HEALTHSTYLES

INDEPENDENTHEALTH.COM

FALL 2021/WINTER 2022

Making it easy to eat healthier

Plan news for 2022

Live life better with Brook+

Flu shots boost heart 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

Have your routines gotten off course lately? This season is the perfect time to "fall back" into better habits.

Is your diet less than ideal? We can help you get back to eating healthier (see page 6). If you haven't been to the health care provider in a little while, it might be time to schedule a visit. Preventive care is essential to staying at your healthiest (see page 11). That includes getting a flu shot, which may help protect your heart (see page 10). If your provider prescribes a statin while you are there, it could be for more than just your cholesterol. Learn the different ways statins help your health (see page 9).

Whatever your health goals this fall and winter, we will support them every step of the way!

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- 5 Make sure you use your ancillary benefits
- 8 Learn more about our Family Choice plan
- 9 Is your medication working for you?







Live life better with Brook+

According to the Centers for Disease Control and Prevention (CDC), prediabetes affects one in three American adults, but most don't even know they have it. Unfortunately, without action, many will develop type 2 diabetes within three to five years.

The good news is you can significantly reduce your risk by making simple, daily lifestyle changes. That's why Independent Health is now offering a CDC-recognized Diabetes Prevention Program called Brook+. This structured, yearlong lifestyle change program is now available as a covered benefit with a \$0 member cost share under all of Independent Health's Medicare Advantage plans.

The goal of Brook+ is to help participants make realistic and sustainable lifestyle changes, including losing 5% of their body weight and increasing their activity level to 150 minutes per week.

How Brook+ works

- Through fully digital delivery and on-demand content, Brook+ provides members with the tools and personal coaching they need to adopt healthier habits and reduce their risk of developing diabetes.
- The program can be accessed, anytime from anywhere, using a smartphone, tablet or desktop computer. No classrooms or clinic visits are necessary. You can participate from the comfort of your home.
- All program curriculum is delivered via videos and digital content that focuses on physical activity, eating healthier, and improving problem-solving and coping skills.
- Participants not only receive virtual one-on-one guidance from a CDC-trained health coach, but they also have the ability to connect online with a group of peers for additional support.
- Participants are provided a Bluetooth scale and fitness tracker to keep track of their progress.

You can see if you're eligible for Brook+ by taking a short online assessment at www.brook.health/plus.

Plan news: What you can expect in 2022

As the only true local health plan, Independent Health thanks you for your continued membership and wants to make sure you completely understand your Medicare Advantage plan options for 2022.

Our knowledgeable and friendly RedShirtsSM are here to assist you during this year's Medicare open enrollment period (running now until December 7). It's just one of the many reasons why more people choose us than any other Medicare Advantage plan in Western New York.*

Consistent rates and enhanced benefits

For 2022, Independent Health will continue to offer a comprehensive range of plan options, with the consistent premium rates and unique benefits our members have come to expect. This includes three \$0 monthly premium plans (members who enroll in Independent Health's new \$0 Encompass 65® Edge HMO plan will receive money back each month toward their Part B premium), our popular Premier Wellness Package, as well as several new benefits (see page 4).

Please check your Annual Notice of Change we sent you in September for a complete list of plan changes for 2022. In addition, you should have received your personal RedShirt® Benefit Review by mail, which includes information on all of our plan options.

Speak with a RedShirt®

We invite you to check in with your local RedShirt to ensure you are getting the most out of your current plan and discuss other options if appropriate. By completing this review, you'll be entered into the RedShirt Medicare Sweepstakes to win prizes, including a \$500 gift card to either Tops or Wegmans.** Plus, you'll have the chance to nominate your favorite local charity to receive a \$650 donation from Independent Health.

You can give us a call or make an appointment for an in-person visit at one of our conveniently located Medicare Information Centers***, including our yearround sites in Cheektowaga/Depew, Jamestown/ Lakewood, Orchard Park and Tonawanda.



PLEASE NOTE: For the safety of our guests and RedShirts, a face mask must be worn while inside our Medicare Information Centers. Visit www. independenthealth.com/FindARedShirt or call us to find out what the hours and safety measures are for your nearest Medicare Information Center location.

