

HEALTHSTYLES

INDEPENDENTHEALTH.COM

2023

Feed Your Heart

without
spending
more

Exercise mistakes
that keep you
from losing weight

Sleep disorders
can lead to serious
health issues

You can
earn rewards
through a new
program.

See page 3.

Independent
Health[®]

INSIDE THIS ISSUE

HEALTHSTYLES

The Wellness Magazine for
Independent Health Members

Thank you for choosing Independent Health. We are pleased to be able to provide you with the high-quality coverage and outstanding service you deserve!

Here's to another year of healthy tips and great benefits. As you work your way through 2023, take time to update your health habits and make sure to take advantage of preventive care opportunities to stay your healthiest.

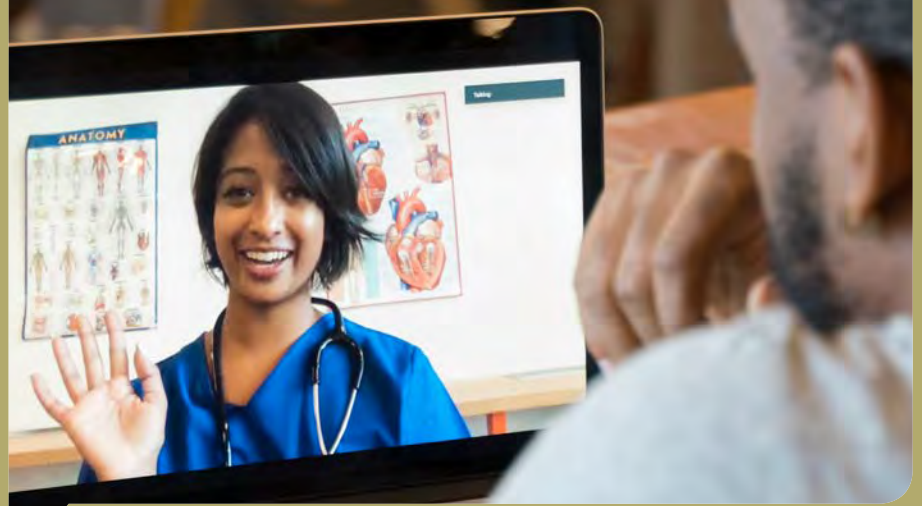
Start on **page 3** for preventive care reminders, and visit **page 17** for recommendations on cancer screenings. Also, keep up with vaccines that may be necessary for your family (see **page 22**).

Wherever you are exercising, grab a buddy for extra workout benefits (see **page 10**). Take advantage of the many great community and foundation events happening soon as well (see **pages 6** and **8**).

Remember to regularly review your medications (see **page 15**). Our dedicated team of Case Managers are available to assist you when you need extra support on your health journey (see **page 16**).

Whatever healthy targets you've set and plans you've made, we are here to help you achieve your goals!

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



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 doctor to discuss a variety of common, non-emergent medical issues, 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 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 experienced board-certified doctors. A 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.
- 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**.

To learn more about Teladoc, visit [independenthealth.com/telemedicine](https://www.independenthealth.com/telemedicine).

**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

It pays to take charge of your health with RedShirt RewardsSM

Independent Health is proud to introduce RedShirt RewardsSM, a new program that provides you with incentives for staying on top of your health and wellness. Beginning on your plan's 2023 renewal or effective date, you may be eligible to earn up to \$30 in RedShirt Rewards* by completing certain healthy actions, including:

- Annual Checkup
- Flu Shot**
- COVID-19 Vaccine*** or Booster**
- Breast Cancer Screening
- Colon Cancer Screening
- Prediabetes—Enrollment in Diabetes Prevention Program
- Diabetes Care—Diabetic Retinal Eye Exam
- Diabetes Care—A1c Test
- Statin Medication Received (for people with heart disease or diabetes)

You can earn a \$10 RedShirt Reward for each eligible action—up to \$30 each plan year. Plus, you can make it a

family affair, because each member in your plan 18 years of age and older (subscriber, spouse and dependents) is eligible to earn their own rewards just for completing the actions that are right for them.

How it works

1. Activate the program through your secure online member.
2. Complete an eligible action listed above.
3. Choose a reward. Receive a secure message through your member account that will allow you to choose a gift card from a wide range of participating retailers.
4. Track your progress and your reward totals through your member account.

As always, benefits vary by plan. If you have any questions about RedShirt Rewards, please contact our Member Services Department.



Rewards will be issued when Independent Health receives notification of a claim for each activity, which may take up to 90 days for a provider to submit the claim(s). ** For members who do not have pharmacy coverage through Independent Health or Pharmacy Benefit Dimensions, these actions must be provided in a medical facility, such as a doctor's office, hospital or urgent care center. Pharmacies or community centers do not qualify. *Members are eligible for one COVID-19 vaccine reward per plan year, either the vaccine or the booster.*

Be proactive by staying 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. That's why Independent Health offers more than 60 free preventive care services and screenings when performed by an in-network/participating health care provider, including:

- Annual routine checkup*
- Colonoscopy
- Diabetes screening
- Mammogram
- 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.

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.

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



**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 copay 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.*

Get healthy for good with Brook+

Did you know that prediabetes affects one in three American adults, but most don't even know they have it? It's true, and without action, many will develop type 2 diabetes within three to five years.

The good news is you can reverse prediabetes and prevent type 2 diabetes by making simple daily lifestyle changes, which is exactly what a Diabetes Prevention Program (DPP) is designed to help you do. In fact, according to the Centers for Disease Control and Prevention (CDC), joining a DPP can cut your risk of developing type 2 diabetes by up to 58% (71% for people older than 60).

That's why Independent Health is pleased to offer the Brook+ Diabetes Prevention Program as a fully covered \$0 benefit for most of our plans.

How Brook+ works

Brook+ is a year-long program that helps participants make real lifestyle changes, such as eating healthier, incorporating physical activity into their daily lives, and improving problem-solving and coping skills. It's a completely digital DPP, meaning it can be accessed using a smartphone, tablet or computer.

With Brook+, eligible participants receive:

- One-on-one guidance and advice from a CDC-trained, personal lifestyle coach who customizes the program to fit their lifestyle needs and goals.
- Access to group support for encouragement, sharing ideas and celebrating success.
- A free digital scale and Fitbit to track their progress in the program.*

More than 13,000 Independent Health members have participated in the Brook+ program since it was launched two years ago. For more information or to check if you're eligible for the program, please visit www.brook.health/plus-dpp-ih.

**Digital scale mailed upon program sign-up; Fitbit voucher sent after four weeks of program participation.*



▶ Other DPP option available, too!

Independent Health members can also join the Western New York Integrated Care Collaborative (WNYICC) DPP.

Through this program, participants attend a 60-minute workshop in person once a week for 12 weeks, followed by one session each month. These workshops will focus on a variety of topics including healthy eating and fitness. To learn more, visit www.wnyicc.org.

