally exhausted, you are not alone. If you're grieving, you are not alone. Yes, the novel coronavirus, COVID-19, has turned our worlds upside down. But in many ways, it has brought us closer together.

Blue KC is here to protect your health with coverage you can count on. We're here to support you in any way we can – through the COVID-19 pandemic and after it is behind us.

We look forward to better days and to once again being present and engaged in each other's lives. Until then, let's stay home, be strong and keep caring for each other.



Lori Rund



Coverage Changes in Response to COVID-19

To meet the needs of our members, and to meet the moment, we've expanded Blue Medicare Advantage Coverage. During the COVID-19 crisis, we're offering coverage for telehealth services so you can get care for routine health concerns from the safety of your home. We're making it easier to get refills without going to the pharmacy. What's more, we're covering COVID-19 testing at 100%.

The following coverage changes are in place until further notice. Blue KC will continue to evaluate based on COVID-19 developments.

- Removing cost-sharing for the COVID-19 test.*
- Removing prior authorization requirements for COVID-19 diagnostic tests and covered services that are medically necessary and consistent with CDC guidance if diagnosed with COVID-19.
- Covering telehealth services with a \$0 copay for sick and wellness visits. Please continue to follow-up with your healthcare provider as needed through telehealth visits. After June 30, 2020, we will re-evaluate based on COVID-19 developments and communicate any additional changes.
- Removing early medication refill limits, prior authorizations and step therapy requirements.

- Prescription refills from out-of-network pharmacies are available, but members will need to submit a Pharmacy Direct Member Reimbursement form.

If a COVID-19 vaccine becomes available, we will cover the vaccine with no cost-sharing under your Part D benefit.*

Stay Safe. Stay Healthy. Stay Informed.

Visit [medicarebluekc.com/covid19](https://www.medicarebluekc.com/covid19) for the latest information on coverage changes.

IMPORTANT: Members are responsible for deductibles, co-pays, co-insurance and any other cost sharing as outlined in their Evidence of Coverage for covered inpatient and outpatient medical services, excluding medical visits related to the evaluation of a COVID-19 diagnosis and/or administration of COVID-19 laboratory test.

*Cost share means deductible, copayments and coinsurance.

COVID-19 Updates Now Available by Phone.

Call 1-844-255-9502 to hear a pre-recorded message with the latest updates on coverage changes and other COVID-19 information.



A Coronavirus Care Guide

Coronavirus is a family of viruses that can cause respiratory illnesses such as the common cold, severe acute respiratory syndrome (SARS) and Middle East respiratory syndrome (MERS).

In 2019, a new coronavirus was identified as the cause of a disease outbreak that originated in China. The virus is now known as the severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2). The disease it causes is called coronavirus disease 2019 (COVID-19).

The U.S. Centers for Disease Control and Prevention (CDC) and the World Health Organization are monitoring the pandemic and posting updates on their websites.

www.cdc.gov/coronavirus
www.who.int/emergencies/diseases/novel-coronavirus-2019

Both groups have also issued the following recommendations for preventing and treating the illness.

Watch for Symptoms

Reported illnesses have ranged from mild symptoms to severe illness and death for confirmed COVID-19 cases.

These symptoms may appear 2-14 days after exposure.

- Fever
- Cough
- Shortness of breath

Older adults and people who have severe underlying medical conditions like heart disease, lung disease, or diabetes seem to be at higher risk for developing more serious complications from COVID-19 illness.

When to Seek Medical Attention

If you develop emergency warning signs for COVID-19, get medical attention immediately. Emergency warning signs include*:

- Trouble breathing
- Persistent pain or pressure in the chest
- New confusion or inability to arouse
- Bluish lips or face

* This list is not all inclusive. Please consult your medical provider for any other symptoms that are severe or concerning.

Source: Centers for Disease Control and Prevention



Home Sweet Home, Home Clean Home

As we're following stay-at-home guidelines during the COVID-19 pandemic, we want to keep our living spaces as healthy as they can be. That means following the CDC's advice to make sure our kitchens, bathrooms and other high-traffic areas are clean and disinfected.

Since COVID-19 may live on surfaces for hours to days, cleaning and disinfecting your home is a wise practice during this time.

