

HEALTHSTYLES

INDEPENDENTHEALTH.COM

FALL 2021/WINTER 2022

*Live life
better*
with Brook+

Strength training
will keep you fit
and healthy

Protect your heart
with a flu shot

Foods to help you
stress less? *Yes, please!*

See page 13.

Independent
Health[®]

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HEALTHSTYLES

The Wellness Magazine for
Independent Health Members

If the pandemic steered your routines off course, now is the perfect time to reset your habits. Is your diet less than ideal? Try the right foods to help calm your anxiety (see page 13). Ease into exercise with strength training (see page 15). Plus, don't forget preventive care, including cancer screenings (see page 14) and a flu shot, which may help protect your heart (see page 11).

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Receive our online newsletter, *HealthStyles Monthly*, by registering for your own member account at [independenthealth.com](https://www.independenthealth.com).

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KEITH PAGE
Editor



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You have access to a doctor, day or night, with Teladoc®

As part of Independent Health's efforts to help make health care as accessible as possible, we offer a telemedicine benefit provided through Teladoc®. When you can't reach your primary care physician (PCP), Teladoc can put you in touch by phone with a U.S. board-certified doctor to discuss a variety of common, non-emergency medical conditions, such as allergies, asthma, bronchitis, cold/flu, pink eye, rashes, strep throat and more.

Plus, you can use Teladoc to receive consultation for the treatment of dermatological and behavioral health (mental health and substance use) conditions.

How Teladoc works

- Visit [teladoc.com/IH](https://www.teladoc.com/IH) to create an account.
- 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 and your covered dependents to a national network of board-certified doctors who average 20 years' experience. The doctor will review your medical profile before contacting you to discuss your health concerns.
- If needed, prescriptions can be sent to a pharmacy of your choice.
- Teladoc is not intended to replace your relationship with your PCP. You can share your Teladoc visit information with your PCP by simply selecting "yes" at the end of your online consult.

Depending on your plan benefits*, Teladoc has either a \$0 copay or a low copayment. If you receive a dermatology consultation, you will be responsible for a specialist copay/coinsurance according to your plan benefits**.

Visit [independenthealth.com/telemedicine](https://www.independenthealth.com/telemedicine) to learn more about Teladoc.

**If your plan is HSA-qualified, by law, you are responsible for paying the full cost of Teladoc services until your deductible is satisfied. **If your plan requires you to meet a deductible before your specialist cost share, you are responsible for paying the full cost of Teladoc dermatology services until your deductible is satisfied. If your plan does not require you to meet a deductible prior to a specialist cost share, you are only responsible for your specialist cost share for Teladoc dermatology services.*

BENEFIT SPOTLIGHT

We're all about your health

When it comes to your and your family's health, nothing else is more important to us. For more than 40 years, Independent Health has remained dedicated to improving the health and well-being of our members and our community.

We have a team of 1,000 local people who want to make sure you get healthy and stay healthy. We're here for you every step of the way to provide you with the RedShirt® Treatment you deserve.

So, what does the RedShirt Treatment really mean for you?

- **It means getting answers without having to jump through hoops.**

If you come to us for support or assistance, we'll stay connected with you until you get the answers you need. It's just one of the many reasons why Independent Health has consistently been rated among the top health plans in the country for customer service and member satisfaction.

- **Getting access to the care you need so you can put your mind at ease.**

Through our strong relationships with primary care physicians, specialists and other health care providers, we're making it easier for you to receive high-quality, well-coordinated care. Plus, we have a wide range of digital tools and resources to connect you with doctors and health experts, such as our telemedicine benefit through Teladoc® (see page 2) and our Brook+ Diabetes Prevention Program (see page 8).

- **Getting more ways to stay active and healthy.**

We offer unique plan benefits (see page 4) and exclusive member discounts (see page 6) so that you can achieve your health and wellness goals. In addition, we work with local organizations to give you fun ways to run, walk, bike, eat and more (visit independenthealth.com/events).

- **Giving extra help to people in our community who really need it.**

Since 1992, the Independent Health Foundation has provided a variety of health and wellness programs in neighborhoods where access to health care is limited (visit independenthealth.com/foundation).



▶ **To learn more about our commitment to you and your health, visit redshirrtreatment.com.**

Making it easier for you to balance your life and health care

Independent Health is excited to offer thRed—a new health plan designed for people who thrive on using digital tools to manage multiple aspects of their busy lives. thRed can make your health care experience more convenient and better coordinated with access to care, support and plan information right on your smartphone.

How thRed works

To get started with thRed, you'll first be asked to activate your member account using the Independent Health MyIH mobile app. From there, you'll select your primary care physician and be connected with a personal Primary Care Team that oversees all aspects of your health care.

Whenever you need it, you'll then have access to chat with a doctor for any medical concerns, with coordinated support and oversight from your Primary Care Team. Our RedShirtsSM are also here with you to make sure you get the help and guidance you deserve.

Healthy activity rewards

As the plan subscriber, you also have the opportunity to earn up to \$500 in rewards when you engage in certain impactful health and wellness activities:

- Earn \$200 for activating your account through the MyIH app (a \$150 Health ExtrasSM Visa® card and a \$50 eGift card of your choice).
- Throughout the year, you can then earn up to \$300 more for completing various activities focused on improving your overall health and wellness, such as an annual wellness visit, flu shot, dental cleaning, exercising regularly, and volunteering in the community.
- Plus, covered spouses can earn their own \$50 eGift card when they activate their account through the MyIH app.

