HEALTHSTYLES

INDEPENDENTHEALTH.COM

2022

Benefit from preventive health services

Independent Health
Foundation celebrates
30th anniversary

Get in on the golden age of exercise

Crossword and coloring fun

Independent Health.

Independent Health is a Medicare Advantage organization with a Medicare contract offering HMO, HMO-SNP, HMO-POS and PPO plans. Enrollment in Independent Health depends on contract renewal.

INSIDE THIS ISSUE

HEALTHSTYLES

When you are trying to live your best life every day, your health must be a top priority. This issue is filled with reminders about benefits and tools available to help you be your healthiest self (see pages 4-5). If you need extra support to help guide you on your health journey, our case managers are available to assist you (see page 14).

Need to address current health issues, prevent future conditions or plan for care later in life? We can help. For a refresher on annual wellness visits and advance care planning, see page 12. Find out how you can protect your bladder health (see page 17) and prevent falls (see page 18). Did you know you can protect your heart through positive mental health (see back cover)?

Speaking of mental health, take time from the day's stresses and spend a quick break trying your hand at our latest crossword puzzle on page 13.

We hope you enjoy this year's issue of HealthStyles!

Material published in *HealthStyles** is not intended to provide personal medical advice. Consult your physician before making changes in your health care regimen. Benefits discussed in *HealthStyles** may vary by plan. Developed by Krames. © 2022

KEITH PAGE

Editor



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Teladoc®: Receive non-emergent care anytime from anywhere

To help make health care as accessible as possible, most of Independent Health's Medicare Advantage plans* include a telemedicine benefit provided through Teladoc®*. When you're traveling, need care after hours or can't reach your primary care physician, Teladoc puts you in touch with a doctor 24/7.

By using this benefit, you can discuss common, nonemergency medical issues, such as cold and flu symptoms, allergies, bronchitis, pink eye, poison ivy, sinus problems, strep throat, urinary tract infection and more.

How Teladoc works

- Create an account by visiting www.teladoc.com/IH.
- Request a consultation through your online account, the Teladoc mobile app or by phone at 1-800-Teladoc (1-800-835-2362). The doctor will call you back in minutes. Consultations are also available by online video, 7 a.m. to 9 p.m., seven days a week.
- Teladoc connects you to a national network of board-certified doctors who average 15 years' experience. The doctor will review your medical profile before contacting you to discuss your health concerns.
- Pay for service—You will be charged a low copayment according to your plan benefits.

PLEASE NOTE: Independent Health's telemedicine benefit is not intended to replace your relationship with your primary care doctor. Instead, it offers you an alternative to seeking care from an urgent care facility or emergency room, or when it is difficult to obtain services from your primary care physician.

For additional information, visit www.teladoc.com/IH.

*Does not include Independent Health's Medicare Family Choice HMO-SNP plan. Benefits vary by plan. Stay healthy all year long with our Premier Wellness Package

Independent Health is proud to be recognized as a 5-Star Rated Medicare Plan by the Centers for Medicare & Medicaid Services (CMS) for 2022.* A 5-star rating is a special recognition that only a few plans across the nation receive each year. In fact, we're the only local health plan to have all of its 2022 Medicare Advantage plans awarded 5 Stars.

One of the many reasons we've earned this honor is because we provide additional benefits that go above and beyond Medicare coverage through our Premier Wellness Package.** This package includes:

Dental benefits

Most of our Medicare Advantage plans offer preventive dental coverage through Healthplex, including routine cleanings, exams and X-rays.

Vision benefits

Comprehensive vision coverage for routine and postcataract eye exams and eye wear allowance is provided through EyeMed.

· Hearing aid coverage

We have partnered with Start Hearing to provide highquality hearing aids and local professional care at a fraction of the cost.

Fitness Program with SilverSneakers®

This includes a gym membership with no activation fee, as well as access to virtual exercise classes you can enjoy at home.

Enhanced Annual Wellness Visit (EAV)

A comprehensive \$0 annual exam and conversation with your doctor about your health and well-being (see page 12).

Telemedicine

When you can't reach your primary care physician, you can talk with a doctor by phone, video chat or mobile app through our telemedicine benefit from Teladoc® (see page 2).

here for you

Brook Personal Health Companion

A smartphone app that provides free 24/7 health coaching support for general health and chronic conditions like diabetes and hypertension (see page 4).

TO LEARN MORE ABOUT our Premium Wellness Package, visit www.independenthealth.com/medicare.

*Every year, Medicare evaluates plans based on a 5-star rating system. **Benefits vary by plan. Applicable copays may apply for these benefits. This information is not a complete description of benefits. It describes the benefits for all our HMO and PPO plans. Some of the benefits mentioned do not apply to Independent Health's Family Choice® HMO I-SNP plan. See your Evidence of Coverage for complete details. SilverSneakers is a registered trademark of Tivity Health, Inc.

We're helping you stay informed

As part of our ongoing efforts to be more environmentally friendly by "going green," Independent Health will now publish only one issue of our HealthStyles printed publication each year, beginning with this issue.

In addition to our printed HealthStyles newsletter, there are a variety of ways we're keeping our members informed throughout the year. For example:

 Independent Health's "A Healthy Vision" blog covers a wide range of topics, from monthly

wellness tips to articles about the ever-changing health care landscape. You can bookmark the page at www.healthyvisionblog.com.

- We provide a comprehensive online library of health and wellness-related articles and videos at www.independenthealth.com/healthwise.
- For the latest information about COVID-19, visit www.independenthealth.com/coronavirus.

CONNECT WITH US! Don't forget to follow Independent Health on Facebook and Twitter, too.