Get in the Habit of Routine Cleaning.

Clean and disinfect high-touch surfaces daily.

Clean commonly touched surfaces with soap and water and then disinfect using an FDA-approved disinfectant. Focus on the following:

- Doorknobs
- Light switches
- Tables
- Remote controls
- Handles
- Desks
- Toilets and sinks
- Video game controllers

Take special care with electronics.

Keep your smartphones, tablets and computers clean by following the manufacturer's instructions for what products to use. Don't have those instructions? Consider using alcohol-based wipes or a spray containing at least 70% alcohol to clean and disinfect touch screens and keyboards.

New rules for laundry.

Wash on the warmest setting your clothes and linens can handle. Avoid shaking dirty laundry – it can spread the virus through the air. After you've handled soiled laundry, wash your hands for the recommended 20 seconds.

Don't forget your car.

Give the high-touch areas in your vehicle a thorough wipe down with a multi-purpose disinfectant spray or wipe. You can also use good old-fashioned soap and water. Start with the steering wheel, the dirtiest part of your car, and don't overlook the door handles, gear shift, window and radio controls, seat adjuster and cup holders.

Source: Centers for Disease Control and Prevention

Help to Slow the Spread



Together, we can help prevent the spread of the novel coronavirus. Here's what you can do to keep yourself, your loved ones and your community safe.

Know How the Novel Coronavirus Spreads

Until a vaccine is developed, the best way to prevent illness from COVID-19 is to avoid being exposed to the virus. The virus is thought to spread mainly from person-to-person.

- Between people who are in close contact with one another (within about 6 feet).
- Through respiratory droplets produced when an infected person coughs, sneezes or talks. These droplets can land in the mouths or noses of people who are nearby or possibly be inhaled into the lungs.
- Some recent studies have suggested that COVID-19 may be spread by people who are not showing symptoms.

Source: Centers for Disease Control and Prevention

How to Slow the Spread

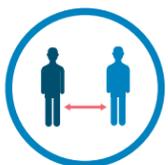
Clean Your Hands Often



- Wash your hands often with soap and water for at least 20 seconds especially after you've been in a public place, or after blowing your nose, coughing, or sneezing.

- If soap and water aren't readily available, use a hand sanitizer that contains at least 60% alcohol. Cover all surfaces of your hands and rub them together until they feel dry.
- Avoid touching your eyes, nose and mouth with unwashed hands.

Avoid Close Contact



- Avoid close contact with people who are sick.
- Stay home as much as possible.
- Practice social distancing – keep at least 6 feet from people.

Cover Your Mouth and Nose When in Public



- Everyone should wear a cloth face cover when they have to go out in public, for instance to go to the grocery store or pharmacy. Cloth face coverings should not be placed on young children under age 2, anyone who has trouble breathing, or is unconscious, incapacitated or otherwise unable to remove the mask without assistance.

- The cloth face cover is meant to protect other people in case you are infected.
- Do NOT use a facemask meant for a healthcare worker.
- Continue to keep at least 6 feet between yourself and others. The cloth face cover is not a substitute for social distancing.

Cover Coughs and Sneezes



- If you're in a private setting and don't have on a cloth face covering, remember to always cover your mouth and nose with a tissue when you cough or sneeze or to use the inside of your elbow.
- Throw used tissues in the trash.
- Immediately after coughing, sneezing or using a tissue, wash your hands with soap and water for at least 20 seconds. If soap and water are not readily available, clean your hands with a hand sanitizer that contains at least 60% alcohol.

Clean and Disinfect



- Clean and disinfect frequently touched surfaces daily.
- Wear disposable gloves to clean and disinfect.

Cleaning removes germs, dirt and impurities from surfaces. Clean surfaces using soap and water or some other detergent.

Disinfecting kills germs on surfaces using a household disinfectant like bleach, hydrogen peroxide or rubbing alcohol. When you disinfect after cleaning, it can further lower the risk of spreading infection.

The CDC provides a detailed and easy-to-follow guide for cleaning and disinfecting your home. You can download it here: <https://www.cdc.gov/coronavirus/2019-ncov/downloads/disinfecting-your-home.pdf>



Telehealth Is a Game Changer

What if you could access care right from your home? With telehealth, you can visit a doctor without having to go to an office or hospital. This will reduce your risk of being exposed to COVID-19.