Currently, thRed is available to our commercial group plan members who live or work in Erie County. Check with your employer to see if they offer this innovative plan.

3 ways to eat healthier

Making the right food choices and eating healthy aren't always easy. Sometimes a little advice from a nutrition expert to help you make better decisions can make a big difference.

Your Independent Health plan includes three different options to help you and your family live a healthier life—including free telenutrition and local nutritional consultations:

1. Brook

Video chat with a dietitian one-on-one from the comfort and safety of home for FREE. Discuss nutritional balance and food choices that can positively impact chronic conditions, with the option to leverage health data you track through the Brook app.

2. Foodsmart™

This virtual, one-on-one nutritional counseling with a dietitian for FREE can help you overcome the challenges you face to eating well. Tools available through the app include a recipe library and meal planning—providing you with ongoing support to help achieve your goals.

3. Local dietitian

You also have the option to meet with a local dietitian for FREE to discuss the nutritional needs of you and your family, and to make a plan to achieve

your health goals. Our online “Find A Doctor” search tool can help you find a dietitian close to home.

Serving up Healthy Options

In addition, the Independent Health Foundation offers the Healthy Options Buffalo program, which was designed to help address the high rates of heart disease, stroke and obesity prevalent in our region. Since 2004, Healthy Options has assisted Western New Yorkers in making more informed decisions when choosing what they eat.

More than 250 local restaurants and area food trucks currently participate in the program by offering heart-healthy food options that are considered lower in fat, cholesterol and sodium. A list of all participating restaurants and food trucks can be found at healthyoptionsbuffalo.com. While there, you can also view a variety of healthy recipes that you can prepare in the comfort of your own home.



Get the most out of your health plan with our unique benefits

Independent Health offers a variety of benefits that make it easier for our members to achieve their personal health and fitness goals. Depending on your plan, two of our most popular benefits are the nutrition benefit and Health ExtrasSM.

Nutrition benefit

With our unique nutrition benefit with TOPS Friendly Markets, members receive a \$1 credit for future in-store grocery purchases at Tops for every \$2 they spend on fresh fruits and vegetables.

Members who enroll in the benefit can earn up to \$1,000 on their food purchases each year on a family plan (up to \$500 on a single plan). The fruit and

vegetable purchases are tracked right through the Tops BonusPlus[®] program, so it's easy to earn reward dollars for purchasing healthy foods. Each quarter, enrolled members receive a rewards card, which they can use for in-store grocery purchases (except for tobacco products).

If your plan includes the nutrition benefit, you can activate it by registering at independenthealth.com/nutrition.

Health Extras

This popular benefit offers eligible members the freedom to choose from a variety of health-related activities. It provides a \$250 prepaid Health Extras MasterCard that members may use on

health and wellness services including fitness centers and programs, massage therapists, healthy prepared meals, vitamins and herbs, Weight Watchers[®] and more.

For more information and to view the complete list of participating Health Extras vendors, visit independenthealth.com/healthextras.

These benefits are just two of the many ways we're helping our members get more engaged in their health and develop sustainable, healthy lifestyle behaviors.

**Benefits vary by plan. Please check your summary of benefits to see if one of these benefits is associated with your plan.*

Saving, spending, reimbursing: Different accounts for different needs

With the various types of employer-sponsored and employee-owned reimbursement accounts available—from Health Savings Accounts (HSAs) to Flexible Spending Accounts (FSAs) and Health Reimbursement Arrangements (HRAs)—it can be confusing to know the differences or benefits of each.

Each of these reimbursement accounts serves a different purpose and give employers the opportunity to offer different types of tax-advantaged accounts. They also encourage greater employee engagement in their own financial wellness.

HEALTH SAVINGS ACCOUNT (HSA)

An HSA is a type of savings account that is available to those enrolled in an HSA-qualified high-deductible health plan. Funds in an HSA can be used to pay for most medical expenses that someone may incur, both before and after they reach their plan deductible.

Any unused dollars (including employer contributions) carry over year-to-year, regardless of whether the account owner changes health plans, retires or leaves their job.

As their HSA balance grows, account holders can also save for the future by investing their HSA dollars in mutual funds for enhanced retirement savings. After retirement, HSA funds may be used for any reason without penalties—but the funds for non-health expenses after retirement will be taxed as income like an IRA or 401k.

FLEXIBLE SPENDING ACCOUNT (FSA)

An FSA is an employer-sponsored benefits program that enables employees to deduct pre-tax dollars from their paychecks to pay for qualified medical expenses for themselves, their spouses and their dependents. At the beginning of each plan year, employees can elect to have a certain portion of their pre-tax income contributed to fund their FSA. For 2021, contributions to an FSA are limited by the IRS to \$2,750.

Because FSAs are employer-sponsored, an employee has access to the entire year's funds on the first day of the year. All FSA funds must be used within the plan year because they do not roll over year to year. However, the plan can provide for either a grace period or a carryover up to \$550. Any unused funds are returned to the employer at the end of the year.

HEALTH REIMBURSEMENT ARRANGEMENT (HRA)

HRAs are employer-owned accounts that are used by employees for specific medical expenses, such as deductibles, copayments, coinsurance, dental or vision. Contributions are made solely by the employer and unused funds are returned to the employer at the end of the plan year or may be rolled over to a subsequent plan year at the employer's discretion.

The amount available in an HRA is set by the employer. There is no minimum or maximum amount. The employer also gets to decide whether any unused funds roll over from year to year or whether they expire at the end of the plan period.