Adding value to your plan with 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.**

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

Make sure you register for an online member account

In order to ensure you get the most out of your health care coverage, Independent Health encourages you to create an online member account. Having your own private and secure account allows you to have all your plan information in one convenient place. Plus, since it's available 24 hours a day, seven days a week, you can access your online account whenever you need to.

Among the things you can do when logged in to your online account are:

- Check your plan benefits
- Access your plan's drug formulary
- Review your claims
- Print your member ID card
- Update your contact information
- Change your primary care physician
- Check your Nutrition Benefit reward status and Health ExtrasSM balance*
- Track your plan deductible* and out-of-pocket costs
- Manage your Health Savings Account (HSA) through HealthEquity*
- Opt in to receive your Explanation of Benefit (EOB) statements electronically
- Make your premium payments electronically (if applicable)

Your online account offers access to a variety of tools and resources to help you take charge of your overall health and well-being. For example:

- Receive personal health recommendations for each member of your family, including annual checkups, flu shots, preventive screenings and more.
- Find ways to save money by looking up and comparing costs for your prescription medications (see article below).
- Reach your fitness goals with our FitWorks[®] online wellness tool.
- Use the Brook Health Companion to support your daily health decisions with trusted expertise.
- Access Foodsmart[™] to eat healthy at home, at work and on the go.

If you have yet to create your online member account, simply visit independenthealth.com/register and then follow the directions.

**Not included with all plans. Check your summary of benefits to see if your plan includes these options and benefits.*

Download the MyIH app!

You can access your member account through the MyIH mobile app. It's available for free on smartphones. Plus, you'll be able to chat one-on-one with a live Independent Health RedShirt[®]—not a chatbot. Whether you're at work, away at school or on the go, MyIH is always there for you.



Coverage changes to COVID-19 services

The COVID-19 Federal Public Health Emergency and National Emergency declarations came to an end on May 11, 2023. As a result, coverage for the following services related to COVID-19 has changed:

- At-home, over-the-counter COVID-19 tests are no longer covered by Independent Health.
- Lab tests for the diagnosis of COVID-19, including pre-surgical testing, are no longer covered in full. Instead, the member cost share for lab testing now applies.

PLEASE NOTE: COVID-19 vaccinations and booster shots will continue to be covered in full.

Make sure you're vaccinated!

We encourage you to keep up with your COVID-19 vaccinations and boosters (if eligible), especially if you have a weakened immune system or chronic illness. COVID-19 vaccines are safe and effective. People who have received their vaccines have lower risk of severe illness, hospitalization and death from COVID-19 than people who are unvaccinated or who have only received the primary series. Updated boosters can help restore protection that has decreased since previous vaccinations.

IF YOU HAVE QUESTIONS about COVID-19 coverage, please visit our website at independenthealth.com/coronavirus or contact our Member Services Department.



Independent Health is proud to partner with a variety of local organizations to help Western New York get healthy and have fun. Here are just some of the ways we're bringing healthy to you.

Health & Wellness Challenge

As the official health and wellness partner of the Buffalo Bills, Independent Health is excited to announce the return of the Health & Wellness Challenge this spring. The six-week initiative encourages people of all ages to adopt healthy habits. By meeting daily goals and completing healthy challenges, participants will earn points for a chance to win exciting prizes. Register for the Challenge now through June 11.



Food Truck Tuesdays at Larkin Square

Independent Health is proud to sponsor Food Truck Tuesdays at Larkin Square, which will kick off a new season on June 6. Through the Independent Health Foundation's Healthy Options® program, every participating food truck will offer at least one item that's considered to be lower in fat, sodium and cholesterol. On select dates, free giveaways will be distributed by Independent Health's RedShirts.

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



for its eighth season. Approximately 400 GPS-enabled Reddy bikes are currently available for short-term use at more than 110 conveniently located stations. In addition, Independent Health members are eligible for a discounted annual membership. Be on the lookout for e-bikes (a pedal-assist bike) to be introduced to the Reddy fleet later this summer!



Fitness in the Parks

Independent Health and the YMCA will once again offer Fitness in the Parks this summer for the 12th consecutive year. YMCA-certified instructors will lead hundreds of free outdoor fitness classes—including Pilates, yoga and Zumba®—at various parks across Western New York. Classes begin June 1.



Save the date for Community Health Day sponsored by Independent Health on June 19. This summertime event offers free admission to the Buffalo Museum of Science along with a variety of fun and healthy activities the whole family will enjoy—from outdoor fitness activities to a scavenger hunt inside the "Explore YOU" studio. Plus, special giveaways while supplies last!

Paddle, pedal and more!

Get moving outdoors with Independent Health! Through our partnership with Outer Harbor Buffalo, you're invited to take part in a free outdoor fitness class or rent kayaks and bikes at a discounted rate. You can also enjoy some fresh air on the 3-mile Independent Health Wellness Trail, stretching from Wilkeson Pointe to Lakeside Bike Park. There's even more to do over at Buffalo RiverWorks, where our members save 20% year-round on adventure activities like kayaking, paddle boarding, rock wall climbing, zip lining and the urban ropes course.



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

5 TIPS FOR A HEALTHIER Road Trip



There's nothing quite like hitting the open road. But fast-food drive-throughs, long stretches of sitting and steady exposure to the sun can wreak havoc on your well-being. Make your road trip as healthful as it is memorable with these quick tips for a trip tune-up.



1

Keep your peepers protected

Wear wraparound-style sunglasses that block both UVA and UVB rays to protect your eyes and the delicate skin around them.



2

Make snack attacks nutritious

Pack healthy non-perishable snacks like dried fruit, freeze-dried veggies and nut butter. If you have a cooler, bring along guacamole, yogurt and hummus.



3

Don't skimp on sunscreen

Wear broad-spectrum sunscreen with an SPF of at least 30, even when you're in the car—some UV rays can pass through windows.



4

Give yourself a (clean) hand

Stock up on hand sanitizer and disinfectant wipes to keep your hands and other surfaces germ-free when you're not near running water.



5

Stop and stretch

Plan breaks in your road trip to see the sights and keep your blood flowing. Ideally, stop every two hours and move for at least 15 minutes.

Independent Health Foundation is creating a healthier Western New York

For more than 30 years, the Independent Health Foundation has provided Western New Yorkers with the services, tools, resources and education they need to improve their health and quality of life. The Foundation offers a variety of free or low-cost programs and events that reach more than 225,000 individuals each year, including:

- **Kids Run—Kids Run** encourages families to exercise and stay active together through a 1.8-mile walk/run perfect for all ages. This year's Kids Run will be held Saturday, June 3, at Delaware Park. You can learn more at kidsrunbuffalo.com.
- **Healthy Options Buffalo**—Helps people make informed decisions when eating at home and dining out. The Foundation collaborates with local restaurants, food trucks and the Taste of Buffalo to provide healthy food choices, while delivering meal kits to 400 families annually. In addition, visit healthyoptionsbuffalo.com to find healthy recipes and cooking videos.
- **First Night Buffalo**—Western New York's largest drug- and alcohol-free New Year's Eve celebration offers family-friendly activities for all ages.