Telehealth involves the use of telecommunications and virtual technology, including video conferencing, to deliver healthcare outside of traditional healthcare facilities. Telehealth technology enables providers to remotely evaluate and diagnose patients as well as prescribe medications and treatments.

Take Care with Telehealth

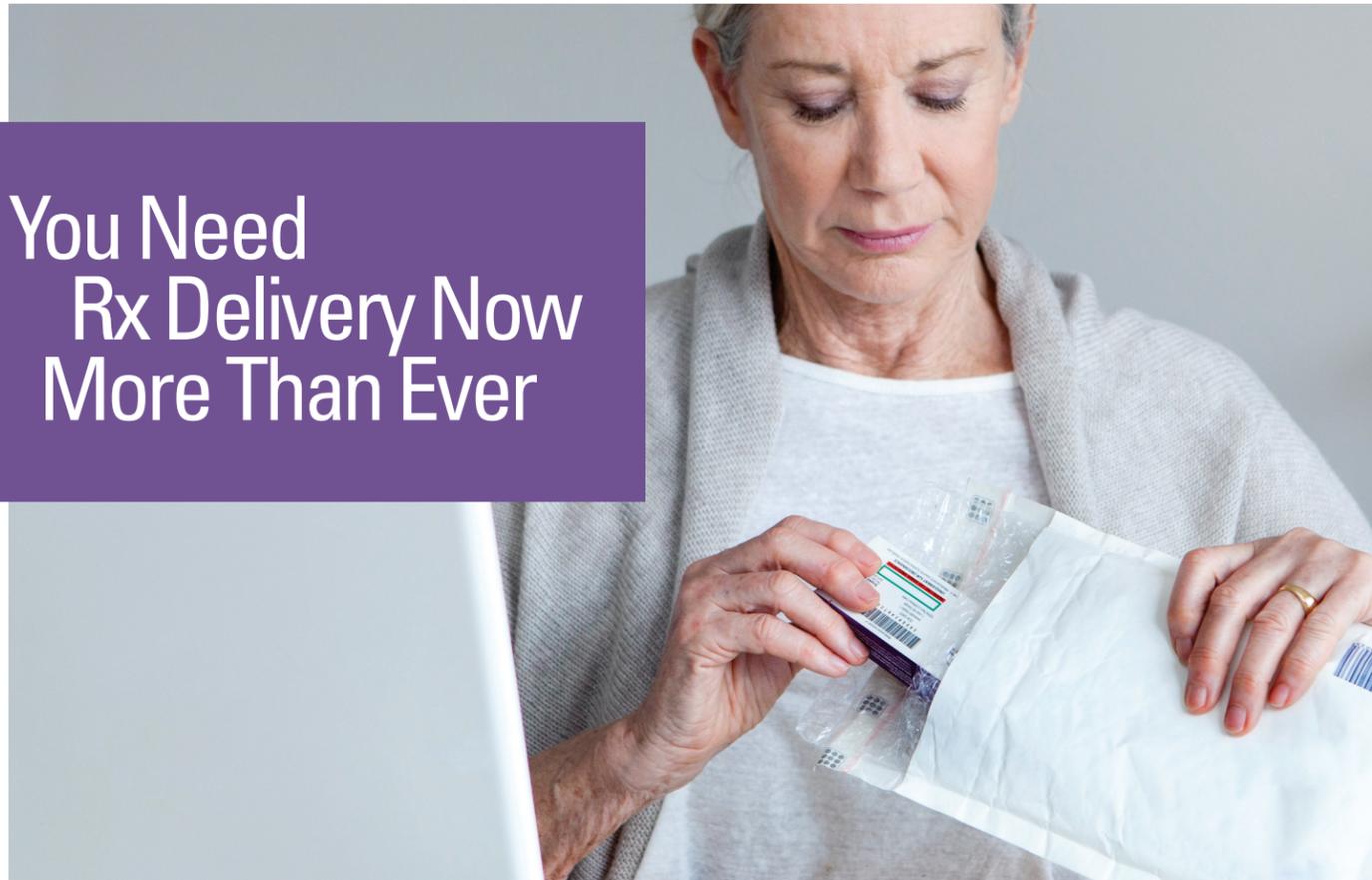
Now, more than ever, Blue KC encourages you to use telehealth when your provider recommends this option. You can see your provider for most of your routine healthcare needs through virtual care (face-to-face video), telephone, e-mail, or text. During the pandemic, Blue Medicare Advantage is covering sick and wellness telehealth visits. Members will have \$0 copays until June 30, 2020, at which time we will re-evaluate based on COVID-19 developments.