▶ To learn more about HSAs, FSAs and HRAs visit the “Find A Health Plan” section at [independenthealth.com](https://www.independenthealth.com).

This high-level summary is not an endorsement of any of these plans and is not investment advice. It doesn't include all the details and eligibility rules may apply. In addition, the benefits of the types of each plan may vary by employer group, the plan offering it and the individual's own circumstances.



We offer
HSAs through
HealthEquity



Independent Health is proud to partner with HealthEquity, the nation's leading HSA administrator. Through this collaboration, Independent Health is the only health plan in Western New York that offers an HSA product with complete automated enrollment and claims payment solutions that make it easier for our members to manage, use and maximize an HSA. In addition, HealthEquity offers a variety of tools and resources that our members can use to build the ultimate retirement nest egg. Check with your employer to see if your plan includes an HSA option.

HEALTH MATTERS

Ways to stay up-to-date on COVID-19

At Independent Health, our top priority is to protect the health and well-being of all our members. If you need the latest information about COVID-19, we encourage you to visit independenthealth.com/coronavirus. At our website, you will find the latest vaccine updates, common questions about coverage for testing and treatment, educational videos, ways to stay healthy and active at home, and links to community help. Plus, a library of content pertaining to COVID-19 can be accessed through Healthwise®, our one-stop online health resource. Simply go to independenthealth.com/healthwise.



Share your opinions with us

When it comes to health care, everyone has an opinion or a story to share. And since we value our members' feedback, we offer *Insights*—an online community that encourages you to provide open and honest feedback on a variety of topics related to the health care industry. What are your thoughts on the products and services we offer? Is there a process we can improve? If you could change one thing about health care, what would it be? By joining *Insights* at independenthealth.com/insights, you will be able to interact with our brand on a more direct and personal level.

TAKE ADVANTAGE of exclusive member discounts

Did you know your Independent Health member ID card does more than show proof of insurance? We partner with more than 550 community partners, local organizations and health care providers to offer exclusive discounts for our members on a wide range of valuable goods and health and wellness services. Simply show your ID card and start saving—some discounts offer a savings of 30% or more. A complete list of our wellness discounts can be viewed at independenthealth.com/discounts.

MEMBER RIGHTS AND RESPONSIBILITIES



As an Independent Health member, you are entitled to certain rights and responsibilities that we want to make sure are being met. This includes the right to have access to care, the right to privacy and the responsibility to follow plans and instructions for care that you have agreed to with your practitioners. You may request a copy of your rights and responsibilities by contacting our Member Services Department.



The many benefits of quitting smoking

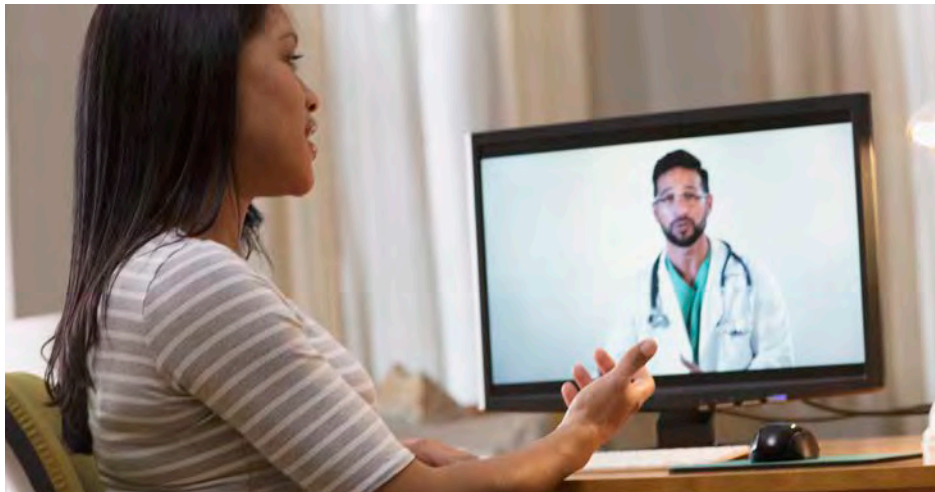
If you a smoker, the sooner you take steps to quit, the sooner you'll reap the benefits. For example, if you put out your last cigarette right now, your blood pressure and heart rate would start to lower within 20 minutes. Your chances of having a heart attack would decline within just 24 hours. Give it a few weeks and you may notice you're not short of breath as often. Over time, you'll also cut your risk for stroke and lung cancer. For advice on how to quit, talk with your doctor or call the New York Smokers' Quitline at **1-866-NY-QUITS (1-866-697-8487)**.

OUR CASE MANAGERS OFFER EXTRA SUPPORT AND GUIDANCE

Independent Health is proud to have a dedicated Case Management team made up of highly trained nurses and other health care specialists. If you have been diagnosed with multiple health conditions and/or have been in the hospital due to a serious health issue, our Case Managers are here to help coordinate your care, educate you about your condition(s) and make sure you have all the support you need. Case Management services are provided by phone as part of your coverage. There is no additional cost. If you or a family member could benefit from Independent Health's Case Management program, please call **(716) 635-7822** for medical conditions or **(716) 529-3945** for behavioral health conditions, Monday through Friday from 8 a.m. to 4 p.m.

It's important that you stay on top of your preventive care

Regular preventive health services can help detect serious medical conditions early and lead to early treatment, which can increase survival rates, improve quality of life and lower long-term costs.