We're here to help!

As always, you can count on Independent Health to deliver the RedShirt® Treatment year-round. Our RedShirts can provide you with the personalized attention you deserve in whatever way is most comfortable to you. Whether it's in person or connecting by phone, video chat or online, we're here to make Medicare easy for you every step of the way.

To schedule a review with one of our RedShirts, simply call (716) 635-4900 or 1-800-958-4405 (TTY:711), Monday through Sunday, from 8 a.m. to 8 p.m. You can also learn more about our 2022 Medicare Advantage plans and benefits at www.independenthealth.com/medicare.

*Per CMS WNY enrollment data 9/2021. **Entry into sweepstakes is not contingent upon enrollment. *** A salesperson will be present with information and applications. For accommodations of persons with special needs at meetings, please call (716) 635-4900 or 1 (800) 958-4405 (TTY: 711).

Enhancing our plans to give you more

For 2022, Independent Health is introducing the following new plan enhancements* that will help make it easier for our Medicare Advantage members to maintain a healthy lifestyle:

- An over-the-counter (OTC) benefit** through NationsOTC®, which will provide a yearly allowance that members can spend on a large selection of brand-name and generic over-the-counter items, like vitamins, pain relievers and dental supplies.
- A Medicare Rewards Program that will allow members to earn reward dollars for completing preventive health services, such as an Annual Wellness Visit, flu shot and other routine check-ups and tests.*** These reward dollars can then be used toward the purchase of a variety of OTC or grocery items, Apple® products and more.
- We've added several medications and vitamins to our formulary in an effort to help lower your overall drug costs.
 This includes erectile dysfunction medications, vitamin B-12, vitamin D and folic acid.

TO LEARN MORE talk with a RedShirt® or visit www.independenthealth.com/medicare.



*Benefits vary by plan and are subject to change on January 1 each year. For more details refer to your Evidence of Coverage (EOC). **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. ***Not all preventive services are medically appropriate every year. Independent Health uses the frequency guidelines adopted by the Centers for Medicare and Medicaid Services (CMS) and the U.S. Preventive Services Task Force (USPSTF). Services must be rendered by an in-network/participating provider. Other services performed at the same time as preventive services may be subject to member cost sharing.

Exciting news about our Medicare Star Rating

Independent Health is proud to be recognized as a 5-Star Rated Medicare Plan by the Centers for Medicare & Medicaid Services (CMS) for 2022. Although we've consistently been a high-performing plan, this is the first time both our HMO and PPO plans have received this honor.

A 5-star rating is a special recognition that only a few plans across the nation receive each year.

How Star Ratings work

The Star Ratings are designed to help people assess the quality, value and performance of every Medicare Advantage plan throughout the nation. These ratings serve as a helpful and unbiased way for Medicare beneficiaries to objectively compare their medical and prescription drug options.

By using a 5-Star Quality Rating System, with 5

stars being the highest rating, CMS measures Medicare beneficiaries' experience with their health plans and the health care system on an annual basis. Among the components that plans are measured on include customer service, member experience and patient safety.

What this honor means

As a 5-Star Rated plan, Independent Health will have the ability to enroll Medicare beneficiaries in our Medicare Advantage plans throughout the entire 2022 calendar year—not just during the open enrollment period. We also believe this achievement is a testament to our long-standing efforts of providing the highest level of customer service and partnering with health care providers to make sure our members receive well-coordinated, high-quality care.

Make sure you use your ancillary benefits

Independent Health is dedicated to putting more value into every plan we offer. That's why we offer a variety of ancillary benefits* with our Medicare Advantage plans, including:

- **Dental benefits**—Most of our plans offer preventive dental coverage from Healthplex, which includes:
 - » Oral examinations (two per calendar year)
 - » Routine cleanings and fluoride treatments (two per calendar year)
 - » Bitewing X-rays (two per calendar year)
 - » Full mouth X-rays (once in a 36-month period)

In addition, Independent Health offers optional supplemental comprehensive dental coverage on some of our plans. By adding this benefit, members receive coverage for periodontal cleanings, root canals, dentures and more. Overall, it provides our members with up to \$3,000 worth of coverage. The additional monthly premium for this optional coverage will continue to be \$25 in 2022.