Your PCP has Your Back

What's the first thing to do if you think you've been exposed to COVID-19? Call your primary care physician or healthcare provider for instructions. Do NOT walk into a healthcare facility without contacting the facility in advance – it could put others at risk.

If you are unable to contact your provider, you can speak with doctors who have undergone COVID-19 training through Blue KC Virtual Care. The app is available on the Apple App Store and Google Play or at BlueKCVirtualCare.com. If it's an emergency, call 911.

You Need Rx Delivery Now More Than Ever



Stay-at-home mandates are for our own protection. But what about when you must go out for necessities, like a prescription pickup?

When it comes to ensuring safe access to your medications, Blue Medicare Advantage has you covered. We recommend the following options for you to stay at home and have your prescriptions sent straight to you.

Mail Order

Get your prescription drugs delivered to your home through MedImpact Direct Mail Order service.

To get started, you will need a 90-day-supply prescription(s) from your provider. Then you can follow one of these two options.

- Option #1: Your doctor sends your prescription(s) to MedImpact Direct electronically or by faxing it to 1-888-783-1773. (MedImpact Direct can only accept faxes from your doctor.) MedImpact Direct will then contact you to confirm details.

- Option #2: Call MedImpact Direct at 1-855-873-8739 (TTY: 711).

Local Pharmacy Delivery

Many pharmacies such as CVS and Walgreens offer FREE home delivery of your prescription drugs.

Please contact your pharmacy directly to confirm if delivery services are available and what fees may be charged if applicable.

Delivery Not an Option?

Continue to pick-up your medications from your local retail pharmacy. Here are a few safety tips.

- Many pharmacies have a drive thru, which is a great option.
- If you need to physically go into the pharmacy, be sure to wear a face mask.
- For your protection during this time, you are no longer required to provide a signature at the time you pick up your medication.

For More Information

Please contact our Customer Service number at 1-866-508-7140. (TTY: 711). We are available 8 a.m. to 8 p.m., seven days a week.

Now *That's* a PUZZLE

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SOLUTIONS

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DIY Cloth Face Coverings



The CDC recommends wearing cloth face coverings in public settings where other social distancing measures are difficult to maintain, such as grocery stores and pharmacies. This is especially important in areas where there is significant community-based transmission.

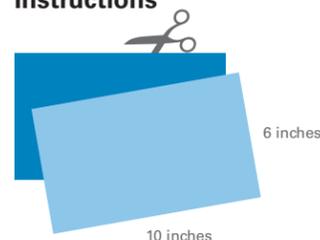
Wearing a cloth face covering may help slow the spread of the virus. You can make a cloth face covering at home from common materials – simply follow the instructions provided below. Save the surgical masks and N-95 respirators for healthcare workers and first responders.

Sewn Cloth Face Covering

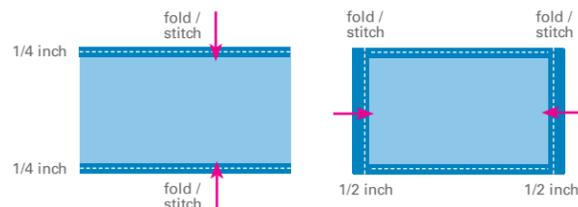
Materials

- Two 10" x 6" rectangles of cotton fabric
- Two 6" pieces of elastic (or rubber bands, string, cloth strips, or hair ties)
- Needle and thread (or bobby pin)
- Scissors
- Sewing machine

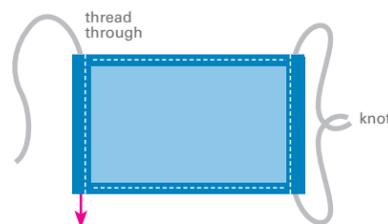
Instructions



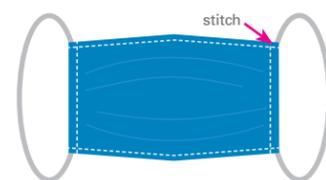
1. Cut out two 10-by-6-inch rectangles of cotton fabric. Use tightly woven cotton, such as quilting fabric or cotton sheets. T-shirt fabric will work in a pinch. Stack the two rectangles; you will sew the mask as if it was a single piece of fabric.



