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# MCBS

Medicare Current Beneficiary Survey



WINTER | 2019

**Greetings!** You are receiving this newsletter because, as a participant in the Medicare Current Beneficiary Survey (MCBS), you are an important supporter of the MCBS. The success of the survey depends upon the cooperation of every MCBS participant! We welcome your feedback on this newsletter and hope you find this issue informative.

## What is the MCBS?

The Medicare Current Beneficiary Survey (MCBS) is a continuous survey of people who receive Medicare benefits. This survey is designed to represent the entire population of individuals currently receiving Medicare benefits, including people living in a community setting or in long-term care facilities. The survey's main goal is to collect information pertaining to costs associated with

health care services provided to people with Medicare. The MCBS collects comprehensive data on beneficiaries' health insurance coverage, health care utilization and costs, access to care, and satisfaction with care. The MCBS is sponsored by the Centers for Medicare & Medicaid Services (CMS) and is conducted by NORC at the University of Chicago.

### About NORC

NORC is an independent, nonprofit organization whose mission is to conduct high quality social science research in the public interest. NORC has offices in Chicago, IL; Bethesda, MD; Atlanta, GA; Boston, MA; and San Francisco, CA. In addition, we have interviewers across the nation working on the MCBS. NORC is deeply committed to protecting the privacy of all respondents' personal information; therefore, all information about participants will be kept private and confidential as required by law.



# Maintaining Health through Physical Activity

Physical activity is important for healthy aging.<sup>1</sup> The amount of exercise you need depends on your age and health. Below are some exercises that can help you stay limber, stable, and strong. Check with your health care provider before engaging in these activities.<sup>2</sup>

## ENDURANCE

### *Brisk Walking or Rolling*

Aerobic activities increase your breathing and heart rate. Brisk walking or wheelchair rolling are great ways to exercise. Try walking or rolling for 10 minutes at a time and build up to 3 times a day. When the weather or traffic are bad, try walking or rolling in a shopping mall.

## STRENGTH

### *Side Arm Raise*

You can do this exercise while standing or sitting in a sturdy chair. Keep your feet flat on the floor, shoulder width apart. Hold hand weights straight down at your sides with palms facing inward. Breathe in slowly, then slowly breathe out raising both arms to the side, shoulder height. Breathe in as you slowly lower your arms.

## BALANCE

### *Heel-Toe-Walk*

Position the heel of one foot just in front of the toes of the other foot. Your heel and toes should touch or almost touch. Choose a spot ahead of you and focus on it to keep you steady. Take a step, placing your heel just in front of the toe of your other foot. Repeat for 20 steps. Try doing this exercise near a wall to steady yourself.

## FLEXIBILITY

### *Upper Back Stretch*

Sit in a sturdy chair with your feet flat on the floor, shoulder-width apart. Hold arms in front of you at shoulder height with palms facing outward. Relax your shoulders, keep your upper body still and reach forward with your hands. Stop when you feel a stretch or slight discomfort. Hold position for 10-30 seconds.

## Person-Centered Strategies: Health Savings Accounts

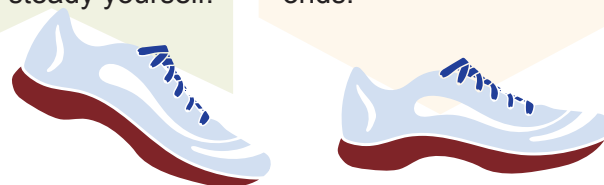
The text below is an excerpt from a blog post on the CMS website written by Randy Pate, CMS Deputy Administrator and the Director of the Center for Consumer Information and Insurance Oversight. You can find the full text here: <https://www.cms.gov/blog/person-centered-strategies-health-savings-accounts>

Millions of Americans enjoy the flexibility, lower premiums, and tax advantages of enrolling in a Health Savings Account (HSA) through their jobs. But did you know that you can also enroll in an HSA-eligible High Deductible Health Plan (HDHP) in the individual health insurance market through HealthCare.gov?

An HSA is a savings account that allows you to put aside money for qualified medical expenses your insurance doesn't cover like deductibles, coinsurance, and copayments, adult dental expenses, and glasses or contacts. It's a real savings account that belongs to you—and the funds can earn interest and follow you throughout your life, through job changes or other life events.

Coupling an HSA-eligible HDHP with a Health Savings Account is often something that employers offer to their employees. However, the same opportunity exists for millions of Americans who don't get health insurance through their jobs, but who want to take advantage of the benefits HSAs provide. Not only are HSA-eligible HDHP premiums generally lower than other plans, but Americans who select an HSA-eligible plan through HealthCare.gov and then open an HSA are able to put additional money aside in their tax-preferred HSA to help with future health care costs.