- **Good for the Neighborhood**—Throughout the year, Good for the Neighborhood brings free health screenings, farmers markets, nutrition classes and fitness programs to area neighborhoods where access to health care is limited.
- **Fitness for Kids Challenge**—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 their health and wellness programming.
- **Soccer for Success**—Created by the U.S. Soccer Foundation, this popular program uses soccer, along with nutrition education, as a way to engage kids in their health, guide them away from negative influences and reduce childhood obesity.



For a complete overview of the Foundation's signature programs and events, visit independenthealthfoundation.org. All of these efforts are made possible thanks to the generous support of local businesses and philanthropic organizations.

Hundreds of exclusive member discounts available to you

Independent Health's Wellness Discounts program provides our members with a variety of ways to save money on staying fit and having fun—every season and every day of the year.

More than 550 community partners and local businesses currently offer exclusive discounts for our members, from “Freebies” and “Buy One, Get One Free” offers to savings of up to 30% off of health and wellness-related items, services and experiences. Here is a sample of what you can save on:

- Fitness-related activities at Buffalo RiverWorks, including water sports, zipline, ropes course and climbing wall

- Reddy Bikeshare rentals at 110 stations in Buffalo and Niagara Falls
- Kayak and bike rentals at Outer Harbor Buffalo
- 20% off a purchase of \$50 or more (excluding jerseys) when shopping in person at the Buffalo Bills store (not available at the online store)
- An annual membership to the Buffalo Museum of Science
- Fitness equipment, bike tune-ups and outdoor recreational activities
- Weight-loss programs, prepared healthy meals, vitamins and herbs
- Fitness center memberships, acupuncture and massage therapy
- Dental care and hearing aids



To take advantage of these valuable discounts, all you need to do is show your Independent Health member ID card.

▶ START SAVING TODAY!

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

Feeding your heart right without spending more

Variety is not only the spice of life, but it can also be the key to a heart-healthy diet. Eating a wide variety of fruits and vegetables along with whole grains is one way to help improve your cardiovascular health.

Learning how to incorporate heart-healthy food into a budget-friendly grocery list is easier than you might think:

- Make a plan. Plan out your meals for the week and check what ingredients you already have on hand. Make a list of what you need. In-season fruits and vegetables tend to be cheaper. And when it comes to that fresh produce, look to buy one week's worth to avoid throwing out those unused, forgotten veggies in the back of the refrigerator.
- Shop the perimeter. Fresh produce, whole wheat bread and lean meats are usually positioned along the outside of a grocery store. Shop the outside first, then go into the aisles to supplement with things like canned tuna, whole-grain pasta, and canned or frozen vegetables.
- Don't sleep on frozen or canned vegetables. Frozen and canned vegetables are often more affordable and usually as nutritious as fresh produce. Just read the label, and choose ones with the least amount of sodium and added sugar.

Most importantly, ditch the all-or-nothing thinking when it comes to heart-healthy eating and embrace the 80/20 rule instead.

“Look at your whole day, your whole pattern of eating, and strive to eat heart-healthy foods 80% of the time, giving yourself 20% to enjoy other foods,” said Brianna Wallenhorst, a registered dietitian with the Independent Health Foundation. “You’re not going to go through life never eating a cupcake. The key is to have plenty of vegetables, lean proteins and whole grains the rest of the day.”

For budget-friendly, heart-healthy recipes, visit the Independent Health Foundation’s Healthy Options Buffalo website (see page 8). Plus, you may be able to earn money-back rewards on produce with our Nutrition Benefit (see page 4).

Receive nutritional advice from experts

Making the right food choices and eating healthy isn’t always easy. After all, you may not know that you need to not eat certain foods and eat more of others. Or maybe you eat the right foods, but your portion sizes are too big. Sometimes a little advice from a nutrition expert to help you make better decisions can make a big difference.

Most Independent Health plans include three different options to help you and your family live a healthier life—including free telenutrition through smartphone apps and local nutritional consultations:

1. Brook Health Companion

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™

Receive virtual, one-on-one nutritional counseling with a dietitian for free to help you overcome the challenges you face in 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.

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.

Visit [independenthealth.com](https://www.independenthealth.com) to learn more about Brook and Foodsmart, as well as other helpful health apps and online resources that are available to you.



Why group exercise beats a solo workout

After the events of the past few years, the return of group fitness classes is uplifting news. Joining a class offers added benefits compared with working out alone. Here's why exercise is better together.

- **Benefit #1:** Feel more connected to others—being part of a fitness class can offer a sense of belonging. That's good for your health! Studies show that isolation and loneliness increase the risk for several health conditions, such as heart disease, obesity, anxiety and depression.
- **Benefit #2:** Hang out with people who exercise—the other class members can become fitness role models for you, and vice versa. Over time, this positive peer influence can help keep you on track.
- **Benefit #3:** Be accountable to someone else—if an exercise buddy is counting on you to show up for yoga class, you don't want to let them down. That gives you added incentive to stick with an exercise routine.
- **Benefit #4:** Get some friendly encouragement—hearing “great workout” from a friend means a lot. The moral support helps keep your motivation high. And a little bit of competition can help you work harder, which leads to better results.

Plus, being around people you enjoy multiplies the fun factor. That can make staying physically active seem less like work and more like play.



How much exercise do I need?

You should get at least 150 minutes of moderate-intensity activity each week.

Exercise mistakes that keep you from losing weight

You're committed to losing weight, so why won't the number on the scale budge? Here are four common exercise errors that could be stalling your efforts.

- **You rely on exercise alone.** You need physical activity and good eating habits to manage your weight. The fix: Include both increased exercise and healthy diet changes in your weight-loss plan.
- **You trust your fitness gadget's calorie counter.** Wearable fitness trackers and smart watches do a poor job of calculating how many calories are used during exercise. The fix: Get a second opinion about how many calories you're burning with an online tool. Visit [acefitness.org](https://www.acefitness.org) and search for “physical activity calorie counter.”
- **You eat unhealthy foods after a workout.** Post-workout hunger may lead to poor food choices. The fix: Have a healthy snack—such as raw veggies with hummus—on hand in case you're hungry after exercising.
- **You're only doing aerobic exercise.** Strength training is critical to help maintain or build lean muscle tissue. Aerobic and strength-training exercises work together to reduce body fat. The fix: Do strength-building activities, such as lifting weights, using resistance bands and doing sit-ups, at least two days per week.