- Vision benefits—Vision coverage is provided through EveMed with all our plans and includes a routine eye exam (\$0 copay), post-cataract routine eye exam, eyewear allowance and more.
- **Hearing aid benefits**—We partner with American Hearing Benefits to provide coverage for hearing aids for most of our plans. This benefit also includes:
 - » A hearing aid evaluation exam performed by a network provider.
 - » 40 batteries per aid included with non-rechargeable models. Rechargeable battery options are available for an additional \$75 copayment per hearing aid.
 - » Three follow-up visits with an in-network provider for fitting and adjustment of hearing aids.
 - » A worry-free purchase with a 60-day trial and up to a three-year warranty.



To locate participating dental, vision and audiology providers, visit the "Find a Medicare Provider" section at www.independenthealth.com/ medicare.

*Benefits vary by plan. Applicable copavs may apply for these benefits. This information is not a complete description of benefits. It describes the benefits for all of 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.

Teladoc®: Receive care from a doctor anytime from anywhere

When you can't reach your primary care physician (PCP) or need after-hours care, **Independent Health encourages** vou to use our telemedicine benefit*, which is available 24/7 from anywhere you are.

Provided through Teladoc®, this benefit can put you in touch with a U.S. board-certified doctor to discuss a variety of common, nonemergency medical issues, such as cold and flu symptoms, allergies, bronchitis, pink eye and rashes.

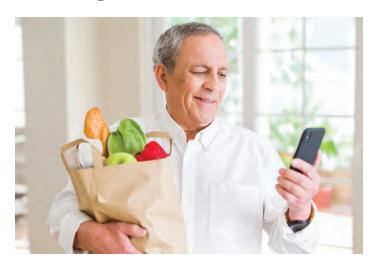
How Teladoc works:

- Create your Teladoc account by calling 1-800-835-2362 (TTY: 1-800-877-8973) or visiting www.teladoc.com/IH.
- When needed, you can then request a consultation by phone or through your online account or the Teladoc mobile app. The doctor will review your medical profile and call you back within minutes.
- Medications may be prescribed by the doctor if necessary.
- Pay for service—You will be charged a low copayment according to your plan benefits.

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.

*Does not include Independent Health's Medicare Family Choice HMO-SNP plan. Benefits vary by plan.

Making it easier for you to eat healthier



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

Your Independent Health plan includes these three different options to help you eat healthier:

1. Brook

Video chat with a dietitian one-on-one from the comfort of home for FREE by using the Brook Personal Health Companion smartphone app. Discuss nutritional balance and food choices that can positively impact chronic conditions, with the option to leverage health data you track. Brook is one of many benefits that make up our Premier Wellness Package*. Visit www.independenthealth .com/medicare for additional information.

2. Foodsmart™

Receive virtual, one-on-one nutritional counseling with a dietitian for FREE to help you overcome the challenges you face to eating well. Tools available through the Foodsmart app include a recipe library and meal planning—providing you with ongoing support to help achieve your goals. Learn more about Foodsmart at our website.

3. Local dietitian

You also have the option to meet with a local dietitian for FREE to discuss your nutritional needs and make a plan to achieve your health goals. Our website's online "Find A Doctor" search tool can help you find a dietitian close to your 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 food trucks currently participate in the program by offering hearthealthy food options. A list of these restaurants and food trucks can be found at **www.healthyoptionsbuffalo.com**. While there, you can also view a variety of healthy recipes that you can prepare in the comfort of your own home.

*Benefits vary by plan.

We're bringing healthy to you!

Independent Health is committed to helping our Medicare members get and stay healthy during these challenging times. We're offering you a variety of ways to keep yourself active, eat healthy and stay connected.