Independent Health has always believed in the power of preventive care. That's why we offer more than 60 free preventive care services and screenings* when performed by an in-network/participating health care provider, including:

- Annual routine checkup*
- Cholesterol screening
- Colonoscopy
- Diabetes screening
- High blood pressure screening
- Mammogram
- Pap smear collection and preparation
- Vaccinations
- Well-child visit*
- Well-woman visit*

These services are even excluded from deductibles—so those enrolled in a deductible plan can take advantage of these services right from the start!

Screening safely

Call or email your doctor's office to make sure you're up-to-date on your preventive care. Your doctor will determine which screenings you need based on age, genetics and previous test results. You may also discuss:

- **Alternative options.** Certain screenings can be done safely at

home. For instance, a stool DNA test checks for colorectal cancer. You'll still need a colonoscopy if the results come back positive. But if they're negative, you've saved yourself a visit.

- **Virtual appointments.** Other tests can be conducted via telehealth. For instance, your doctor can assess your risk for depression or addiction during a remote chat.
- **Office safeguards.** Medical facilities are taking steps to keep you and your family safe. This includes screening for COVID-19 and creating space for physical distancing. If you have questions about protocols, contact your doctor's office.

To view a complete list of \$0 preventive services, visit independenthealth.com/preventive.

**A routine checkup (well visit) or preventive service can sometimes turn into a "sick visit," in which you will be responsible for paying an office visit copayment or, if enrolled in a deductible plan, all charges until your deductible level is met. There may be other services performed in conjunction with the above preventive care services, which are subject to any applicable liability as described in your contract.*

Health care fraud is a serious problem

Independent Health works with government agencies and other health plans to fight health care fraud. Health care fraud is committed when a dishonest provider or consumer intentionally submits, or causes someone else to submit, false or misleading information in order to obtain benefits they may not be entitled to.

The National Health Care Anti-Fraud Association estimates that health care fraud costs the nation nearly \$68 billion annually. Examples of health care fraud include:

- Filing claims for services or medications not received
- Forging or altering bills or receipts
- Using someone else's coverage or insurance card
- Faking a worker's compensation injury to receive disability payments

We need your assistance

As we work behind the scenes to prevent and address health care fraud, it also takes a community effort. Here are some simple ways you can avoid being a victim of health care fraud:

- Don't provide your personal information (e.g., your Social Security or Independent Health Member ID number) to anyone except your doctor or health plan.
- 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 users can call **711**. Callers have the option of remaining anonymous.

MEMBER SUCCESS STORY: Live life better with

According to the American Diabetes Association, diabetes is the most expensive chronic condition in our nation. Nearly \$1 out of every \$4 in U.S. health care costs is spent on caring for people with diabetes. An estimated \$237 billion is spent each year on direct medical costs and another \$90 billion on reduced productivity.

As part of our commitment to find ways to address the increasing medical and financial burdens that diabetes is having on our members, employers and the overall healthcare system, Independent Health is now partnering with Brook—a leading digital health platform for chronic disease management—to offer a CDC-recognized Diabetes Prevention Program called Brook+. This structured, yearlong lifestyle change program is available as a covered benefit with a \$0 member cost share under all of Independent Health's fully insured, commercial and Medicare Advantage plans.

Through digital delivery and on-demand content, Brook+ provides eligible participants with the tools and personal coaching they need to help them reduce their risk for diabetes by making 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.

TIME TO MAKE A CHANGE

Nearly 4,000 Independent Health members have enrolled in Brook+ since it was first introduced at the beginning of this year. Sheri Cleary of South Buffalo is among the participants who have already experienced a significant improvement in their health thanks to the program.

Cleary first learned about Brook+ through her job as a care coordination assistant with Independent Health's Case Management Department. It came at the perfect time. After undergoing emergency back surgery during the summer of 2020, she was looking for a program that could help her get back on track with her overall health and wellness.

"Prior to my surgery, I felt like I was a bit athletic. I ran three half marathons and many 5K races," said Cleary. "Unfortunately, the surgery really brought me to my knees. It was a pretty intense recovery, and it didn't feel like I was making any progress whatsoever. I had been physically inactive for several months and wasn't eating well either. As a result, I put on some weight and my cholesterol level dramatically increased. I was not happy with myself, or the way things were going."



Sheri Cleary is feeling fit and healthy thanks to Brook+.

As a 62-year-old with a family history of diabetes, Cleary knew she was heading down the wrong path and needed to make some lifestyle changes. Although she had signed up for a popular national weight-loss program, it didn't provide her with the type of one-on-one support she was looking for. However, with the Brook+ program, she found just that—and at no additional cost either.

"The problem with some other programs is there's no one really checking in on you to see how you're doing. They offer little advice other than you should follow their meal plan, which can be very expensive," said Cleary. "I wanted someone who would be there to hold me accountable and keep me engaged. Upon signing up for Brook+, I was assigned my own personal health coach. Her name is Karen. She reaches out to me every day to share helpful tips and motivate me. I feel like she's become a friend."

STAYING ENGAGED WITH BROOK+

Along with the expert guidance she receives from her health coach, Cleary uses the Brook+ mobile app to access a variety of webinars and videos that focus on eating healthier, incorporating physical activity into her daily life and improving problem-solving and coping skills. She connects regularly with a group of 50 other participants for additional support and encouragement. Plus, she received a complimentary Bluetooth scale and fitness tracker* that allows her to easily monitor her daily steps, calorie intake and overall progress.