3 STRETCHES to Start Your Morning

All night, you slept snug as a bug. But come morning, your muscles and joints feel tight and achy.

A few simple stretches after your alarm rings can:
Ease tension and pain ~ Boost blood flow ~ Clear your mind ~ Jump-start your day

And another perk? You can even do them in bed!



1 Spinal Twist

Lie on your back. Bring your right knee in toward your chest, then cross it over your body. You can use your left hand to gently push your right knee down toward the floor. Meanwhile, extend your right arm out to the side and turn your head to gaze at your fingertips. Release, then repeat on the opposite side.

Seated Straddle

Sit up and stretch your legs wide apart at a comfortable angle, toes pointed up toward the ceiling. Sitting tall, extend your hands out in front of you, palms flat on the floor or bed. Inhale and tighten your abs, then bend forward from your hips as you exhale. While you do so, reach your hands forward, keeping your back straight.

2



3 Behind-the-Head Stretch

Staying seated, roll your shoulders down and back. Reach your right arm straight up, then bend your elbow to drop your right hand down to the middle of your back. With your left hand, reach up and grab just above your right elbow. Pull gently to the left. Release, then repeat on the other side.



Hold each stretch for at least 15 to 30 seconds.

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*.

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 their 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.

Debunking 5 common myths about Health Savings Accounts

If you are currently enrolled in an Independent Health qualified high-deductible health plan (HDHP), you may be eligible for a Health Savings Account (HSA). An HSA is one of the most effective options to save money for health care expenses and retirement.

Created in 2003, more than 30 million HSAs have been opened in the past 20 years. However, many people still struggle to understand how they work and all of the benefits they provide. To help you shore up your health savings know-how, let's bust 5 HSA myths:

Myth #1: An HSA is too complicated.

The truth is an HSA is pretty straightforward. HSAs work just like traditional savings accounts but confer several tax advantages that your savings account doesn't provide. And just like checking accounts, an HSA uses a debit card that you can use to pay for qualified medical expenses such as hospital services and preventive screenings.

Myth #2: If I don't use my HSA funds, I'll lose them.

HSA funds never expire. Unlike Flexible Spending Account (FSA) funds, you own your HSA. There is no deadline for spending your funds; in fact, many people contribute to their HSA to save for health care in retirement. Simply put, the use-it-or-lose-it rule you know from other benefits doesn't exist with the HSA.

Myth #3: If I change jobs, I'll lose my HSA funds.

With an HSA, you keep everything that's contributed to your account regardless of your employment status. From the moment the funds hit your account, they're yours forever. The health insurance policy that qualifies you to open or contribute to an HSA may be offered by an employer—and your employer may contribute funds—but the account is yours and it follows you from job to job.

Myth #4: The HSA is a spending account, not a savings account.

The HSA's triple-tax advantage empowers you to accelerate long-term health savings.¹ First, you save when you spend. Because you use tax-deductible contributions to pay for qualified health care products and services, your annual HSA tax savings can add up fast. Second, you can invest your HSA funds and have potential for tax-free account growth.² Third, if you're using HSA savings, it's not taxed as income when you spend it.

Myth #5: An HSA is only for healthy people.

There's a misperception that HSAs are only for healthy people. In reality, people with chronic medical conditions can significantly benefit from annual HSA tax savings. When you access care, you can pay your bills with tax-free funds. Over time, you can build up a health savings balance for times when you do require significant care.



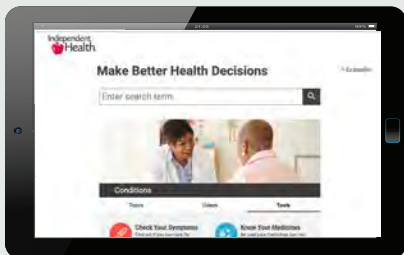
Independent Health is proud to partner with HealthEquity®, the leading administrator of HSAs in the nation. To learn more about HSAs and our partnership with HealthEquity, visit independenthealth.com/health-equity.com.

Nothing in this communication is intended as legal, tax, financial or medical advice. Always consult a professional when making life-changing decisions.

¹ HSAs are never taxed at a federal income tax level when used appropriately for qualified medical expenses. Also, most states recognize HSA funds as tax-free with very few exceptions. Please consult a tax advisor regarding your state's specific rules.

² Investing is not suitable for everyone. Investments are subject to risk and their value will fluctuate based on market conditions making it possible to lose the principal invested. Investing is not FDIC insured or guaranteed by HealthEquity. Before making any investments, review the fund's prospectus.

We're providing the information you need to be Healthwise®



At Independent Health, we want all our members to make the best decisions when it comes to their health and the care they receive from their doctors. That's why we provide Healthwise®, a one-stop, online resource that features:

- Interactive health decision tools that are designed to help you know more about you and guide you through key health decisions pertaining to medical tests, medications and surgery.
- A wide range of health topics, from A to Z, all at your fingertips. Topics include asthma, blood pressure management, diabetes, eating healthy, exercise, medications and vaccinations.
- A comprehensive medical video library that can be filtered by condition, tests and treatments, patient support, and wellness and family.
- A medication interaction checker to make sure your medicines can mix with other drugs, foods or supplements.
- A symptom checker to help you determine whether you can care for yourself at home or if you should call the doctor.
- Support group and caregiver information.

▶ BE HEALTH SMART! Take the steps you need to achieve your health and wellness goals by visiting independenthealth.com/healthwise and accessing Healthwise's easy-to-use tools and information.

There are many different ways you can save on your health care costs

As medical costs continue to rise and health care becomes more complex, Independent Health has taken the lead in educating our members so that they can get the most out of their health care dollar.

When you need a routine health care service, like a chest X-ray or MRI, where you go could help you save money. Helping you understand your options and the cost difference between facilities could lead to greater cost savings.

Talk with your doctor about freestanding facilities—we offer a number of them in our network that provide the same services as a hospital, but typically for a lower cost. Other services that may cost less at a freestanding facility include:

- Bone density test
- CT scan
- Echo stress test
- Mammogram
- Nuclear stress test
- Sleep study
- Sonogram

If you would like to compare the costs of these services, visit independenthealth.com/waystosave. There, you will also find information to help you make more informed decisions on your health care and save some money in the long run,.

Partner with your doctor

Your primary care physician is your best partner in managing and coordinating your care, and an important resource for managing your health care costs. If you don't already have a primary care physician, you can use your online member account to find a physician that participates with your specific plan.

Understand your health care options

When you can't reach your primary care physician, it's a comfort to know you have options that allow you to seek the appropriate health care you need while also managing your out-of-pocket costs. Learn more about our telemedicine benefit (see page 2), as well as your urgent care and emergency room coverage.

Manage prescription costs

Using a generic medication is just one of the many ways you can save on your prescription costs. We provide you with examples of how much you can save with generic drugs.