Independent Health offers a wide range of online resources and digital tools that make it easier for you get and stay healthy, while also doing our part to help keep you active, informed and engaged. To get started, we encourage you to create a secure and private online member account:



- 2. Have your member ID card handy because you'll need your member ID number to register. If you don't have a member ID number, speak with a RedShirt for assistance
- **3.** Choose a username and password—and then use them to sign into your account. Remember to always keep your username and password in a safe location so only you can access them. You can change your password at anytime.

MyIH app gives you everything in one place

Take the RedShirt® Treatment with you wherever you go with Independent Health's MyIH mobile app. Not only can you access your member account through MyIH, but you can also use it to chat with a live Independent Health RedShirt. Visit www.independenthealth. com/myih to download this free app to your smartphone today!



Brook—Your Personal Health Companion

Brook is a free app that helps you get and stay healthy. Whether you are trying to eat better or are managing a condition like diabetes or high blood pressure, Brook gives you the personalized support and encouragement you need to find your healthy zone:

- » Chat with health experts any day of the year, no appointment necessary.
- » Get support with your blood sugar, blood pressure, weight and more.
- » Find ways to fit activity into your daily life and track your progress.
- » Work with dietitians to eat right and find the best meal plan for you.
- » Get reminders for healthy habits like taking your medications or checking your blood sugar.

Foodsmart[™]

Foodsmart is a free digital nutrition platform that helps our members select, purchase and prepare healthy foods. Through this app, you can find recipes and meals personalized to

your dietary preferences or restrictions, medical needs and tastes. Foodsmart also provides a comprehensive database of nutritional information and tools, as well as access to deals at local grocery stores.

Plus, there's a telenutrition service available through Foodsmart that can help you determine what's right for you and your family's dietary needs. Get the nutritional guidance you need through user-friendly video chat or phone visits with a registered dietitian—at \$0 cost to you!

Other member account features

Through your online member account, you will also get everything you need in one convenient place:

- » Review your benefits and important plan documents.
- » Track your medical and pharmacy claims
- » Access your plan's drug formulary.
- » Find a participating doctor, hospital, urgent care facility or pharmacy.
- » View, print or request a new member ID card.
- » Pay your monthly premium bill online (if applicable).

Brook+ is helping our members make healthy lifestyle changes

As a way to help our members improve their overall health, achieve a healthy weight and reduce their risk for type 2 diabetes, Independent Health offers Brook+. This year-long digital program is available to you as a covered benefit with a \$0 member cost share.

Prediabetes currently affects 1 in 3 American adults, but most people don't even know they have it. Without action, prediabetes increases the risk for type 2 diabetes, heart disease and stroke. As a CDC-recognized diabetes prevention program, Brook+ can help reduce the risk of developing type 2 diabetes by up to 58%.

How Brook+ works

Through digital delivery and on-demand content, Brook+ provides eligible participants with the tools and personal health coaching they need to help them make realistic and sustainable lifestyle changes, such as losing 5%

of their body weight and increasing their activity level to 150 minutes per week.

Users can engage with Brook+ anytime from anywhere using a smartphone, tablet or computer. No classrooms or clinic visits are necessary. Instead, it can all be done from the comfort and convenience of one's home.

What you'll get with Brook+:

- Health coaching—One-on-one guidance from a personal Health Coach who helps customize the program to fit your needs.
- Extra support—Access to group support for encouragement, sharing ideas and celebrating success.



Tracking tools—Receive a digital scale and Fitbit* at no extra cost to track your progress in the program and beyond.

To see if you meet the eligibility requirements for Brook+, visit www.brook.health/plus-dpp.

*Digital scale mailed upon program signup. Fitbit voucher sent after 4 weeks of program participation.

Exciting news for members who have Part D coverage

If you have Medicare Part D coverage, you may be eligible to earn a \$5 Tops Friendly Markets eGift card. All you have to do is choose paperless delivery for your Medicare Part D Explanation of Benefits (EOB) by following these steps:

- 1. Visit www.myih.com to log into your online member account.
- 2. Select "Go Paperless Now" from the "Go Paperless" screen that will automatically appear.
- 3. Verify your email address if you have vet to do so.
- 4. Opt in by checking the box next to "Part D."

- 5. Review the Electronic Document Disclosure and Consent.
- 6. Click "Save."

Your \$5 Tops eGift card will then be delivered to your account's "Secure Message Inbox." We will also notify you by email when a new Part D EOB has been posted to your account.

Please note: If you still need to create your member account, visit www.myih.com. While there, you can also download the MyIH app to your mobile device and access your member account through it.

Offer is not transferrable and cannot be converted to cash. Offer is not contingent on enrollment in Independent Health. Medicare Part D paperless EOB preference must be documented with Independent Health by December 31, 2022, in order to receive free gift. Gift subject to replacement and changes at any time during the promotional period.

Providing you with more value with our new OTC benefit

With Independent Health's new over-the-counter (OTC) benefit, most of our Medicare Advantage plan members* receive an allowance every three months that they can use to purchase hundreds of health and wellness products through NationsOTC®. This includes brandname or generic OTC items like vitamins, pain relievers, bandages, dental supplies, sunscreen, insect repellent and much more.

How the benefit works

The benefit allowance is earned the first day of each quarter. The quarterly allowance unspent balances do not carry over from one quarter to the next. On the first day of the quarter, the balance is reset. If you spend more than the quarterly allowance amount, you can use a personal credit/debit card to cover the difference.