2. Fold over the long sides $\frac{1}{4}$ inch and hem. Then fold the double layer of fabric over $\frac{1}{2}$ inch along the short sides and stitch down.



3. Run a 6-inch length of $\frac{1}{8}$ -inch wide elastic through the wider hem on each side of the mask. These will be the ear loops. Use a large needle or a bobby pin to thread it through. Tie the ends tightly. Don't have elastic? Use hair ties or elastic head bands. If you only have string, you can make the ties longer and tie the mask behind your head.



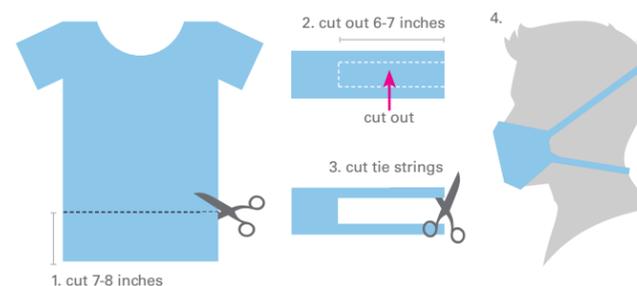
4. Gently pull on the elastic so that the knots are tucked inside the hem. Gather the sides of the mask on the elastic and adjust so the mask fits your face. Then securely stitch the elastic in place to keep it from slipping.

Quick Cut T-Shirt Face Covering (no sewing required)

Materials

- T-shirt
- Scissors

Instructions

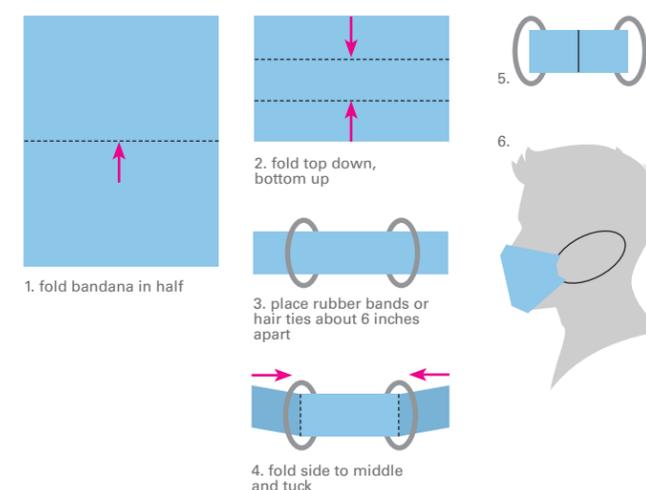


Bandana Face Covering (no sewing required)

Materials

- Bandana (or square cotton cloth approximately 20" x 20")
- Coffee filter
- Rubber bands (or hair ties)
- Scissors (if you're cutting your own cloth)

Instructions



Watch the Surgeon General's no-sew mask video on YouTube. Go to [youtube.com](https://www.youtube.com) and search "surgeon general making mask."

Cloth Face Coverings Should:

- Fit snugly but comfortably against the side of the face
- Be secured with ties or ear loops
- Include multiple layers of fabric
- Allow for breathing without restriction
- Be removed without touching the eyes, nose and mouth
- Be able to be laundered and machine dried without damage or change to shape

Protect Yourself Against COVID-19 Scams

These are unprecedented times. We are being bombarded by information and news every day. It can seem confusing at times. Recently, we have been made aware of a COVID-19 scam playing off of that confusion and specifically targeting Medicare beneficiaries.