It's important to review your medications with your doctor

Older adults and people with long-term diseases often need to take a lot of pills. That can cause problems. If you take more than one medicine that works the same way, you could get too high of a dose. And sometimes medicines work against each other.

The more medicines you take, the greater your chance of having problems. Problems may be more likely if you see more than one doctor and don't tell each one about all the medicines you take. Therefore, if you're taking more than one medication, it's important that you review your medications with your primary care doctor each year.

Helpful tips

- Make a list of all the medications you take. Don't forget pills like cold medicine or aspirin. Keep a copy in your purse or wallet and take it to each doctor or hospital visit. Anytime

you see a new doctor, show them your list. Some doctors like you to bring all your pill bottles with you.

- Remember to include herbs, vitamins and over-the-counter medicines on your list. They can cause problems when you take them with other medicines.
- Ask your doctor to run your list of medicines through a drug interaction checker. This is a computer program that checks for drugs that can cause problems when you take them together.
- Never take any kind of medicine without asking your doctor about it first.
- Read the information sheet that comes with each prescription medicine and let your doctor know if you have any questions or concerns, especially about side effects that your medications may cause.



- During your annual exam, ask your doctor if there are any medicines you no longer need. Remember, you should never stop taking medicine without consulting your doctor first.

Not only does a medication review keep you safe and healthy, but it can also save you money by helping your doctor identify less expensive medication options.

Practice medication safety at home

Safe storage and proper disposal of medications help keep you and your loved ones safe. However, if there are controlled substances in your home, it's even more important to be responsible and vigilant.

When it comes to proper storage, follow these key practices:

- Store medicine out of sight and reach of children
- Keep medicine in the original, child-resistant package
- Talk with children about medicine

Over time, it's easy to forget about some of your properly stored medicine. Since keeping unused or expired medicine can pose a risk to those around you, here are three easy ways to

remove medicine from your home:

- 1. Take-back sites.** These safe and private disposal sites accept all types of medicine year-round. For your convenience, many local pharmacies, police departments and hospitals are designated as take-back sites.
- 2. Flushing medicine.** The Food and Drug Administration (FDA) considered concerns about the environment when flushing medicine. That's why flushing is only recommended for a few high-risk medicines, such as oxycodone, hydrocodone and morphine. A list of all medications that are safe to flush is available on the FDA website at [fda.gov/drugdisposal](https://www.fda.gov/drugdisposal).

- 3. Disposing in the trash.** This is an option for medicines not on the FDA's flush list. Place all medication in a sealable bag. If there are solid medications, add some water so they can dissolve. Add kitty litter, coffee grounds, saw dust, or any material that mixes well and makes it unappealing for children or animals to eat. Seal the bag and put it in the trash.

Remember, there's always a chance your kids, pets, family and friends might get a hold of your medications, whether purposely or accidentally. This could lead to serious problems like overdose, so make sure you follow these tips.

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 of experienced and highly trained nurses, social workers and other care specialists (including behavioral health, physical therapy, exercise physiologist and a registered dietician/certified diabetes educator) are 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 treatment plan
- Get support for you/your family/caregivers to keep you safe at home
- Connect with our Servicing team who can explain your plan 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 can help:

- Identify what's important to you when it comes to managing your health condition, whether it be asthma, cancer, COVID-19, COPD, diabetes, heart disease, high-risk pregnancies, or 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.

Retiring soon? Let us make Medicare easier for you

The Centers for Medicare and Medicaid Services (CMS) has recognized Independent Health as a 5-Star Rated Medicare Advantage Plan for 2023.* This marks the second year in a row we have earned the highest score a plan can receive from CMS. In fact, we are the only health plan in Western New York to receive 5 stars for all of our 2023 Medicare Advantage plans.

The Medicare Star Ratings are designed to help people assess the quality, value and performance of every Medicare Advantage plan throughout the nation. As a 5-Star Rated plan, Independent Health is able to enroll

Medicare beneficiaries in its Medicare Advantage plans throughout the entire 2023 calendar year—not just during the annual open enrollment period.

If you're approaching retirement or will soon be turning age 65, Independent Health is here to guide you through the Medicare process and help you make a well-informed health care decision. To make it easier for you to understand Medicare, we have developed "The RedShirt's Guide to Medicare," which can be downloaded at **RedShirtTreatment.com/Medicare**.

In addition, our locally based Medicare RedShirtsSM are here to

answer your questions and provide you with personalized attention every step of the way. To learn more, visit the "Find A RedShirt" section at **independenthealth.com/Medicare**.

**Every year, Medicare evaluates plans based on a 5-Star Rating system. 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.*

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FAQs about colon cancer screening

The screening guidelines for colon cancer (also known as colorectal cancer) have recently changed, and that means you probably have questions about when to get tested. Here's everything you need to know about colon cancer screenings and the new guidelines:

Why should I get screened?

Colorectal cancer is the third leading cause of cancer death for both men and women. Screenings can help find the polyps that cause colon cancer early, before they turn cancerous. These polyps can then be removed, preventing the cancer from developing. Even when screenings find polyps that have already become cancerous, they often detect them early. This is when treatment works best to help save lives.

When should I get screened?

The American Cancer Society and U.S. Preventive Services Task Force recommend most people at average risk start regular screening at age 45 and continue through age 75. If you have an increased risk for colon cancer, you may need to start screening earlier and be tested at more frequent intervals.

What increases my risk for colon cancer?

You may be at an increased risk for colon cancer if you or someone in your family has a history of polyps or colon cancer. Having inflammatory bowel disease and certain genetic conditions may also raise your risk.

When should I be screened if I have an increased risk?

If you think you're at an increased risk for colon cancer, talk with your health care provider about when to begin screenings, how often to get screened, and which tests are right for you.

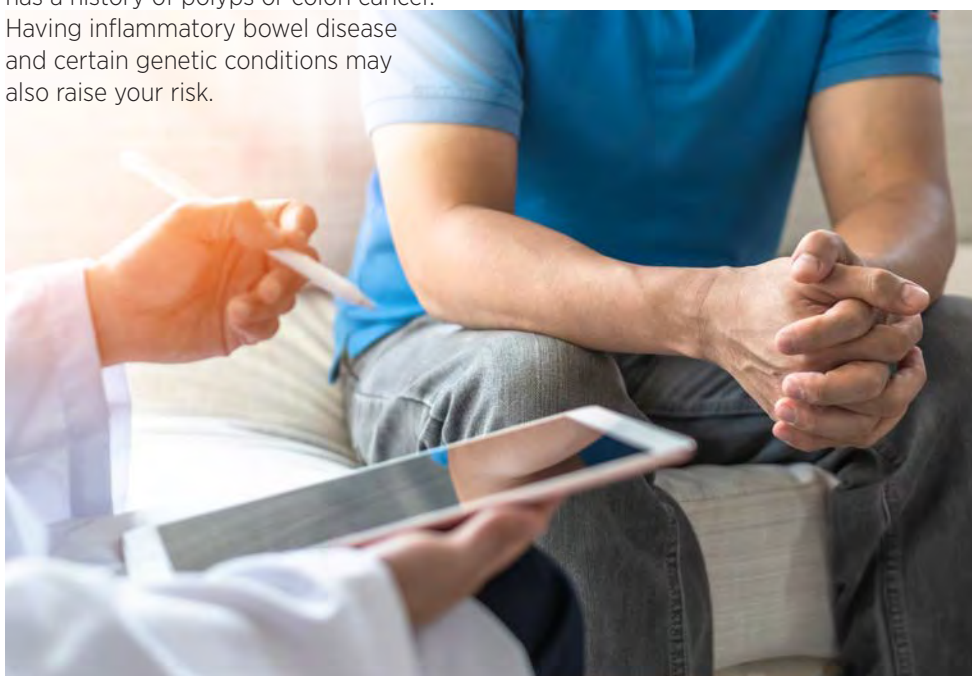
What are my screening options?