NationsOTC has a team of experienced advisors who are available 24/7 to assist you. To place an order, visit **www.NationsOTC.com/IndependentHealth** or call **1-877-270-4239 (TTY: 711)**. You will need your Independent Health member ID number to log into the online site. A catalog of all the items you can purchase is also available online. Orders are shipped to your home at no additional cost.



Your personal health profile

You have the option of self-reporting your conditions with NationsOTC. By doing this, you will receive product recommendations and health information tailored to your unique needs. What you choose to share can be used to help you achieve your desired health goals.**

*Allowance is made available by quarter. Allowance does not carry over quarter to quarter or plan year to plan year. Costs over the allowed amount are the member's responsibility. This benefit can only be used for covered items through NationsOTC®. Excludes Independent Health's Encompass 65® Edge HMO plan. **Information is private and will not be shared.

Compare, shop and save on your prescriptions

Did you know that the price of medications can vary by pharmacy? By using our "Compare Rx Costs" tool, you can review the cost of your medications at the different pharmacies in your neighborhood to see if you can save some money on them. This tool is accessible right from your Independent Health online member account.

Here's how it works

 Simply sign into your member account at www.myih.com. You can also visit this webpage to create your account if you have

- yet to do so. It's quick and easy to register!
- 2. Click on the "Compare Costs" panel that's featured on your account's main page. Then click on "Compare Rx Costs."
- **3.** Type the name of the prescription drug in the search bar.
- 4. You will then be able to review what the drug is used for, alternative options, compare real-time costs and see nearby pharmacy information of where to get it—all with pricing and covered options specific to your health plan.

Reminder about your drug formulary

You can learn what medications are covered under your plan by accessing your drug formulary through your online member account. Or visit www.independent health.com/medicare, go to the "Prescription Coverage" section and then click on "Formularies & Pharmacies."

Earn rewards for getting your preventive health services

As part of the new Independent Health Medicare Rewards Program. you are now eligible to earn reward dollars that can be used through NationsOTC® toward the purchase of a variety of over-the-counter or grocery items, Apple® products and more. All you need to do is to get the following preventive care services:

- Enhanced wellness visit
- Flu shot
- Mammogram
- Colorectal cancer screening
- Prostate cancer screening
- Bone mass measurement
- Diabetic screenings
- Routine blood work
- Routine vision exam
- Nutritional counseling
- Smoking and tobacco use cessation counseling
- Complete Independent Health's Health Risk Assessment

Each service, based on the preventive frequency guidelines* and the need to obtain it, can be

rewarded once per plan year. You can earn up to a maximum of \$150 reward dollars annually.

How the program works

There's no paper form for you to submit to earn reward dollars. Instead, when Independent Health receives a claim from your doctor after a qualifying visit, your reward amount will be provided to NationsOTC to include on your account. This can take up to 30 days from the date Independent Health processes the claim for the service rendered.

You can access your reward dollars by calling Nations Benefits at 1-877-270-4239 (TTY: 711) or visiting www.NationsOTC.com/ **IndependentHealth**. To set up your NationsOTC online account, follow these five easy steps:

- 1. Visit www.NationsOTC.com/ IndependentHealth.
- 2. Click "Register" and enter your Independent Health member ID.

- **3.** Enter your first and last name, member ID and date of birth. Then create a password.
- 4. Create security questions and provide answers.
- 5. Log in.

All reward dollars must be used by December 31 each year. Reward dollars do not carry over plan year to plan year. If an item you wish to purchase costs more than the reward dollars you have earned, vou will be responsible for any additional required funds.

*Not all preventive services are medically appropriate every year. Independent Health uses the frequency guidelines adopted by the Centers for Medicare & Medicaid Services (CMS) and the U.S. Preventive Services Task Force (USPSTF).

\$0 preventive care is available to you

When it comes to potentially serious medical conditions, the earlier you begin treatment, the greater your chance is for a full recovery. That's why preventive care is the most important step you can take to better manage your health.

As an Independent Health Medicare Advantage plan member, you can receive more than 25 preventive care services and screenings* for free when performed by an in-network/participating health care provider, including an annual well visit (see page 12), colonoscopy, mammogram, bone density test and immunizations (i.e., flu and pneumonia shots).

You can find a complete list of preventive care services that are covered in full at www. independenthealth.com/medicare. Talk with your doctor about what services you may need.



*Separate office visit copays may apply. Not all preventive services are medically appropriate every year. Independent Health uses the frequency guidelines adopted by CMS and the U.S. Preventive Services Task Force.

Better manage chronic heart failure ! by joining our Assure Advantage plan

Chronic heart failure (also known as congestive heart failure) is a serious medical issue, especially among older adults. Nearly 6 million Americans are currently living with this long-term condition. Chronic heart failure is also the leading cause of hospitalization for those older than age 65.

As a way to provide additional health benefits that specifically help people who have chronic heart failure, Independent Health offers Assure Advantage*, a chronic condition special needs plan. Members of Assure Advantage have access to a variety of health programs designed to treat chronic heart failure and meet their unique needs. Plus, all of their care is coordinated through a care manager.

Eligibility requirements

Individuals are able to enroll in Assure Advantage year-round. However, to be eligible for the plan, you must meet all the following criteria:

- Have chronic heart failure
- Reside in Erie County
- Be entitled to Medicare Part A and enrolled in Medicare Part B

Please note: Enrollment into the Assure Advantage plan will automatically disenroll a person from any other Medicare Advantage plan.

High satisfaction marks

A recent survey** of members enrolled in Assure Advantage showed that 94% are satisfied with their care manager's ability to address their health concerns and 93% would recommend the plan to others.