Fake Testing Kits

As of today, there are no FDA-approved home test kits. Scammers are hoping you don't know this. Through telemarketing calls and door-to-door visits, these thieves are offering dummy testing kits. They use this ruse to obtain information for identity theft or fraudulent billing purposes.

How? They try to get you to agree to COVID-19 testing and verify your personal or Medicare information, then they claim a testing kit will be sent to you even if it is not ordered by a physician or medically necessary.

Security Tips

- Only accept COVID-19 test kits that are ordered by your physician.
- If a COVID-19 testing kit is mailed to you that wasn't ordered by your doctor, refuse the delivery or return it to the sender. Keep a record of the sender's name and the date you returned the items.
- Always be cautious of unsolicited requests for your Medicare numbers. Do not provide your Medicare information to anyone other than your physician. If your personal information is compromised, it may be used in other fraud schemes.
- You may receive a call from your Blue KC Medicare Advantage team. We will not ask for your Medicare ID number, but we will verify that we are talking to you by having you confirm your address, zip code and one other point of data.

Stay Informed

As of now, there are no FDA-approved vaccines or home test kits for COVID-19. The FDA is actively working with developers, and if these items become available, we will provide updated information on [MedicareBlueKC.com/COVID19](https://www.MedicareBlueKC.com/COVID19).

If you suspect Medicare fraud, contact the HHS OIG Hotline at <https://oig.hhs.gov/fraud/report-fraud/>



Show Your Heart Some Love with These 5 Healthy Habits

Staying active is one of the best ways to keep your heart healthy. And keeping your heart healthy is a great way to keep your loved ones' hearts happy. Heart disease is the number one cause of death in the U.S.¹, but it isn't a "normal" part of aging. Even if it runs in your family, heart disease isn't inevitable. Maintaining a healthy weight and keeping your cholesterol and blood pressure at normal levels will greatly reduce your risk of dying from heart disease.² The best way to do that is to commit to a healthy lifestyle.

To reduce your risk of heart disease:

1. Stop smoking. The toxic chemicals in cigarettes negatively impact the functionality of your heart and blood vessels which leads to a build-up of plaque in your heart arteries.³
2. Choose healthy foods. Good nutrition helps keep a host of critical risk factors in check — cholesterol, blood pressure, diabetes, weight⁴ — and you'll feel better, which could lead to other good habits like exercising.
3. Stay active. Take a daily walk, stretch or do yoga, take a fitness class, or ride a bike — as little as 10 minutes a day of physical activity can deliver some health benefits.⁵

4. Limit alcohol: Having more than two drinks per day for men, and one per day for women, can increase your risk of high blood pressure and obesity, which both increase the risk of heart disease.⁶

5. Relax. Learning to manage stress healthily is important to your mental health and your heart health.

Your Heart Will Love SilverSneakers, Too

SilverSneakers® is the nation's leading fitness and lifestyle program for seniors, and it's included in your Blue Medicare Advantage plan. SilverSneakers gives you the tools you need to stay active and healthy and an entire community of support. Eighty-eight percent of members say SilverSneakers improved their quality of life.⁷

Let's Hear It for Home Workouts

The COVID-19 pandemic is no excuse to skip your heart-healthy workouts. Simply adopt an exercise routine that you can do from the safety and comfort of your home.

Now's the perfect time to try SilverSneakers On-Demand. Included in your SilverSneakers membership, On-Demand lets you access to more than 200 online workout videos.

Log in to SilverSneakers.com to view a healthy collection of on-demand workouts. To learn more, visit www.silversneakers.com/learn/ondemand/.

You can also use the fitness app, SilverSneakers GO™, to access workout programs that you can tailor to match your fitness level. Feel free to modify the exercises to make them easier or harder with just a click. Download the app at the Apple or Google stores today, or visit <https://go.silversneakers.com/silversneakers-go-promo> to learn more.

SilverSneakers is also offering Facebook Live classes. Please visit and follow the SilverSneakers Facebook page ([Facebook.com/SilverSneakers](https://www.facebook.com/SilverSneakers)) for more details.

Always talk with your doctor before starting an exercise program.⁸

Get Started Today

Questions? Visit SilverSneakers.com or call 1-888-423-4632 (TTY: 711), Monday through Friday, 8 a.m. to 8 p.m. ET.