If you are interested in learning more about HSAs, here is a good place to start: <https://marketplace.cms.gov/outreach-and-education/health-savings-account.pdf>



## Tips for Choosing Healthy Meals

Eating healthy foods is important at any age! As your body changes through the years, it is important to make sure your food is providing you with the right nutrients. Use these tips to guide your food choices for better health at each stage of life.<sup>3</sup>

- Drink plenty of liquids: Water helps you digest food, absorb nutrients, and get rid of waste. It is important to drink water often throughout the day. Low-fat or fat-free milk, 100% fruit juice, and caffeine-free tea are also good ways to help you stay hydrated.
- Plan healthy meals: Plan meals that include plenty of colorful vegetables as well as whole grains and some protein. Fruits are also important sources of nutrients—try fruits with skins like apples and pear, which provide extra fiber that promotes regularity.<sup>4</sup>
- Know how much to eat: Dietary guidelines suggest that adults eat about 2 cups of fruit, 2.5 cups of vegetables, 5-10 ounces of grains, 5-7 ounces of protein, and 3 cups of dairy per day.
- Vary your vegetables: include a variety of different colored vegetables in your diet. Orange vegetables like carrots are high in vitamin A, which promote eye health. Dark green vegetables like broccoli are a great source of vitamin C, which help support your immune system.



## Vegetable Frittata Recipe

Eggs are packed with protein. Try this [Vegetable Frittata Recipe](#)<sup>5</sup> for breakfast, lunch, or even dinner!

### Ingredients

- 4 large eggs
- ¼ teaspoon ground black pepper
- ¼ teaspoon salt
- 2 medium unpeeled red potatoes
- ½ teaspoon olive oil
- 4 cups kale or spinach
- ¼ cup chopped onion
- ½ red bell pepper (chopped)

### Directions

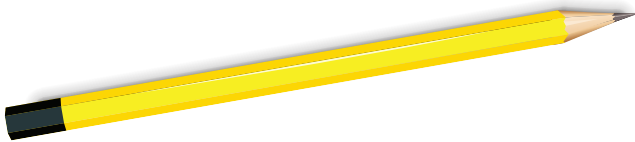
1. Beat eggs, pepper, and salt in large bowl, set aside.
2. Microwave potatoes until slightly soft, but not completely cooked, then cube. (Alternate method without microwave: cube potatoes and boil 5 minutes until slightly soft, drain)
3. Chop remaining vegetables while potatoes cool. Mix vegetables together.
4. Heat oil in a 10-inch non-stick skillet. Sauté vegetables for 5-8 minutes; add to eggs and mix well.
5. Pour egg-vegetable mixture into the same skillet. Cook over low to medium heat until eggs are almost set, about 8-10 minutes.
6. Cover and let sit until eggs are completely set, about 5 minutes. Egg dishes should be cooked to 160° F.



## Words to find:

MEDICARE                      NORC  
MCBS                              CMS  
SURVEY                         FIBER  
HEALTH                         VITAMIN  
INSURANCE                      FRITTATA  
RESPONDENT                      STRETCH  
INTERVIEWER                      EXERCISE

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F	B	V	I	T	A	M	I	N	W	B	Q



## Meet the Field Interviewer: Linda Satterfield



**My name is Linda Satterfield** and I live in a small town in Southern Illinois. I have worked on the Medicare Current Beneficiary Survey (MCBS) since the beginning of the study, in 1991. The MCBS was one of the first government studies to be conducted on a laptop computer, and we have been innovating ever since. We aim to make the survey as easy as possible for people who are selected to participate.

I work primarily in Southern Illinois including interviewing in long-term care facilities. The area is beautiful, and the people I work with there are really special. I have been fortunate enough to travel to other states in the U.S. to interview respondents, as well as assist with training other interviewers. The Medicare population is wise, and I have learned so much over the years. I enjoy my job!

Your participation is helping legislators make informed decisions that improve and strengthen the Medicare program for you and others like you. I feel lucky to have worked on such an important study for so long. I sincerely thank all of the Medicare beneficiaries who volunteer their time to make this study a success.

### References:

1. <https://www.nia.nih.gov/health/exercise-physical-activity>
2. <https://go4life.nia.nih.gov/exercise-type/endurance/>
3. <https://www.nia.nih.gov/health/choosing-healthy-meals-you-get-older>
4. <https://www.nia.nih.gov/health/know-your-food-groups>
5. <https://whatscooking.fns.usda.gov/recipes/myplate-cnpp/garden-frittata>