() TO LEARN MORE ABOUT

this plan, call us at (716) 635-4900 or 1-800-958-4405 (TTY users call 711), April 1 – September 30: Monday – Friday, 8 a.m. – 8 p.m.; October 1 – March 31: Monday – Sunday, 8 a.m. – 8 p.m.

*This plan requires the use of participating providers, except in the case of emergency care, urgent care or out-of-area renal dialysis. This information is not a complete description of benefits. **Survey conducted by Independent Health in December 2021 with 527 members surveyed and 252 members responding (48%).

Keeping your health information protected

Independent Health has always put a high priority on protecting our members' health information. Under federal and state privacy laws, we may use or disclose your health information for payment, treatment and health care operations and as required by law.

For uses and disclosures other than those purposes, we must have a signed Protected Health Information/HIPAA Authorization Form from you before we share your health information. This includes sharing your health information with your spouse, relatives, employer, etc.

If you'd like to give a loved one access to your health information, the Protected Health Information/HIPAA Authorization Form is on the "Frequently Used Forms"

page in the "Tools, Forms & More" section at www.independenthealth.com. Members who travel frequently or are away from home for long periods of time are especially encouraged to complete this form and send it to Independent Health.

Please note: Since the authorization you provide can expire, you may need to eventually resubmit an updated form to us.

▼ TO LEARN MORE about how Independent Health uses and protects your personal information, read the Privacy Notice that is included separately with this issue of HealthStyles.

Family Choice® plan designed for residents of nursing homes and assisted living facilities

For more than 15 years, Independent Health's Medicare Family Choice® HMO I-SNP plan has provided an extra level of care and support to our members residing in nursing homes and assisted living/adult care facilities in Western New York. By doing so, we have given family members and caregivers peace of mind knowing their loved one's quality of life is being maintained at the highest level possible.

How the plan works

Upon enrollment, each Family Choice member is assigned an Interdisciplinary Care Team consisting of the member's Primary Care Provider (PCP), a Family Choice Nurse Practitioner (NP) or Physician Assistant (PA), and a Social Worker/ Care Manager. The specially trained NP or PA are on call 24 hours a day. seven days a week to provide care and support as needed. Their responsibilities include:

- Working in collaboration with the member's PCP and the facility's staff to identify potential problems before they become serious
- Providing as many clinical services as possible in the member's residence
- Minimizing unnecessary and disruptive emergency room visits and hospital stays whenever it's safe and appropriate
- Keeping in close contact with the member's family, updating them about their loved one's condition and making sure that they are involved in the careplanning process

Key features of Family Choice

- Low or no out-of-pocket costs
- Enrollment any time of the year
- Individualized care plan that addresses the member's needs and preferences

- Single point of contact nurse or coordinator for benefit authorizations and care transitions when going from one health care setting to another
- Nearly 50 nursing home and assisted living facilities in Western New York currently participate with Family Choice

Impressive survey results

Over the years, the Family Choice plan has consistently received high satisfaction marks from families and caregivers. A recent survey** of people whose loved ones are enrolled in the program showed:

- 99% feel their NP or PA provides their loved ones with the quality of care they expected them to receive.
- 99% would recommend Family Choice to others.
- 98% are satisfied with Family Choice



Learn more

For additional information about our Family Choice plan, please visit www.independenthealth.com/ family-choice or call Independent Health at (716) 635-4900 or 1-800-958-4405 (TTY users call 711). April 1 - September 30: Monday - Friday, 8 a.m. - 8 p.m.: October 1 - March 31: Monday - Sunday, 8 a.m. - 8 p.m.

Independent Health is a Medicare Advantage organization with a Medicare contract offering HMO, HMO-SNP, HMO-POS and PPO plans. Enrollment in Independent Health depends on contract renewal. *This plan is available to all Medicare eligibles who are entitled to Medicare Part A and enrolled in Part B. Members must reside in a participating facility in Western New York. Members must receive all routine care from participating providers. **Survey conducted by Independent Health in July 2021 with 392 families surveyed and 72 families 18% responding.

in the community

Independent Health is excited to partner with a variety of local organizations to help Western New York get healthy and have fun at the same time. Here are just some of the ways we're working to make our community healthier.



Outer Harbor Buffalo

As the official health and wellness partner of Outer Harbor Buffalo, Independent Health invites you to enjoy some fresh air along the waterfront on the 3-mile Independent Health Wellness Trail. Visit Wilkeson Pointe to rent bikes and kayaks at a discounted rate or take part in a free outdoor fitness class. You can also take a spin on the pump track and skills loop at Lakeside Bike Park.

Explore YOU at the Buffalo Museum of Science

Explore YOU presented by Independent Health is the Health Sciences-themed studio within the Buffalo Museum of Science. It offers visitors a hands-on experience to explore all there is to know about the human body, ways to stay healthy and advances in life-changing medical technology. In addition, Independent Health members can save 10% on an annual museum membership.



Independent Health and the YMCA will once again offer Fitness in the Parks this summer. YMCA-certified instructors will oversee hundreds of free outdoor fitness classes—including Pilates, Yoga and Zumba®—at various parks throughout Western New York. View the full schedule at www.independenthealth.com/fitpark.



Food Truck Tuesdays at Larkin Square

For the past decade, Independent Health has sponsored many events offered at Larkin Square. This includes Food Truck Tuesdays, which are currently every Tuesday from 5 to 8 p.m. through August 30. Through the Independent Health Foundation's Healthy Options® program, every participating food truck will continue to offer at least one item that's considered to be lower in fat, saturated fat, cholesterol and sodium.