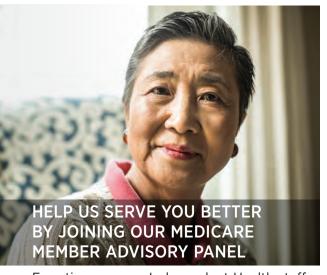
- Our Corporate Wellness Team has developed online classes, events and workout at home videos that are available to you through our virtual Health Hub. Visit www.independenthealth.com/healthhub to view a calendar of upcoming classes and events. You can register for as many as you would like at no additional cost to you.
- You can take advantage of your SilverSneakers®* benefit, which includes in-person fitness classes at SilverSneakers facilities or live and on-demand workouts from home at no cost. To get started, create an online account at www.SilverSneakers.com/StartHere.
- We continue to work with a variety of organizations throughout Western New York to support the health and well-being of our members and community. You can earn about all these partnerships at www.independenthealth.com/events.

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

HEALTH MATTERS

Ways to stay up-todate 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 www.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 www.independenthealth.com/healthwise.



Four times a year, Independent Health staff members meet with a group of our Medicare Advantage plan members to discuss our plans, benefits and programs, as well as get their feedback and suggestions. This group, called the Medicare Member Advisory Panel, assists us with understanding the concerns and opinions of our Medicare Advantage plan members. The goal of the panel is to help us improve customer satisfaction and the quality of our Medicare Advantage plans. In order for us to continue to have an effective panel, we are searching for additional members to donate their time and ideas. If you would like to be considered for our Medicare Member Advisory Panel, please call Kayla at (716) 545-9298.

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 www.independenthealth.com/discounts.



REMINDER ABOUT DRUG FORMULARIES

Prescription drug coverage can play a big role in your decision process when choosing which Medicare Advantage plan will work best for you. You can learn what medications are covered by Independent Health by viewing our drug formularies online. Visit www.independenthealth .com/medicare, go to the "Prescription Coverage" section and then click on "Formularies & Pharmacies." You can also request a hard copy of your formulary by calling our Member Services Department.

You can help prevent health care fraud

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. As we work behind the scenes to prevent and address health care fraud, it also takes a community effort. If you suspect possible fraud, please call Independent Health's Fraud & Abuse Hotline at **1 (800) 665-1182**. TTY users can call **711**. Callers have the option of remaining anonymous.

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.

Upon enrollment, each member is assigned to a Family Choice Interdisciplinary Care Team consisting of the member's Primary Care Provider, a Family Choice Nurse Practitioner (NP) or Physician Assistant (PA), and a Social Worker/ Care Manager.

Family Choice's "Treat in Place" philosophy aims to provide as many clinical services as possible in the member's residence, whenever safe and appropriate. Doing so helps to reduce unnecessary trips to the hospital or emergency room.

Key features of Family Choice

- A specially-trained NP or PA from Family Choice provides regular, frequent visits to the member.
- The NP or PA is on call 24 hours a day, 7 days a week, to respond to the member's care needs
- Low or no out-of-pocket costs
- Enrollment anytime of the year
- Single point of contact nurse or coordinator for benefit authorizations and care transitions when going from one health care setting to another
- Individualized care plan that addresses the member's specific needs and preferences



Program goals

- Work with physicians and facility staff to promote healthy aging and help identify potential problems before they become serious
- Minimize unnecessary and disruptive emergency room visits and hospital stays whenever it's safe and appropriate
- Keep in close contact with the member's family or caregiver, updating them about their loved one's condition and involving them in the care-planning process

High satisfaction 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 plan showed:

- 100% feel their NP or PA provides their loved ones with the quality of care they expected them to receive.
- 100% would recommend Family Choice to others.
- 100% are satisfied with the plan.

Currently, the Family Choice plan is available in a network of more than 50 participating facilities in Erie, Niagara and Genesee counties.

To learn more about this plan, visit www.independenthealth.com/ medicare or call (716) 635-4900, Monday through Sunday, from 8 a.m. to 8 p.m. TTY users can call 711.