There are many tests that check for colon cancer and polyps. These can include:

- A colonoscopy, which uses a longer lighted tube to look at your rectum and entire colon
- Stool tests that look for blood or changed DNA in a stool sample
- A CT colonography which uses X-rays and computers to create images of your entire colon

Which test should I get?

Each test is different. Talk with your health care provider about which test is best for you and how often you need to get screened.



Important screening tests for women

Routine screenings save lives by catching cancer at its early, most treatable stages. However, like many other women, you may be overdue for certain screenings, especially for a breast or cervical cancer check.

Although the use of screening tests for cervical cancer dropped from 2005 to 2019, breast cancer screening rates have increased over time. In general, for those at average risk, here's when to schedule these two cancer screening tests:

- **Pap test:** According to the U.S. Preventive Services Task Force, women ages 21 through 29 should get a Pap test every three years. Those ages 30 to 65 can choose to have a Pap test every three years, an HPV test once every five years, or a Pap test and HPV test every five years.
- **Mammogram:** Recommendations vary, so women ages 40 and older, or younger women who are concerned, should talk with their health care providers about when to get screened.

If you have yet to do so, make an appointment for an annual checkup with your doctor to talk about these tests and others you may need.

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 call 711).

Sleep disorders can lead to serious health issues

Sleep is a key part of good health. Most healthy adults need about 7 to 9 hours of sleep a night. Unfortunately, loss of sleep can cause problems at home, on the job or behind the wheel. The National Sleep Foundation notes that:

- Between 50 and 70 million U.S. adults have some type of sleep or wakefulness disorder.
- Sleep problems often get worse as you get older.
- Poor sleep cost billions of dollars a year. This is from health care expenses and lost productivity.
- Drowsy drivers cause about 40,000 vehicle crashes in the U.S. every year. This includes more than 1,500 deaths.

Why is sleep important?

Getting enough sleep can help the body recover from illness and injury. Not getting enough sleep over a period of time is linked to health problems. They include obesity, diabetes, high blood pressure, heart disease, glaucoma and gastroesophageal reflux disease (GERD).

The mental benefits of sleep are also important. Sleep problems can make daily life feel more stressful and less productive. Some people with chronic trouble

sleeping (insomnia) are more likely to have mental health problems. Several sleep disorders are also tied to depression. In a research survey, people who had trouble getting enough sleep had trouble doing tasks that use memory and learning.

Types of sleep disorders

There are many types of sleep disorders that can affect one's health and quality of life, including:

- Insomnia
- Sleep apnea
- Sleepwalking
- Bedwetting
- Nightmares
- Night terror
- Restless legs syndrome
- Snoring
- Narcolepsy

If you have problems sleeping and it interferes with how you feel or function during the day, talk with your primary care provider about possible solutions and next steps. There are also many things you can do to ensure you get enough sleep, including good sleep hygiene, lifestyle changes, relaxation techniques and other interventions that can help you fall asleep and stay asleep with sleep that is restorative.



Share your wishes by completing a health care proxy

It's never too early to make sure your loved ones know your end-of-life wishes. You can do this by completing a health care proxy, which is a legal document that allows you to appoint someone as your health care agent. This person would be responsible for making health care decisions on your behalf if you lose the ability to make them yourself.

You can also use your health care proxy to cite what types of treatments you would or would not want (e.g., "If I am in a coma with no hope of recovery, I do not want to receive artificial nutrition provided by feeding tubes"). By doing so, you can prevent confusion and help your family and friends make the right health care decisions for you

during an already difficult and stressful time.

When choosing your health care agent, be sure to select someone you trust, such as a family member or close friend. Share with them your thoughts, beliefs, and preferences about how you would want to be treated for the remainder of your life.

Health care proxy forms are available at most doctor offices and at hospitals. You can also download a copy of the form by visiting the "Frequently Used Forms" section at [independenthealth.com](https://www.independenthealth.com). Once your form is signed, keep the original and give copies to your doctor(s) and your health care agent.

Tests you may need if you have diabetes



Monitoring your blood glucose (sugar) may be the first thing you think of when it comes to keeping tabs on your diabetes. But although this is an important measure of how you're managing your condition, diabetes is complicated—it affects major organs throughout your body.

Periodically you'll need these tests to find out how diabetes is affecting your overall health:

- **Kidney disease test—generally recommended once a year.** You will complete a urine and blood test to see how well your kidneys are filtering your blood.
- **Hemoglobin A1c—at least twice a year.** This test, which requires a blood sample, shows how well glucose was controlled for the previous three months. A test result of less than 7% is the goal for many people with diabetes, but it may be different for you.
- **Blood pressure—every doctor's visit.** High blood pressure is common in people with diabetes, and it raises the risk for complications such as heart disease. If you have high blood pressure, your doctor may recommend that you take readings at home as well.
- **Cholesterol lipids—at least once a year.** People with diabetes are more

likely to have unhealthy cholesterol levels, which may also be a risk factor for heart disease.

- **Retinal eye examination—often recommended at least once a year.** An ophthalmologist or optometrist checks the health of the eye and looks for damage to blood vessels in the retina. This condition, called diabetic retinopathy, can cause severe vision loss or blindness. If you don't have any signs of eye damage, your doctor may recommend getting tested every two years.
- **Comprehensive foot examination—at least once a year.** In addition, your doctor will likely check your feet at every visit. Regular exams and proper foot care help prevent complications, such as foot ulcers, infections and amputations.

In addition, always take your medication as directed by your doctor. If you check your blood glucose levels at home, be sure your equipment is clean and working well, and that you have sufficient supplies on hand. Follow your doctor's recommendations about what to do if your glucose is too high or too low. Plus, create an action plan with your doctor so that you have a comprehensive approach to managing your diabetes.