Reddy Bikeshare

In partnership with Shared Mobility, Inc., Independent Health has brought the popular Reddy Bikeshare program back to the streets of Buffalo and Niagara Falls. Approximately 400 GPS-enabled Reddy bikes



are currently available for short-term rent at 90 conveniently located stations. Independent Health members are also eligible for a discounted annual membership.

Tifft Nature Reserve Wellness Walks

Enjoy the sights and sounds of nature while getting your steps in by joining us for "Wellness" Walks presented by Independent Health" every Thursday morning at Tifft Nature Preserve. All ages are encouraged to attend these free casual walks, which are guided by a knowledgeable volunteer. Please call (716) 825-6397 to confirm that the walk will take place.



An overview of all community programs and events that Independent Health offers and supports can be found at www.independenthealth.com/events.

Independent Health Foundation celebrating 30 years of making a difference in WNY

This year marks the 30th anniversary of the Independent Health Foundation. Since its launch on September 30, 1992, the Foundation has provided Western New Yorkers with the services, tools, resources and education they need to improve their quality of life. After all, a healthy community benefits everyone who lives in it.

By partnering with countless community centers, schools, parks, businesses and organizations, the Foundation offers a variety of free or low-cost programs and events that reach more than 225,000 individuals in Western New York each year. The Foundation's signature programs and events include:

- First Night Buffalo—Western New York's largest drug- and alcohol-free New Year's Eve celebration offers family-friendly activities, including magicians, jugglers, face painting, wild animals, costumed characters. and more.
- **Kids Run**—This free event encourages families to exercise and stay active together through a 1.8mile walk/run perfect for all ages, as well as a mini-dash for children ages 2-5. The 2022 Kids Run was held on June 4 at Delaware Park.
- Healthy Options Buffalo—For the past 18 years, the Healthy Options program has been helping people make informed decisions when

eating at home and dining out. As part of the program, the Foundation collaborates with local restaurants. food trucks and festivals to provide healthy food choices to the public, while also delivering meal kits to 400 families every year. In addition, healthy recipes, cooking videos, dining tips and other helpful resources are available at

www.healthyoptionsbuffalo.com.

- Fitness for Kids Challenge— Introduced in 2008, this elementary school-based program is designed to combat the rising rates of childhood obesity by challenging youngsters to increase their physical activity and make good nutrition choices. The top participating schools and classrooms win grants to purchase fitness equipment or enhance health and wellness programming for their school.
- Good for the Neighborhood— Throughout the year, Good for the Neighborhood brings free health screenings, farmers markets, nutrition classes, fitness programs and more to area neighborhoods where access to health care is limited.
- Soccer for Success—Created by the U.S. Soccer Foundation, Soccer for Success uses soccer, along with nutrition education, as a way to engage kids in their health and

- reduce childhood obesity. Now in its 10th season, the program guides youth away from negative influences by providing them with safe places to play during after-school hours.
- Growing Up Strong—The Foundation's newest program connect families, health care providers and social services to ensure all children have an opportunity to start off on the right path to a healthy future.

For the latest Foundation program and event information, visit www. independenthealthfoundation.org. All of the Foundation's efforts are possible thanks to the generous support of Ferguson Electric, Infinit Technology Solutions, Magellan Cares Foundation and Vein Treatment Center.





It's important to schedule an **Enhanced Annual Wellness Visit (EAV)**

At Independent Health, we want to help you live a healthy life. Completing an Enhanced Annual Wellness Visit (EAV)* with your primary care physician (PCP) is an important way you can maintain or improve your health and well-being.

An EAV is a comprehensive annual exam and conversation with your PCP about your health. Topics for discussion during your visit may include the importance of preventive services (see article on page XX), medication adherence, maintaining healthy bones, preventing falls, bladder issues, advance directives (see article below), quitting smoking and more. Plus, your EAV is covered in full with a \$0 copayment.

What you need to do

If you have vet to schedule your EAV for 2022, contact your PCP today. You will then be provided with a health risk assessment questionnaire that you will need to

complete either before your appointment or at the time of your visit. Your PCP will use the answers in the questionnaire to create a personalized care plan for you so that you can better manage your current medical conditions and attain your health goals. Make sure you schedule any preventive care screenings you may need based on your PCP's recommendations during your EAV.

Please note: You may be able to have your EAV via telehealth. This means your PCP can set up your EAV through a video chat service like FaceTime or Zoom. Make sure you ask you PCP's office if it provides telehealth services.



O LOOKING FOR A NEW PCP?

Independent Health has a large network of participating health care providers. Our Member Services Department can help you find a new PCP. You can also search for one on the "Find a Doctor" page at www. independenthealth.com.

*Excludes Independent Health's Medicare Family Choice HMO I-SNP Plan.

Advance planning can ease end-of-life decisions

People who plan for care at the end of life are more likely to get the medical treatment they want, and their family members experience less confusion and stress. If your loved ones do not know what your wishes are should you become incapacitated, Independent Health encourages you to have the conversation with them and complete a health care proxy form.

Plan ahead with these four easy steps:

- 1. Think about what is important to you and how vou want to receive care.
- 2. Select a person (health care agent) to speak for you if you are unable to speak for yourself. It should be someone you can trust, such as a family member or close friend.

- 3. Talk with your health care agent about your health care wishes. Share your views, preferences and values about life and medical decisions.
- 4. Put your health care choices in writing using a health care proxy form.