*This plan is available to all individuals eligible for Medicare who care entitled to Medicare Part A and enrolled in Part B. Members must be a permanent resident of a participating nursing or assisted living facility, qualify for an institutional level of care as defined by the State of New York, and select and use a Primary Care Provider who participates with Independent Health. **Survey conducted by Family Choice in January 2021 with 687 families/caregivers surveyed and 233 families/caregivers (34%) responding.

Is your medication working for you?

Prescription drugs can enhance your life, but when not used correctly, they may not be effective. They may even be dangerous to your health. Ask these questions each time you're prescribed a medication:

Q: How should I take this drug?

In order to receive the maximum benefit of the drug and ensure that you are taking it safely, it's imperative that you follow the directions and take them as prescribed.

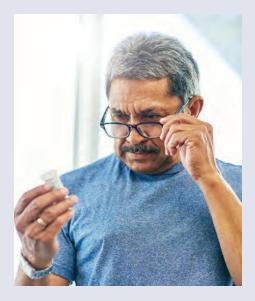
Q: How will I know the drug is working?

Often, a routine test can clearly show if the drug you're taking is doing its job. For example, a blood

sugar test can help show if a diabetes medication is working. With pain medications, antihistamines and muscle relaxants, only the person who takes them can know for sure. If your symptoms aren't improving, let your health care provider or pharmacist know so your treatment can be adjusted, if necessary.

Q: If I feel better, should I stop taking the medication?

For some drugs, stopping the dose is no problem. If allergy symptoms get better, you may do just fine without the antihistamines. However, some drugs can cause serious problems when you stop taking them too soon. including antibiotics and cholesterol, diabetes and blood pressure medications.



Q: If I feel worse than before, should I keep taking it?

You should receive written information with each prescription about side effects. That information will tell you when it's important to immediately stop taking a drug and contact a health care provider.

Statins can provide many benefits

Lowering blood cholesterol levels to reduce fatty buildup in blood vessels is key to preventing heart disease. Statins help reduce your low-density lipoprotein (LDL) cholesterol, the "bad" cholesterol, that builds up on artery walls as plague.

The family of drugs called statins decreases the buildup of plaque, lowering your risk for heart disease and stroke. American Heart Association guidelines suggest that your health care provider prescribe a daily statin if you're 40 to 75 years old and your LDL is 70 mg/dL or higher—even if you don't have heart disease.

Statins go by many names, but they all essentially work in two important ways: They slow the work of an enzyme that controls cholesterol production while also enhancing your liver's capability to filter out LDL cholesterol from the bloodstream.

Protection for diabetes patients

For people who develop diabetes as adults, damage to blood vessels can be a major problem. Substances from fatty and sugar-based foods can build up inside vessels, restricting blood flow. As many as four out of five people with type 2 diabetes develop blocked arteries, which can cause a heart attack or stroke. Studies show that cholesterol-lowering drugs like statins reduce blood vessel problems in people with diabetes by about 25%.

If you have diabetes, speak with your provider to see if a statin is right for you.

Advice for statin users

Regardless of which statin you're prescribed, these tips can help make them be most effective:

- Take them at night. Your body makes more cholesterol at night, so statins typically are taken at dinner or at bedtime.
- Stick with it. Your cholesterol level may drop in as little as two weeks, even if you don't feel any different. By six to eight weeks, your provider may find your level has dropped significantly.
- Report side effects. Gas, stomach upset, constipation and cramps are common side effects as your body adjusts to a new drug. Call your provider if they continue or worsen. Never stop taking a statin without talking with your doctor first.

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 the flu poses a peril to this vital organ. Health care providers have already found the flu:

- 1. Increases the risk for death from 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 many preventive services that Independent Health covers at a \$0 copayment (see page 11).

You need a flu shot this year even if you got one last vear. The Centers for Disease Control and Prevention (CDC) recommends getting immunized by the end of October. Therefore, if you haven't received your flu shot yet, don't wait any longer. Visit your doctor's office or pharmacy to get one as soon as possible.

