We’ve got you covered for 2014

You can review your plan options with a RedShirt™

Certain medications may cause problems

How to cut osteoporosis risk

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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.
We’re in your community!
Visit one of our Medicare Information Centers:

**Cheektowaga/Depew**
Valu Plaza
(Across from Wegmans)
620 Dick Road

**Lakewood**
Independent Health
66 Chautauqua Avenue

**Orchard Park**
Tops Plaza
(Near Tim Hortons)
3223 Southwestern Boulevard

**Tonawanda**
Youngmann Plaza
(B.J.’s Wholesale Plaza)
746 Young Street

**Williamsville – New location!**
Independent Health Family Branch YMCA
150 Tech Dr.

All of our Medicare information centers are open Monday through Friday from 9 a.m. to 5 p.m.

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Meet with a RedShirt℠ to find the plan that’s right for you

To make sure that Western New Yorkers are well-informed when it comes to their Medicare coverage, Independent Health has once again opened several Medicare Information Centers* that are available to the entire community during the Medicare Annual Enrollment Period (October 15 through December 7).

We have five centers throughout the region that are staffed by our Medicare RedShirts℠, including our year-round sites in Cheektowaga/Depew, Orchard Park and Williamsville. Visit a Medicare Information Center for your exclusive RedShirt Benefit Review where we will meet with you one-on-one to help you find the Medicare Advantage that best meets your individual needs.

“Our Medicare Information Centers offer greater access and convenience to seniors seeking information on the various Medicare plan options,” said Linda Rehrauer, Director of Government Sales. “They give people a place to visit whenever it’s easiest for them and allow them to get their questions answered by our friendly and knowledgeable RedShirts in a comfortable setting.”

If you have any questions, please call our Member Services Department at (716) 250-4401 or 1 (800) 665-1502, Monday through Sunday from 8 a.m. to 8 p.m. TTY users: 1 (800) 432-1110.

*A sales representative will be present to assist with information and applications. For accommodations of persons with special needs at sales meetings, please call (716) 635-4900 or 1 (800) 958-4405, Monday through Sunday from 8 a.m. to 8 p.m. TTY users: 1 (800) 432-1110.

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Receive your plan information online

You can now log-in to view your Annual Notice of Change (ANOC), Evidence of Coverage (EOC) and Physician/Provider Directory through our secure website. If you have yet to do so, enroll for your own account at [www.independenthealth.com](http://www.independenthealth.com) by clicking on “Register” under “My Account.” Once you’re registered, log-in to your account and click on the “Manage Document Preferences” to choose the preference to view your important documents online only. This option is voluntary, so you may change your selection at any time.
In the spirit of fostering collaboration among health care providers and our members, Independent Health will be offering a new plan in 2014 called Independent Health’s Network Advantage℠ HMO Plan. This unique plan will give our members access to a network of primary care doctors who are focused on providing them with higher quality care and a greater overall patient experience. The Network Advantage plan will be available to Erie and Niagara County residents only as of January 1, 2014.

How the Network Advantage plan works
The primary care providers who participate with the Network Advantage plan will work together with dedicated care coordinators and specialists to make sure our members are receiving the quality care they deserve. This collaborative approach will help enhance our members’ care through:

- Better communication and coordination between doctors.
- Better patient-physician relationships.
- More efficient primary doctor and specialist office visits.
- More appropriate treatments tailored to each member’s needs.

Network Advantage plan members will also have prescription coverage and enjoy greater cost savings, including $5 copays for primary care doctor visits, in-patient hospital copays as low as $400 and a monthly plan premium of $37.20. Please note: Members who qualify for EPIC or Full Extra Help may have their premium lowered to $0.

A variety of plans to choose from
In addition to our Network Advantage plan, Independent Health will continue to offer plans that are designed to meet our Medicare Advantage members’ individual needs. This includes Independent Health’s Encompass 65® Essential HMO-POS plan, which is our $0 monthly premium plan with prescription coverage.

All of our Medicare Advantage plans have comprehensive benefits* that are designed to help our members maintain an active and healthy lifestyle. For example, our Healthy Benefits fitness benefit allows our members to join a participating fitness location of their choice (See page 4). We also provide vision and preventive dental coverage on most plans.

If you have questions about any of our Medicare Advantage plans, please call (716) 635-4900 or 1-800-958-4405, Monday through Sunday from 8 a.m. to 8 p.m. TTY users: 1-888-357-9167.