Health care proxy forms are available at most doctor offices and hospitals. You can also download a copy of the form by visiting the "Frequently Used Forms" section at www.independenthealth.com. Once your form is signed, keep the original and give copies to your doctor(s) and your health care agent. In addition, make sure you let your loved ones know who your health care agent is

Crossword puzzle: Decoding healthy habits

Across

1. Schedule regular checkups and to prevent illness or catch it early. **2.** Swap body fat for muscle with _____ training. 5. Prevent backaches and muscle pain by sitting with good _____. 7. Washing the car and cleaning the house count **9.** has 0 calories and is good for your overall health. 10. Eat healthy _____, like those in nuts and avocados. **12.** Practice by sending a thank-you note or text. **13.** Cook at home to control _____ and portion sizes. **14.** Oral health is connected to your body's overall wellness: brush and _____ daily. **1.** Even on rainy or overcast days, apply ______. **3.** Don't let one _____ day derail your diet—it's all about balance. **4.** Taking time for _____ can help you live well

and improve mental and physical health.

- **6.** Take breaks from negative information on the news and .
- **8.** and lentils are healthy plant-based sources of protein.
- 11. Check Nutrition Facts labels and avoid foods with added . Answers on page 19.

Have fun coloring — It's a great way to relieve stress and boost your mood!



Our Case Managers provide additional help and support

At Independent Health, we're dedicated to finding ways to help our members live healthier lives. Our Case Management team—comprised of highly trained nurses, behavioral health specialists, physical therapists, exercise physiologists, registered dieticians and a life enrichment specialist/licensed social worker—is here when you need someone to guide you.

Our Case Managers may call you on the phone and help you:

- Understand your diagnosis and treatment options
- Coordinate your care with your primary care physician, specialist(s) and other health care providers
- Understand your medications and how to take them as prescribed
- Address barriers you may have with obtaining your medications
- Understand your plan of care
- Get support for you/your family/ caregivers to keep you safe at home

- Understand your benefits
- Link with community resources
- Understand health issues related to aging

When and why we call our members

If you've been in the hospital with a serious health condition or experienced complications, are living with multiple health conditions and finding it difficult to manage your daily activities, a Case Manager may call to help:

- Identify what's important to you and help manage your health condition, such as asthma, cancer, COVID-19, COPD, diabetes, heart disease, high-risk pregnancies, serious mental illness and/or substance abuse diagnosis
- Guide you to appropriate resources
- Keep you on the road to recovery by assisting you with your discharge instructions



For more information

Case Management services are provided by phone as part of your plan benefits. There is no additional cost. If you or a family member could benefit from Independent Health's Case Management program, please call us Monday through Friday from 8 a.m. to 5 p.m.:

- Case Management for medical conditions: (716) 635-7822
- Case Management for behavioral health conditions: (716) 529-3945

You may also call us toll-free at **1 (800) 501-3439** (TTY: **711**) and ask to speak with a Case Manager.

You can help prevent health care fraud

Health care fraud is a serious problem. It's committed when a dishonest provider or consumer intentionally submits, or causes someone else to submit, false or misleading information in order to obtain reimbursement or benefits they may not be entitled to.

Independent Health is committed to preventing and addressing health care fraud. However, we could use your help, too. Here are some simple ways you can avoid being a victim of health care fraud:

- Don't provide your Independent Health member ID number to anyone except your doctor and pharmacy.
- Read your Explanation of Benefits (EOB) statements you receive from Independent Health.

Make sure you actually received the treatments for which your insurance was charged, and question suspicious expenses.

 Beware of offers for free health care services, tests or treatments. These offers are often fraud schemes designed to bill you and Independent Health illegally for treatments you never received.

If you suspect possible fraud or abuse, call Independent Health's Fraud & Abuse Hotline at 1 (800) 665-1182 (TTY: 711). Callers have the option of remaining anonymous.

Take extra care when taking opioids

Whether dealing with pain after surgery or chronic pain from a health condition, controlling pain is part of many people's lives. Opioids are often prescribed as part of pain management. While these pain-relieving drugs may help, they also come with health and safety risks. Therefore, if you need to take an opioid, ask your doctor to prescribe the lowest possible dose and only take them for a short amount of time.

Opioids like hydrocodone (Vicodin® and Lortab®) and oxycodone (OxyContin®) have the risk of addiction and overdose. Your risk goes up the longer you take them, or if you take them with alcohol or other drugs that are used for anxiety or sleep problems. Opioids also put those around you at risk. Children, teens or other at-risk people in your home can accidentally or purposely take drugs they were not prescribed.

If you are concerned about taking an opioid, talk with your doctor about safer ways to treat pain, such as:

- Taking acetaminophen (Tylenol®) or ibuprofen (Advil®) many of our plans have an over-the-counter benefit to cover these medications
- Applying ice or heat
- Stretching and exercise
- Consulting with a chiropractor or physical therapist



DID YOU KNOW?

Slow, shallow or erratic breathing is one of the most common signs of opioid overdose. It can be subtle or happen during sleep, causing it to go unnoticed. Severe cases must be treated in the hospital and can cause death. The only way to treat an overdose is with naloxone (also known as Narcan® nasal spray). You can get naloxone from most pharmacies without a prescription.

Why a statin may be right for you

If you have been diagnosed with heart disease and/or diabetes, you are at a greater risk of suffering a heart attack or stroke. However, the good news is you can reduce your risk by taking a statin.

How can a statin help?

Statins are a class of medications that lower the level of cholesterol in the blood by reducing the production of cholesterol by the liver. They also reduce the risk of fatty cholesterol plaques breaking off from the walls of blood vessels, which can cause a blood clot and lead to a heart attack or stroke.

If you have good cholesterol numbers, you can still benefit from taking a statin. Studies show that statins can help reduce the risk for heart attack and stroke by about 25% to 35%, even among individuals with normal or low cholesterol. Plus, they lower the chances of recurrent strokes or heart attacks by about 40%.