Our Case Managers provide additional help and support

If you've been in the hospital with a serious health condition or experienced complications, are living with multiple health conditions, and/or are finding it difficult to manage your daily activities, Independent Health's Case Management Program may be able to assist you. We have a dedicated team of case managers who can help:

- Identify what's important to you, to manage your health condition such as asthma, cancer, COPD, diabetes, heart disease, serious mental illness and/or substance abuse diagnosis.
- Make sure you understand your discharge instructions.
- Guide you to appropriate community resources that will keep you on the road to recovery.

Our Case Management team is composed of registered nurses, behavioral health specialists, exercise physiologists, physical therapists, respiratory therapists, certified diabetes educators and a life enrichment specialist/licensed social worker. The services they provide by phone are at no additional cost since they are a "value-added" part of your plan benefits.

▶ IF YOU COULD BENEFIT from our Case Management program, please call us at (716) 635-7822 for medical conditions and (716) 529-3945 for behavioral health conditions, Monday through Friday, from 8 a.m. to 4 p.m. TTY users can call 711.

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

Staying up-to-date with your preventive care is key to maintaining and improving your overall health and well-being. Regular preventive health services can help detect serious medical conditions, which can lead to early treatment and increase survival rates.

Independent Health has always believed in the importance of preventive care. That's why we offer nearly 25 free preventive care services and screenings* when performed by an in-network/ participating health care provider. These include:

- Enhanced Annual Wellness Visit. a comprehensive annual exam and conversation with your provider
- Colonoscopy screening
- Diabetes screening
- Depression screening
- Glaucoma screening
- Immunizations (flu, pneumonia, COVID-19, hepatitis B)

- Mammography
- Osteoporosis screening (Bone density)
- Smoking Cessation Counseling

Screening safely

Contact your provider's office to make sure you're up-to-date on your preventive care. Your provider 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 provider 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 provider's office.

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

*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.

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).

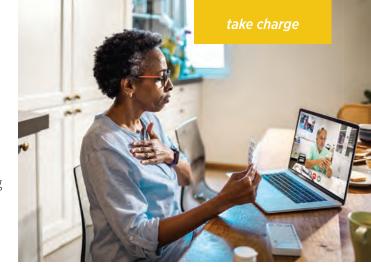
Independent Health complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

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).

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。



HEALTHSTYLES

The Wellness Magazine for Independent Health Members

KEITH PAGE

Editor

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.

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Health and wellness or prevention information



For more ways to keep yourself healthy, follow us on Facebook or Twitter!

Take simple steps to prevent falls

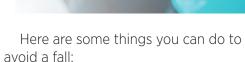
Each year, 3 million people who are age 65 or older are treated in emergency departments for fall injuries. More than 800,000 patients a year are hospitalized because of a fall injury, most often because of a head injury or hip fracture.

While there is no question that advancing age is a big risk factor for falls, researchers have found that specific conditions put some at even greater risk. This includes:

- Walking and balance disorders
- Muscle weakness in the legs and feet
- Vision problems
- Stroke
- Dementia
- Use of assistive devices to get around

Talk with your provider

The American Academy of Neurology has established guidelines as a way to encourage an open dialogue between providers and patients about falls. If you're at risk of falling, your provider will likely recommend prevention measures that you can take to stay safe and healthy.



- Get your provider's permission to begin a regular exercise program. Exercises that improve balance and coordination, such as tai chi, are very helpful. Plus, getting regular exercise is great for your bones. Try brisk walking, using the elliptical or doing low-impact aerobics. Musclestrengthening or resistance exercises like lifting weights, doing body-weight exercises or working out with elastic exercise bands can also help keep your bones healthy and strong.
- Ask your provider or pharmacist to review all of your medicines to ensure that they are not causing dizziness or confusion. In particular, using medicines such as tranquilizers, sedatives, opioids

- or antidepressants can affect balance and how steady you are on your feet.
- Have your vision checked by an eye doctor at least once a year.
- Make your home safer. For example, clear the floor of clutter, improve the lighting around stairs and other hazardous spots, and install grab bars in the bathroom.
- Always wear supportive, low-heeled shoes

Make sure you discuss your own risk factors whenever you visit with your provider. For example, inform your provider if you have fallen in the past year. They may want to perform screening tests to evaluate your risk of falling again.