Sources:

1. American Heart Association, http://www.heart.org/idc/groups/ahamah-public/@wcm/@sop/@smd/documents/downloadable/ucm_491265.pdf Accessed 12/21/2017
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Managing Anxiety During Times of Social Isolation

Rebecca Gernon M.D.

With the current state of the world, physical health is top of mind for most people, as we make concentrated efforts to protect ourselves and those around us from the threat of COVID-19. But, the pandemic has evolved past our physical well-being and is impacting our behavioral health. At Blue KC, we want you to know it's OK not to be OK.

You are, quite literally, not alone. As humans, we favor states of knowing, rather than states of unknowing. With the world in a collective state of unknowing, it's OK to feel and experience how scary and strange this feeling is.

Many of our most problematic behavioral health challenges are caused or made worse by social isolation. The practice of social distancing, one of the main techniques used to mitigate the spread of COVID-19, can compromise people's underlying behavioral health challenges. Social distancing does not have to mean social isolation.

Connection is one solution. Be sure to communicate with friends and loved ones on a regular basis and try out new or different forms of communication like a phone call, rather than a text, or a video chat with a large group of people. Just remember – you're not alone.

In addition to staying connected, try to implement some of the following practices in your day-to-day life to help manage feelings of anxiety:

- Maintain your sense of humor. Humor is a healthy coping mechanism
- Practice stillness. Accept stillness as a part of this new normal and think of it as a new skill you have the chance to develop – being still and productive at the same time.

- Remember what Mr. Rogers said and look for the helpers. "When I was a boy and I would see scary things in the news, my mother would say to me, 'Look for the helpers. You will always find people who are helping.'"
- Recognize that there will be times of the day when you are more productive and times when you are less productive. Notice this pattern and use it to cultivate an effective schedule for yourself.
- Pick one national news source and one local news source to follow. Information-seeking behaviors seem to ease anxiety in the moment, but can actually increase anxiety overall. This is especially true for health-related anxiety.

These are just a few of the ways you can work to manage your anxiety. It's important to find coping mechanisms that work best for you and to make an effort to include them in your daily routine.

We recognize that for some individuals, their own homes are as stressful and scary as the world outside. If you are in this situation we urge you to take the necessary steps to assure your safety. We also know there are members of our community who are in recovery and for whom daily in-person connection with a support group is essential for healing. If this applies to you, we suggest joining an online meeting during this time to keep up with your recovery process.

If you are having feelings of depression, anxiety or hopelessness, call New Directions Behavioral Health at 1-833-964-6338 to find a healthcare professional who can assist.



One Pot Wonder

Here's a recipe that's simple, easy and affordable – and made for challenging times. Round up whatever ingredients you have on hand. Pull out your one pot. And let your creative juices flow!

MAKES 1 GALLON

INGREDIENTS

4 cups chopped vegetables
4-6 cups dark, leafy greens
2 cups root vegetables
2 cups grain or legumes
1-2 pounds meat, poultry or seafood
3 quarts water
2 tablespoons oil
Salt & ground black pepper, to taste
Herbs and spices, to taste

DIRECTIONS

1. In large pot, on medium high heat, add oil to pan. Add vegetables. I like to add chopped onions and garlic along with carrot and celery at this step.
2. Cook while stirring for 5 minutes. Season to taste.
3. Add dark leafy greens, root vegetables, grains and/or legumes. Try a combination of chopped kale, potatoes and canned garbanzo beans.

4. Add water.

5. Add whatever herbs and spices you like. A mix of dried herbs, ground paprika and dried turmeric is a bold call.

6. Season with salt and pepper. Add more liquid if needed.

7. Cover with a lid and simmer for 1 hour.

8. Season to taste.

GARNISH

- Bread
- Crackers

CHEF NOTES

Creativity is the foundation of this recipe – customize to your heart's content to meet any dietary needs. Need some protein? Add any meat, poultry, or seafood during step one. Craving comfort? Use Italian sausage, leftover pasta, add some pizza sauce, then garnish with parmesan cheese. For an exotic twist, add coconut milk and curry.

*From the kitchen of Chef Kyle Williams
Bon appétit!*



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