How to get started on a statin

Currently, there are several statins available on the market. Since the body processes statins in different ways, it may react differently to one statin over another. Therefore, you may need to work with your doctor to find the statin that works best for you. As with any medication, make sure you also take it as prescribed.

Get in on the golden age of exercise

Whether you're a weekend warrior, an everyday exerciser or a fitness wannabe, being active later in life is one of the most important things you can do for your health.

Among its many bonuses, exercise helps reduce the risk for heart disease and stroke, type 2 diabetes and breast and colon cancers. Exercise also strengthens your muscles and bones, so you're able to keep doing the things you love. Plus, it's a great way to relieve stress and keep your spirits lifted.

Take the first step

Unless you have limiting health conditions, it's recommended that you get 150 minutes of moderately intense physical activity each week. You should also do musclestrengthening activities at least twice a week that work all major

muscle groups, including legs, hips, back, abdomen, chest, shoulders and arms.

If you're new to exercise, get your doctor's OK and start by walking for five minutes each day, working up to 30 minutes on all or most days of the week. To strengthen your skeleton, you can add weight-bearing exercises, such as aerobics or wall push-ups. In addition, try jointfriendly activities, such as bicycling, swimming, rowing or using an elliptical machine.

You can also turn your everyday activities into a mini workout. For example, while washing dishes, do some heel lifts. When watching TV, stand up during commercial breaks and march in place. If you're doing a crossword puzzle, stand up and sit back down every time you solve an even number.

We're bringing healthy to you!

Independent Health is making it easier for you to stay fit and active. Our virtual Health Hub offers a



variety of workout-at-home videos. as well as live health and wellness classes, webinars and podcasts. Simply go to www.independent health.com/healthhub. You can also take advantage of your SilverSneakers®* benefit, which includes in-person fitness classes at participating facilities or live and on-demand workouts from home at no cost. To get started, create an online account at www.Silver Sneakers.com/StartHere

*SilverSneakers is a registered trademark of Tivity Health, Inc.

You're eligible for exclusive member discounts

There are more than 550 community partners and local businesses that currently offer exclusive discounts for Independent Health members on a wide range of goods and health and wellness services.

Here is a sample of what you can save on:

- Acupuncture and massage therapy
- Weight loss programs, healthy prepared meals, vitamins and herbs
- Fitness equipment, bike tune-ups and outdoor recreational activities
- An annual membership to the Buffalo Museum of Science
- Reddy Bikeshare rentals at 90 stations throughout **Buffalo and Niagara Falls**

- Kavak and bike rentals at Outer Harbor Buffalo
- Fitness-related activities at Buffalo RiverWorks, including water sports, ropes course and ice skating

Start saving today!

To take advantage of these valuable discounts, all you need to do is show your Independent Health member ID card. Some discounts offer a savings of 30 percent or more.

Visit www.independenthealth.com/discounts to view the latest selections of wellness discounts and participating locations.

Always need to go? Bladder retraining can help

Having an overactive bladder can be frustrating, even debilitating. The frequent, sudden urge to go, the accidental leaks, the constant worry of finding a restroom—it can all take a major toll on your quality of life. But with bladder retraining, you can cut down on unwanted bathroom breaks and learn how to manage your overactive bladder.

With bladder retraining, you can establish a more normal urination schedule. You learn how to urinate at set times—not just when the urge occurs—to slowly extend the time between bathroom breaks. This increases the amount of urine your bladder will hold, which reduces the frequency of your urges.

Steps to success

Before embarking on a bladder retraining program, talk with your doctor. They can tell you if you're ready for bladder retraining and help develop a program to follow. If your

symptoms are fairly mild, you can try bladder retraining on your own.

Start off by keeping track of how often you use the restroom. Then, set a schedule for urinating that's slightly longer than your typical habits. For example, if you tend to urinate every 30 minutes, try to wait 15 minutes longer before voiding. Maintain the 45-minute schedule as best as possible for about four weeks. That's how long it usually takes to successfully and consistently increase your wait time. Once this is accomplished, push back your schedule another 10 or 15 minutes.



Flexibility for the future

On average, it takes about three months to retrain your bladder to a more normal urinary frequency. Try to stick to your plan as much as possible, but keep in mind that some intervals between voiding may be a bit longer and some a bit shorter. And don't worry about bladder retraining at night. The progress you make in the daytime will help during sleep, too.

Vaccines play a crucial role in keeping our community healthy

Years ago, diseases like polio, measles and whooping cough made hundreds of thousands of infants, children and adults in the U.S. sick. But today, cases of these diseases are rarely, if ever, seen. What changed? In a word: vaccines.

Vaccines have been able to slow or stop the spread of many diseases by exposing your body to weak or dead versions of disease-causing germs or viruses. Your immune system then builds up resources to fight those bugs in the future.

Vaccines give you peace of mind and can even save your life. Without the proper vaccinations, you are more likely to get many dangerous diseases. And you

may need more complex care if you get COVID-19 and another disease at the same time. They also keep you from giving a dangerous disease to someone else.

Now more than ever, it's important to make sure you get all your recommended vaccines. If you're off schedule, get back on track. Ask your health care provider for any vaccines that are due or overdue.



Get Leg Up on Slips and Trips

Falling is something we worry about as we age. But falls don't have to be an inevitable part of your future. Take these safety steps to keep you on your feet.



GET READY TO EXERCISE

Build stronger bones and muscles, as well as better endurance, flexibility and balance. Focus on exercises such as tai chi and leg raises. Ask your doctor about an exercise plan.