"The scale is pretty sophisticated. Not only does it show me my weight, it also tells me my BMI (body mass index) and how

Brook+ program

much I've either lost or gained since the last time I was on it," said Cleary. "That information is then uploaded to the Brook+ app, which allows my health coach to check my results, too. Knowing Karen can see my results every time I step on the scale makes me work harder. Even when I've had a discouraging result, she'll send me a message to remind me that weight loss isn't a straight line. You're going to have some days when you put in all the work, but the scale doesn't reflect it. Having someone who is there to provide feedback and support makes such a big difference. In my opinion, it's what really sets Brook+ apart from other programs."

GETTING HEALTHY FOR GOOD

Since joining Brook+ in March, Cleary has dropped 27 pounds. This has led to a substantial reduction in her cholesterol level, so much so that her doctor has cut her cholesterol-lowering statin medication dosage in half and is considering having her discontinue it altogether. It's just one of the many reasons why Cleary couldn't be happier with her decision to join Brook+.

"The way I feel now as compared to when I first started is night and day. I have more energy. I'm sleeping better. My clothes are two sizes smaller. I have three grandchildren that I can keep up with. And I'm starting to get to the point physically where I'll soon be able to run again," said Cleary. "I'm so grateful for Brook+ because I feel like I found my magic bullet. I've learned so much already. I have a new mindset now. I'm going to keep doing the things I've been doing. I don't plan to stop."

▶ TO LEARN MORE

Overall, Independent Health members who are currently enrolled in Brook+ have lost a combined total of more than 18,000 pounds. For additional information about the program and to see if you meet the eligibility requirements, visit brook.health/plus.

**For participants who complete four weeks of activity, meeting Diabetes Prevention Program guidelines. Limit 1 per participant.*

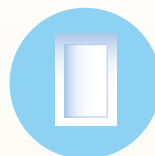
Oh, Sugar!

Many foods with added sugar contain extra calories but few nutrients. (Added sugars are those put in when a food is being made.) Eating less added sugar can help you consume fewer calories and avoid weight gain.

17 calories of sugar equals about:



1 teaspoon



1 packet



2 cubes

The American Heart Association recommends limiting your daily intake of added sugar to no more than:



150 calories
for most men



100 calories
for most women

Amount of total sugar in everyday foods:



soda, 12 oz.
170 calories
10.5 teaspoons



nonfat fruit yogurt, 6 oz.
162 calories
7.7 teaspoons



glazed doughnut, 3"
175 calories
3.2 teaspoons



angel food cake, 1 piece
140 calories
6 teaspoons



fruit punch, 8 oz.
119 calories
6.7 teaspoons



vanilla ice cream, ½ cup
137 calories
3.3 teaspoons



pancake syrup, ¼ cup
210 calories
4.3 teaspoons



cinnamon raisin bagel, 4"
288 calories
1.5 teaspoons

Internal and external reviews are available to our members



Independent Health works hard to help our members get the care they need when they need it. Even so, there are instances when you may not agree with our decision to deny coverage for a particular health care item or service. When you disagree with our coverage decision, you have the right to use our internal appeal process at no charge or, in rare cases, you may ask us to skip our internal review process.

In most cases, members achieve satisfactory results by using our internal appeal process. However, if you don't agree with the outcome of our internal appeal process, you may use New York's external review process for several types of cases.

Under the external review process, you or your designated representative (which may be your doctor) have four months to ask for an external review from the New York State Department of Financial Services (DFS). You may use this process if you receive a letter called a "final adverse determination" from Independent Health, which indicates that the health care item or service you or your doctor requested is:

1. Not medically necessary
2. Experimental or investigational
3. Out-of-network service
4. Part of a clinical trial
5. Relates to the treatment of a rare disease
6. A formulary exception

The DFS will assign an external review panel to review your case. The panel will review your medical information, along with other data or medical literature, your doctor's recommendation and any accepted practice guidelines. The panel may ask you or your doctor to provide more information about your appeal. The panel will decide your case within 30

days. If your doctor verifies that a delay would seriously threaten your health, the panel will make its decision within 72 hours. The external review panel will not review:

- Coverage or claim decisions
- Issues involving choice of provider
- Services that are not covered under the terms of your contract with Independent Health

There is a \$25 filing fee associated with requesting an external appeal. In some cases, we may agree to waive the \$25 filing fee. Also, members cannot be charged more than \$75 in a single plan year. The \$25 fee will be refunded to you if the external review panel decides a service should be covered.

In addition to your right to ask for an external review, your doctor also has an independent right to ask for an external review for cases in which a denial was issued and your health care is ongoing or where health care items or services have already been provided to you. If your doctor asks for an external review, either your doctor or Independent Health must pay for the costs of the external review. You will not be financially responsible for the cost of the external review if your doctor uses his/her independent right to ask for the external appeal.

For more information on Independent Health's internal review process or external review, please call our Member Services Department at **(716) 631-8701** or **1-800-501-3439**. TTY users can call **711**.

The external review appeals process in this article applies to fully insured managed care plans only. Self-funded plan participants should contact their plan administrator about their specific external appeal rights.

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. Also, teenagers ages 13 and older have the right to keep information about their care confidential, even from their parents or guardians.

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 and More" section at **independenthealth.com**. Members who travel frequently or attend college away from home 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 we use and protect your personal information, read the Privacy Notice that is included with this issue of *HealthStyles*.

Boost your heart health by getting a flu shot

Health experts advise almost everyone get an annual flu shot. But if you're wavering, here's another fact to consider: Doing so may protect your heart.

In a large national study, researchers found 12% of people hospitalized with flu had a major, sudden heart problem. These included infections, acute heart failure and dangerous blood pressure changes.