What you can do to 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. 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 from Independent Health. Make sure you actually received the treatments listed, 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.



How to tame and treat seasonal allergies

If you start sneezing or coughing at the first signs of spring, you may have seasonal allergies. Here's what you can do to combat these allergies and make it through the season:

- **Know the culprits.** Most spring allergies are caused by tree pollen. If your allergies continue through late spring into the summer or fall, you may also be allergic to grass or weed pollen.
- **Check pollen counts.** This information is available in your local weather reports or at pollen.aaaai.org.
- **Keep pollen out of your home and car.** Keep your windows and doors closed. Turn on the air conditioner. And change your clothes and shower after spending time outside.
- **See a health care provider.** If your allergies are severe, your health care provider can help you determine what's causing your allergies and help you decide on the best treatment.
- **Take medication.** Several types of over-the-counter medicines offer allergy relief. These include antihistamines, decongestants, nasal sprays and eye drops. Or your provider may prescribe a medication.
- **Consider immunotherapy.** Another treatment option is immunotherapy, which can be in the form of shots or fast-dissolving tablets. Immunotherapy exposes you to small amounts of the allergen over time, slowly reducing your symptoms.

Allergy symptoms can take a big toll on your well-being. So make sure you get enough rest, too.

Steps you can take to ensure your asthma is under control

When your asthma is acting up, it's a clear reminder to take your medication and stay on top of your care. But what about when you're feeling great?



If you've taken control of your asthma, congratulations! Managing the condition is key to staying healthy and enjoying life. But remember, it's important to follow your treatment plan even when you're symptom free. Don't forget that asthma is a serious condition and can be fatal if not managed properly. In fact, about 10 people in the U.S. die from asthma attacks each day.

Thankfully, most people with asthma can expect to have few problems if they manage their condition well. Remember these steps:

- **Take your medication.** It's important to take your long-term control medication exactly as prescribed. These drugs reduce inflammation and prevent asthma symptoms over time. If you're feeling good, it doesn't mean you don't need them. It means the drugs are working. Let your provider know if you have problems with side effects or the cost of medication.
- **Avoid triggers.** Likely, you've identified the things that can cause your asthma to flare up. But don't let down your

guard. Continue to avoid your triggers or reduce your exposure whenever possible.

- **Know your symptoms.** It's important to pay attention to your symptoms and recognize when you might be headed for an asthma attack. Work with your doctor to identify your early warning signs—mild symptoms that can begin even when your condition seems under control. By acting fast when these symptoms occur, you can reduce your chance for an attack.
- **Make a plan.** If you haven't already, fill out an asthma action plan. The plan details when to take your medications, how to recognize and respond to worsening symptoms, when to call for help and more. If you already have a plan, update it with your doctor regularly, and keep it where it's useful.

By following these steps, you will control your asthma better and have fewer emergency visits to the doctor or hospital.

Managing your mood when you quit smoking

The minute you put out your last cigarette, your body starts to heal. But if you're thinking of quitting, you may be concerned about mood changes associated with nicotine withdrawal. Here's what to expect and how to work through the transition.

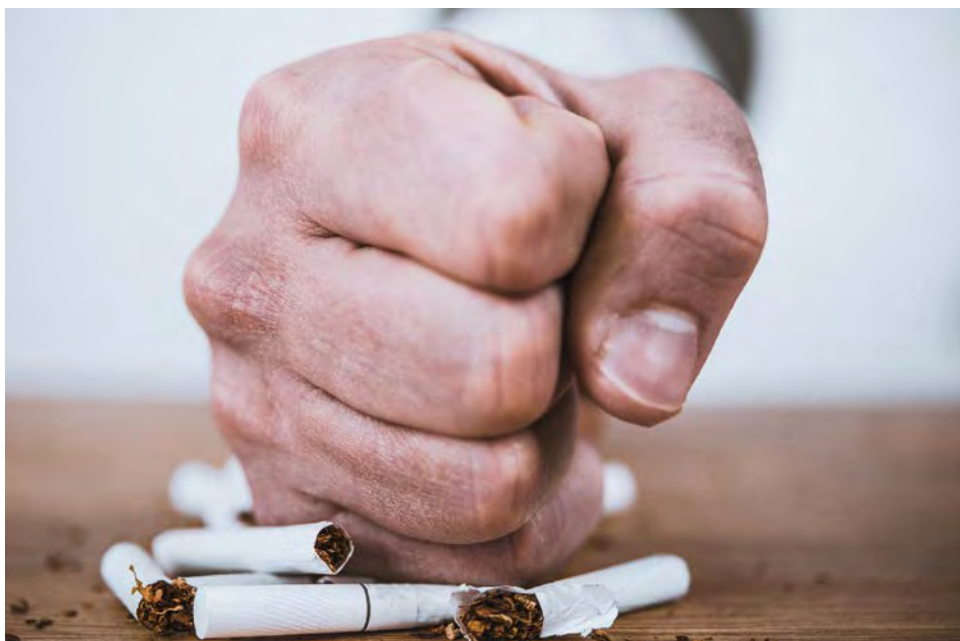
Seek stress relief

It's normal to feel irritable, restless, or a little blue for about a week or two after quitting. But in the long run, you'll be healthier, and your mood may improve.

To support the process of quitting, try other ways to cope with stress. For instance, exercise burns calories, reduces stress and lifts your mood. Meditation, time in nature or spiritual practices also help some people make the change smoothly. You might try deep breathing or other relaxing practices, too.

When depression lingers

If your feelings of sadness do not go away after quitting, try to resist the urge to return to the habit. Smoking has harmful health effects, and there are better ways



to cope. In fact, cigarettes won't help much at all—smokers tend to have higher rates of depression.

Instead, talk with your health care provider about treatment for depression. Counseling, antidepressant medication or a combination of the two can go a long way in improving the way you think and feel.

▶ Looking to quit? If you want to live a smoke-free life and need assistance, ask your provider about medications to help with quitting or contact the New York Smokers Quitline at 1-866-NY-QUITS (1-866-697-8487). The Quitline is a free and confidential program that provides stop smoking services to New York State residents who want to stop smoking or using other forms of tobacco.

Spring can bring showers of depression

Even when the sun is shining and the birds are chirping, you can feel a little less than sunny. You can even feel depressed.

Usually, these feelings improve and you feel better. But if your sadness continues for two weeks or more and affects other areas of your life, you could be depressed.

Symptoms of depression

Depression is a mood disorder that impacts how you think and feel. You could be depressed if you experience signs such as:

- Feeling sad, hopeless, anxious, or worthless
- Loss of interest in activities you normally enjoy

- Fatigue
- Problems with concentration, memory, or decision-making
- Changes in sleeping and eating habits
- Irritability
- Thoughts of death or suicide

Treating depression

Depression is serious. Seek help if you think you might be depressed. Visit your health care provider or a mental health professional such as a psychologist or psychiatrist.