SEEK STEADY SLEEP

Fatigue can cause you to be less steady on your feet. Try to get seven to nine hours of sleep daily. Talk with your doctor about any sleep issues.





SPEAK UP ABOUT SIDE EFFECTS

Medication side effects such as drowsiness or dizziness can affect stability and lead to injury. Talk with your doctor about troubling side effects.

KEEP AN EYE ON YOUR HEARING

Small changes in your hearing and vision can cause a fall. Make sure you have exams regularly.





FIND THE RIGHT FIT

Wear sensible footwear with good support and traction. Consider the weather, too. Wear boots with rubber treads when there's snow or ice outside.



Make the call if you fall!

If you do slip, trip or fall, report it to your doctor right away—even if you are not injured.



Today more than a quarter of U.S. adults ages 65 and older have diabetes. Older adults are more likely to experience complications due to type 2 diabetes, including eye problems that can lead to blindness. Diabetic eye disease affects nearly half of all people with diabetes. The most common form is diabetic retinopathy, followed by cataracts and glaucoma.

Diabetic retinopathy occurs when the blood vessels in the part of your eye called the retina are damaged. Some people don't have any symptoms at all. It's recommended that you have a comprehensive retinal or dilated retinal eye exam once a year performed by an optometrist or ophthalmologist. Also, it's important to look out for these signs of trouble:

- Blurry vision that lasts at least two days
- Pain or pressure in one or both eyes
- Seeing flashes of light or drifting spots or strings
- Sudden loss of vision in one or both eyes

Follow your action plan

Here are three ways you can manage your diabetes and reduce your risk of developing eye problems and other common complications, including cardiovascular disease and nerve, kidney and foot damage:

- 1. Take your medicine as prescribed. Medications used to treat diabetes, such as insulin and statins, can provide many benefits over time. Don't stop or adjust any of your medications without calling your doctor first.
- 2. Eat a healthy diet. Focus on eating a healthy, wellbalanced diet that provides your body with the nutrients it needs. The American Diabetes Association's "Create Your Plate" tool guides you in healthy food selection and portion sizes.
- **3. Get active.** Aim for 30 minutes of aerobic exercise at least five times per week, and strength-training exercises at least twice per week.

Enhanced diabetes benefits available to you

If you have been diagnosed with diabetes, Independent Health offers the following enhanced benefits to help you manage your unique needs, live healthier and save money:

- Special Senior Savings for 30-day supply of select insulins from the first day of coverage, including the deductible and coverage gap stages*:
 - » \$35 copays for Independent Health Medicare Advantage Part D plan members
 - » \$15 copays for Independent Health's Assure Advantage® HMO C-SNP plan members (see page 8)
- \$0 diabetic monitoring supplies, including glucose monitors, lancets and test strips
- \$0 copay for diabetic labs (HbA1c, GFR)
- \$0 copay for an endocrinologist office visit
- \$0 copay for diabetic retinopathy screening**
- \$0 copay for consultation with a nutritionist

*Only self-injected insulin meets the criteria for a Part D covered drug and is eligible for the cost savings under the Senior Savings Model (insulin received through a pump or oral diabetic medication is not eligible). This cost-sharing only applies to beneficiaries who do not qualify for a program that helps pay for your drugs ("Extra Help"). To find out which drugs are select insulins, review the most recent Drug List at independenthealth.com/formulary. ** Diabetic retinopathy screening covers both the screening and the ophthalmologist copay. Coverage does not apply to every eye injury or disease of the eye.

Crossword answers from page 13

Across: 1) screenings; 2) strength; 5) posture; 7) exercise; 9) water; 10) fats; 12) gratitude; 13) calories; 14) floss Down: 1) sunscreen; 3) cheat; 4) self-care; 6) social media; 8) beans; 11) sugars

Protect your heart from negative emotions

The link between your head and your heart may be closer than you think. Stress, anxiety, loneliness, anger and depression can all negatively affect your heart health.

The reason is partly behavioral: It's harder to focus on healthy living when you're distracted by difficult feelings. Some people fall back into bad habits, such as eating too much unhealthy food, drinking too much alcohol or smoking. That can take a toll on the heart.

But there may also be a physical link between heart health and emotional well-being. Stress and depression are associated with chemical and physiological changes in your body that may affect heart disease. For example, did you know that stress can trigger tightening in your arteries?

Emotional self-care helps reduce such issues. It won't magically get rid of every challenge and problem in daily life. But it will give you the tools for dealing with them in a healthy way.



Mind your physical health

The same good habits that support better heart health are also effective at keeping stress in check. Regular physical activity is a proven stress-buster and mood-lifter. Treating yourself to nutritious foods and plenty of sleep can also improve your physical and mental well-being.

Build connections to others

Talking with supportive family and friends is one of the best ways to ease stress and anxiety. Let

them know how you're feeling and suggest possible ways they could help.

Be open with your doctor

Tell your doctor how you're feeling emotionally as well as physically. If stress, anxiety or depression start to interfere with your daily activities for several days in a row, let your doctor know. If needed, they can prescribe medicine or refer you to a counselor who can help.

English: ATTENTION: If you do not speak English, language assistance services, free of charge, are available to you. Call 1-800-665-1502 (TTY: 711).

Independent Health complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

Spanish: ATENCIÓN: Si no habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-665-1502 (TTY: 711).

Independent Health cumple con las leyes federales de derechos civiles aplicables y no discrimina por motivos de raza, color, nacionalidad, edad, discapacidad o sexo.

Chinese: 注意:如果您使用繁體中文,您可以免費獲得語言援助服務。請致電 1-800-665-1502 (TTY: 711).

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