Flu and heart problems:

A two-way street

The new study adds to the evidence that flu poses a peril to this vital organ. Doctors have already found the flu:

1. Increases the risk for death from any cause, including heart issues.
2. Is often followed by heart attacks, stroke and other sudden problems. In fact, one study showed the risk for a heart attack was six times higher within a week of having the flu.

3. Seems to be worse in people with existing cardiovascular conditions. In a recent flu season, about half of those who were hospitalized with the flu had heart disease.

Often, the virus attacks the heart muscle and blood vessels directly. In other cases, getting sick with the flu causes other heart-related complications. Your blood may clot, your veins and arteries constrict, and your heart may have to work harder. This can worsen existing issues or cause new ones.

Why, and when, to get vaccinated

For all these reasons, health experts stress the importance of a flu shot for people with heart problems. But what if you're perfectly healthy—do you still need to get vaccinated? Absolutely! Getting the shot can reduce the intensity and duration of flu, and can decrease flu-related illnesses, including heart problems like heart attacks. Plus, it is one



of the more than 60 preventive services that Independent Health covers at a \$0 copayment (see page 7).

You need a flu shot this year even if you got one last year. The Centers for Disease Control and Prevention (CDC) recommends getting immunized by the end of October so your body has time to make antibodies that protect it from the flu. Therefore, don't wait. Visit your doctor's office or pharmacy to get your flu shot today!

Statins do more than just lower high cholesterol

About 40 million people in the U.S. take a statin drug. Statins are typically used to lower high cholesterol in the blood. But they have other important benefits, too. In fact, they may be prescribed for people with diabetes even when their cholesterol level is normal.

The names of these medications are easy to recognize: They all end with “-statin.” Examples include atorvastatin (Lipitor), pravastatin (Pravachol), rosuvastatin calcium (Crestor) and simvastatin (Zocor).

What statins do in the body

Cholesterol is a fatlike substance in the blood that can build up inside blood

vessels and cause problems. Statins help keep the liver from producing cholesterol. This reduces the amount of LDL (“bad”) cholesterol in the blood. To a lesser extent, statins also help lower triglycerides (blood fats) and raise HDL (“good”) cholesterol levels.

But there's more. Statins may also help:

- Lessen inflammation in blood vessels, which works against the buildup of fatty deposits
- Reduce the risk of having a heart attack or the most common type of stroke
- Decrease the chance that people with heart disease will need a cardiac procedure



Who needs to take a statin?

For certain adults up to age 75, experts recommend statins as the first-choice drug treatment to:

- Lower high LDL cholesterol
- Protect against cardiovascular disease in people with diabetes, regardless of their cholesterol level

Talk with your doctor about your cardiovascular risk and whether a statin could be beneficial for you.

Many teens still dealing with depression brought on by the COVID-19 pandemic

The COVID-19 pandemic has been tough on families. For teens, the past year will likely be remembered for how much they missed their friends and school, sports, band or other activities. Some were disappointed when long-awaited milestones—such as prom and graduation events—were canceled or went virtual. Others were touched by the illness or loss of a loved one.

These challenges have taken a serious toll on teen mental health. In a national poll conducted in early 2021, parents reported that 31% of teen girls and 18% of teen boys experienced new or worsening depression during the pandemic.

Now, even as life starts moving closer to normal, many teens are still struggling emotionally. Here's how to offer the support they need—and when to reach out for additional help.

Keep communication lines open

Look for natural moments to strike up a conversation about how the pandemic has affected your family. Invite your teen to open up about the experience, and listen for sadness or anxiety. Such feelings may be signs that your teen could use extra support and attention right now.

Be aware that some teens pull away from their families when distressed. If that sounds familiar, try connecting with

your teen over a shared activity you both enjoy. That might mean practicing yoga, riding bikes or going fishing, for instance. You'll have a chance to check in about how things are going while having fun together.

Stay alert for signs of depression

It's normal for your teen to go through emotional ups and downs, especially in trying times. True depression is more than ordinary moodiness, however. It's a health condition that can wreak havoc on your child's daily life.

Watch for these signs of depression:

- Long-lasting sadness, hopelessness, irritability or anxiety
- Disinterest in things your child once enjoyed
- Changes in eating or sleeping habits
- Poor self-esteem
- Reduced concentration
- Drop in grades
- Restlessness or trouble sitting still



▶ If you notice these warning signs, ask your child's health care provider to screen your teen for depression. Seek help *immediately* for any talk of suicide by calling the National Suicide Prevention Lifeline at 1-800-273-TALK (1-800-273-8255).

You are not alone: Get help for alcohol or drug addiction

Do you or someone you know have an alcohol or drug problem? It's not always easy to tell. But misuse should not be overlooked or minimized. If left untreated, it can lead to a substance use disorder—a mental illness characterized by addiction to drugs or alcohol.

The toll it takes

It can be hard to admit that you have a problem. Take a closer look at some ways drugs or alcohol may be affecting your life.

You could have a substance use disorder if you notice that drugs or

alcohol take up a lot of your time, energy and thoughts. Are most of your days spent using it, thinking about it, planning how you're going to get more, and recovering from its effects? School, work or relationships with your friends and family may suffer because of your addiction.