Depression is treated with therapy, medications, or both. Depending on the severity of your depression, your provider may begin with therapy alone before adding an antidepressant to your

treatment plan. This medication works by changing how your brain uses certain mood-related chemicals.

If you start taking an antidepressant, don't stop taking it or change the dose on your own. Doing so can cause depression to worsen. Talk with your provider about how to adjust your medicine to fit your needs.

▶ You are not alone. Visit [independenthealth.com/mentalhealth](https://www.independenthealth.com/mentalhealth) to access a comprehensive list of mental health and substance use resources and information. Also, we have Case Managers that can provide you with additional support and assistance (see page 16).

Warning: Kids have fallen behind on critical vaccines

Vaccine schedules are designed to optimize each dose. Experts consider when children's immune systems offer the best protection and when their risk for diseases is the highest. That's why many routine shots are recommended to take place by age 2. Between ages 4 and 6, another dose of several important vaccines is due—just in time for kindergarten!

Like many other things, however, vaccination rates fell behind during the COVID-19 pandemic, and we're still catching up. The CDC recently reported that during the 2020–2021 school year, only about 94% of kindergartners nationwide were fully vaccinated against:

- Diphtheria, tetanus and acellular pertussis (DTaP)
- Measles, mumps and rubella (MMR)
- Varicella (chickenpox)

Each of these vaccines has a coverage target of 95%. Looking beyond the national average, the CDC warns that seven or more states came in at less than 90% for each of them. While the decline may seem small, it's significant.

Why it matters

A drop in vaccination coverage means communities are less protected against diseases, such as measles and pertussis (whooping cough). These and other vaccine-preventable diseases are still common abroad and can be introduced to areas of the U.S. by travelers—leading to outbreaks.

Unfortunately, unvaccinated children and those who are behind schedule are

more likely to get these diseases, have more severe symptoms, and experience complications.

What you can do

Routine vaccinations, including those required to attend school, are meant to help prevent the spread of diseases. You can help protect your child, their classmates, and the entire community. Here's how:

- Compare your child's immunization record against the recommended schedule for their age and their school's requirements. **Please note:** They're not the same in every state. If you need help, reach out to their pediatrician or school. Routine immunization schedules are available at www.cdc.gov/vaccines/schedules/easy-to-read.
- Work with your child's pediatrician to catch up on any missed vaccines. Children shouldn't need to repeat doses—just move forward with the next one.
- Schedule and go to your child's next annual well-visit. This will help you stay on track with their shots moving forward as well as get important developmental screenings and other care.



▶ Vaccines are for adults, too! Vaccinations are just as important for grownups as they are for kids. This may include a yearly flu shot and the COVID-19 vaccine—including the booster shot! Ask your doctor if there are vaccinations you may need based on your vaccine history, age, and individual risk factors, such as medical conditions and lifestyle.

Know your 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:

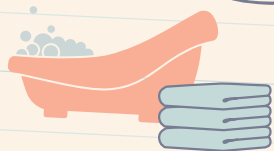
- The right to be treated with respect and recognition of your dignity and your right to privacy.
- The right to participate with practitioners in making decisions about your health care.
- The right to voice complaints or appeals about the organization or the care it provides.

- A responsibility to supply information (to the extent possible) that the organization and its practitioners and providers need in order to provide care.
- A responsibility to follow plans and instructions for care that you have agreed to with your practitioners.

▶ For a complete list of your member rights and responsibilities, visit independenthealth.com/rights or contact our Member Services Department.

Baby Care 101

Wouldn't it be nice if infants came with care instructions? Master the basics with these tips.



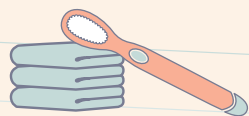
Go head to toe

To bathe your infant, use a soft cloth to wash baby's face first. Then work downward, finishing with the diaper area. To prevent dry skin, use mild soap only when needed. Limit baths to three days a week.



Keep them neat

Everything about your infant is growing fast—including their fingernails! Keep nails short and smooth by clipping them when your baby is asleep. It's easier on you and safer for your little one.



Prevent decay

Start good dental hygiene habits early. Wipe your infant's gums with a clean washcloth. When teeth appear, use a soft toothbrush and speck of toothpaste to keep harmful bacteria at bay.



Trim when ready

Your baby's first haircut is a big event—whether at home or at the hair salon. The timing is up to you. Cutting your little one's hair doesn't affect how fast or thick it will grow in the future.



Let them free

Baby shoes are cute. But they have the potential to restrict infant foot development. Let your baby go barefoot whenever possible. Pull out shoes to protect their feet when walking outside or on rough surfaces.

If you still have questions, or are looking for more tips, talk with your little one's pediatrician. They're your go-to baby expert!

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。

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KEITH PAGE

Editor

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Printed on Recyclable Paper 530M

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Lower your blood pressure with healthy lifestyle choices

High blood pressure—also known as hypertension—affects nearly half of all adults in the U.S. If you have high blood pressure, the force of the blood pushing against the artery walls is consistently too high. As a result, the heart has to work harder to pump blood.

If not properly managed and controlled, high blood pressure can lead to serious health issues such as kidney disease, eye problems and cardiovascular disease. The good news is you can significantly lower your risk for high blood pressure by making simple lifestyle changes. Here are various ways you can keep your blood pressure numbers in check:

- **Get regular exercise.** To help maintain a healthy blood pressure, it's recommended you aim for at least 30 minutes of moderate physical activity each day.
- **Maintain a heart-healthy diet.** A balanced diet filled with fruits, vegetables, proteins, whole grains, healthy oils, and low-fat dairy can help lower blood pressure.
- **Lower your salt intake.** Too much sodium can raise blood pressure in some individuals. The American Heart Association suggests no more than 2,300 milligrams of sodium per day. Be sure to read food labels and check sodium levels, especially in packaged foods.
- **Moderate your alcohol consumption.** Drinking too much alcohol can raise blood pressure and lessen the effects of certain blood pressure medications.
- **Stop smoking.** Smoking damages the lining of your blood vessels which makes it harder for them to relax. It may also interfere with certain medications and can increase your risk of heart attack or stroke.



- **Lose excess weight.** Blood pressure often increases as weight increases. Carrying too much belly fat can also lead to cardiovascular disease.
- **Manage your stress.** Long-term chronic stress can cause your blood pressure to spike. Identify your stress triggers and practice coping techniques, such as deep breathing, meditating and connecting with others.
- **Get enough sleep.** When you're sleeping, your blood pressure goes down and keeps your heart and blood vessels healthy. Aim for at least seven hours of quality sleep a night.

Making these types of lifestyle choices can help you delay, reduce or even prevent the need for blood pressure medications. Since high blood pressure often has no symptoms, it's also important to monitor your blood pressure regularly and to see your doctor every year for your annual checkup.