People who misuse drugs or alcohol may also show signs such as:

- Sudden mood swings, irritability or angry outbursts
- Poor hygiene (not changing clothes or showering)
- Loss in interest in activities that used to be important

- Continued use despite negative consequences

▶ What you can do

Whether you or a loved one is experiencing drug or alcohol issues, help is available. To learn about treatment options, speak with your health care provider. Or reach out to the Substance Abuse and Mental Health Services Administration's National Helpline—a free, confidential, 24/7 service available at 1-800-662-HELP (1-800-662-4357).

STRESS LESS WITH THE Anti-Anxiety Diet

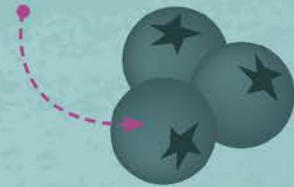
The old saying “you are what you eat” might be truer than we ever realized. Food directly affects your brain—and your mood. Are you giving your mind that top-of-the-line premium fuel, or is it simply running on fumes?

Foods to Fight Anxiety

If you struggle with anxiety, a diet rich in the right foods can help. Some research shows that these ingredients may have a positive effect on reducing anxiety.

□ ANTIOXIDANTS:

beans, berries, turmeric, ginger



□ MAGNESIUM:

leafy dark greens, whole grains, nuts, seeds



□ OMEGA-3 FATTY ACIDS:

salmon, walnuts, chia seeds, flaxseeds



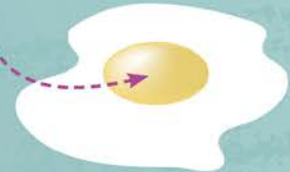
□ PROBIOTICS:

yogurt, pickles, sauerkraut, kefir



□ ZINC:

legumes, beef, cashews, egg yolks



Best Practices for Beverages

1. Stay hydrated with plenty of water.
2. Reduce or eliminate your alcohol intake.
3. Cut back on caffeine.



Food for Thought

You may need to adjust more than your diet to deal with anxiety. If your symptoms feel severe or last for more than two weeks, talk with your health care provider.

A deadly delay? The pandemic's effects on cancer screenings

Missed salon visits during stay-at-home orders may have led to split ends or gray strands. But COVID-19 caused many people to miss far more critical appointments—including for cancer screenings. And that has health experts concerned about the consequences.

The perils of pausing

Screenings can catch cancer early, before it causes symptoms. Often, that's when the disease is easier to treat, ultimately saving lives.

Delaying nonemergency care during the pandemic stopped millions of people from getting these checks. Studies show screening rates dropped sharply in spring 2020—in some cases, by more than 90%.

There are already signs that the halt caused harm. In a small survey of radiation oncologists, two-thirds said new patients are arriving with more advanced-stage cancers. What's more, an analysis from the National Cancer Institute predicts the delays could cause 10,000 more people to die over the next decade from breast and colorectal cancer alone.

Get back on schedule

Fortunately, some studies suggest screening rates are returning to normal. But not all those missed tests have yet been made up.

If you had an appointment canceled or postponed, it's time to rebook. Your provider can help you follow the right cancer screening schedule for you. Ask about recommended screenings for:

- Breast cancer
- Cervical cancer
- Colorectal cancer (see article below)
- Lung cancer

Health care offices are taking precautions to keep patients safe from COVID-19. These include physical distancing and requiring face masks. If you have questions about infection prevention, ask when you book an appointment.

INDEPENDENT HEALTH PROVIDES MASTECTOMY BENEFITS

As a result of the Women's Health and Cancer Rights Act of 1998, Independent Health provides benefits for mastectomy-related services including reconstruction and surgery to achieve symmetry between the breasts, prostheses and complications resulting from a mastectomy, including lymphedema. For more information, call our Member Services Department at **(716) 631-8701** or **1 (800) 501-3439**. TTY users can call **711**.

How to prevent and detect colorectal cancer

Colorectal cancer is the fourth most commonly diagnosed cancer in the United States. This type of cancer may start out as little growths known as polyps. Over time, some polyps can turn into cancer. Depending on where the cancer is located, colorectal cancer may also be referred to as colon cancer or rectal cancer.

Your risk of getting colorectal cancer increases with age. About 90% of cases occur in people who are age 50 or older. In addition, the incidence of colorectal cancer is higher among black men and women compared to people of other races.

Lower your risk

Since lifestyle can also contribute to colorectal cancer risk, here are six actions you can take to help lower your chances of getting this disease:

- Maintain a healthy weight.
- Be physically active.
- Eat healthy foods, including vegetables, fruits and whole grains.

- Avoid eating a lot of red meat or processed meats.
- If you smoke, get help to quit.
- If you drink alcohol, limit how much you drink.

Screening saves lives

Screening tests can find or prevent colorectal cancer before symptoms appear and help reduce mortality rates. This includes stool tests like FIT, which can be done at home, as well as direct visualization tests like colonoscopy that may be performed in an ambulatory surgery center.

For those at average risk for colorectal cancer, the U.S. Preventive Services Task Force recommends screening should begin at age 50 and continue until age 75. However, it may be appropriate to begin screening earlier than age 50 depending on your circumstances. Talk with your doctor about your personal risk for colorectal cancer and which type of screening test might be best for you.

Strength training can help you stay fit and healthy

According to the World Health Organization, musculoskeletal conditions affect more than 1.7 billion people worldwide. These range from acute events such as fractures, sprains and strains, to chronic conditions like arthritis, osteoporosis, gout and low back pain, which is one of the leading causes of disability. These conditions are not only associated with pain, but also can limit dexterity, mobility and overall daily function.

The good news is that you can help prevent or alleviate these conditions through strength training. In order to combat the effects of muscle loss as we age, the National Institute on Aging (NIA) recommends at least two 30-minute strength-training sessions per week as part of your regular exercise program.

Perks of pumping up

The health benefits of strength training are so powerful that they can improve your chances of living a longer, more independent life. It offsets the natural decline in muscle mass that starts after age 30 and speeds up after age 60, while also helping to increase bone density, which can prevent osteoporosis.

In addition to your muscles and bones, this type of training can also positively impact your:

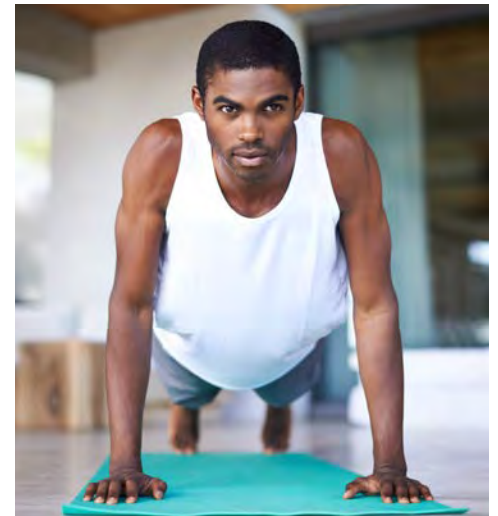
- **Mind.** Strength training lifts your mood, studies show. Anxiety, anger and confusion may fade. Your brain may change in ways that improve problem-solving, decision-making and critical thinking.
- **Body mechanics.** Strength training will improve your mobility, balance, coordination and posture, while also lowering your risk of falling.

No expensive equipment needed

Strength training doesn't have to be expensive or complicated. No weights at home? No problem—you can use weighted household items like soup cans, peanut butter jars, milk jugs and laundry detergent bottles. Resistance bands are also affordable and don't require much space. There are also plenty of strength activities where you can just use your body weight, such as squats, bicep curls, planks and push-ups.

You can also use everyday activities to build muscle, including:

- Heavy gardening (using full sized shovels, wheelbarrows, moving stones, etc.)



- Taking the stairs 2 by 2
- Perform calf raises while brushing your teeth and squats waiting for coffee to brew
- Use full grocery bags for a set of bicep curls
- Wash your car—Get up on your toes to reach the top and squat down to get the tires

In addition, Independent Health's Corporate Wellness Team has produced a series of instructional workout home videos that you may find helpful.

English

If you, or someone you're helping, has questions about Independent Health, you have the right to get help and information in your language at no cost. To talk to an interpreter, call 1-800-501-3439.

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

Si usted, o alguien a quien usted está ayudando, tiene preguntas acerca de Independent Health, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-800-501-3439.

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

如果您，或是您正在協助的對象，有關於[插入 Independent Health 項目的名稱 Independent Health 方面的問題，您有權利免費以您的母語得到幫助和訊息。洽詢一位翻譯員，請撥電話 [在此插入數字 1-800-501-3439]。

Independent Health 遵守適用的聯邦民權法律規定，不因種族、膚色、民族血統、年齡、殘障或性別而歧視任何人。



Fly high with good diabetes control

No pilot takes to the skies without a checklist of safety steps and in-flight procedures. As the captain of your own diabetes care, it pays to take a similar approach. Get ready for takeoff—and steer clear of diabetes complications along the way—with these steps.

Every day: Lower your blood glucose

If diabetes care is indeed a journey, blood glucose control serves as your main destination. Your doctor will help you identify your personal target range, which generally falls between 80 and 130 mg/dl for fasting blood sugars, depending on your situation. The closer you stick to your personal target range, the better you'll feel—and the less likely you'll develop serious health conditions, such as heart, kidney and eye and nerve disease.

Keep your glucose levels in check by taking your medications as directed, eating according to your diabetes meal plan and exercising regularly. If you monitor your glucose readings and they seem too high, too low or fluctuate a lot, even when you follow your treatment plan, talk with your doctor. You might need to change your diet or adjust your medications.

Routine maintenance: A1c tests

Mechanics inspect a plane's engines regularly to spot potential problems. Similarly, your doctor will check in on your A1c levels over time.

A blood test called the hemoglobin A1c test measures how much glucose sticks to your red blood cells. The results reflect your average blood sugar control for the past three months. This tells your doctor how well your treatment plan is working to control your condition.

You may need an A1c test as often as every three to six months, depending on whether or not the result is higher than your target. For many people, an A1c of 7% or below means you're doing well.

Warning lights: Sign of damage

Over time, high blood glucose levels can damage blood vessels including those of the eyes and kidneys, as well as the coatings of your nerves. When this kind of

damage occurs, you may notice trouble with your vision, discover that your kidneys are failing, develop heart disease or stroke, or find that your hands and feet may burn, tingle, or go numb. You might feel weak, dizzy or faint, especially when you stand up. Urination and bowel movements may also become difficult.

Think of these signs as your body's "mayday" cry. If you notice any of them, talk with your doctor.

In some cases, you can have blood vessel and nerve damage with few or no warning signs. That's a big part of why it's so critical to control your blood glucose, complete A1c and kidney tests and get regular eye and foot exams as well as other tests your doctor may recommend. Excellent diabetes management helps prevent these serious complications.

Meet your 'flight crew'

You may be in charge in the cockpit, but by no means are you flying solo. Your primary care physician, endocrinologist, dietitian, nurse and other members of your health care team serve as your support crew. Plus, you can better manage your diabetes by receiving personalized health coaching through the Brook mobile app. Download the app for free at independenthealth.com/brook.