*Benefits vary by plan. The benefit information provided is a brief summary, not a complete description of benefits. For more information contact the plan. Limitations, copayments, and restrictions may apply. Benefits, formulary, pharmacy network, provider network, premium and/or copayments/coinsurance may change on January 1 of each year.
Get moving with Healthy Benefits

Although the risks of disease and disability increase with advancing age, poor health is not an inevitable consequence of aging. Adopting healthier lifestyles, especially regular physical activity, can dramatically reduce a person’s risk for chronic conditions such as diabetes, heart disease, osteoporosis, and depression.

**Healthy Benefits Fitness Program**

As an Independent Health Medicare Advantage Plan member, we want to make sure you stay active and healthy. That’s why we offer you the Healthy Benefits Fitness Program at no additional cost to your monthly plan premium.

Through this program, you receive a membership at a participating fitness location of your choice. This includes access to all the amenities of the facility you join—treadmills, free weights, fitness classes and more.

**Great news for 2014!**

As of January 1, 2014, you will no longer need to use a Healthy Benefits Debit Card in order to access this benefit. Instead, you can simply present your Independent Health member ID card when enrolling or renewing at a participating fitness facility.

All current Healthy Benefits Debit Cards will be deactivated on December 31, 2013; however, you will still be required to pay a $20 activation fee when you join or renew at a fitness facility.

To find a participating fitness facility in your area, please visit the “Fitness, Dental & Vision” page of the “Medicare” section at [www.independenthealth.com](http://www.independenthealth.com).

If you have any questions, please call our Member Services Department at (716) 250-4401 or 1 (800) 665-1502 (TTY users call 1 (800) 432-1110), Monday through Sunday, from 8 a.m. to 8 p.m.

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**Our dedication to our members**

Independent Health is dedicated to finding solutions to improve the health of our members and the community. We learn which major medical conditions affect our members and create programs to help members better manage those conditions. We contact our physicians on a regular basis so that they may best help their patients.

While Independent Health rewards physicians for providing high levels of quality care to patients, we do not specifically reward, hire, promote or terminate physicians, providers or other individuals making medical decisions for denying coverage or service of care. Coverage decisions are based only on appropriateness of care and service and the provisions of the patient’s contract. Independent Health does not provide financial incentives for coverage decisions or financial incentives that encourage decisions resulting in underutilization.
New member ID cards to be issued

Your Independent Health member ID card is an important part of receiving the care you need, when you need it. That is why it is essential to always carry your member ID card with you and show it when you’re visiting any health care provider.

If you reenroll in an Independent Health Medicare Advantage plan for 2014, you will receive a new member ID card prior to your January 1, 2014 effective date. Although your member ID number will remain the same, you may notice two new changes to your card:

1. Your group number will be different from your current group number. This will have no impact on the way your medical or pharmacy services are covered.

2. The in-network copayments for key benefits (i.e., primary office visit, hospitalization, emergency room, and prescription drugs) will no longer be listed on the new ID card.

You can always view a summary of your benefits by registering for an online account at www.independenthealth.com. In addition, if you choose to remain in your current plan, make sure you keep your 2014 Annual Notice of Change (ANOC)/Evidence of Coverage (EOC), which includes an overview of your coverage for 2014.

We now partner with Wegmans Mail Order Pharmacy Services

At Independent Health, we’re always looking for ways to provide you with outstanding service when it comes to your medication needs. That’s why we are pleased to announce that we are now offering Wegmans Food Markets, Inc., as a mail-order pharmacy services option.

Through this new partnership, Wegmans Mail Order Pharmacy Services will provide you with outstanding service and offer you the ease and convenience of online refill ordering, online payments and extended customer service hours.

If you are interested in receiving a 90-day supply of maintenance medications by mail from Wegmans, you must first complete a registration form, which is available on the “Prescription Coverage” page in the “Medicare” section at www.independenthealth.com. Once enrolled, your doctor will need to write a prescription for a 90-day supply for mail service, plus refills for up to one year (if appropriate).

Other options available to you

In addition to Wegmans Mail Order Pharmacy Services, you have the option to obtain your medications from Walgreens Mail Service Pharmacy or most retail pharmacies that participate in our pharmacy network. You may also be able to save on your out-of-pocket costs when having a 90-day supply prescription filled by any of these pharmacies (based on your plan design).
Certain medications may cause problems

All drugs can cause side effects and should be used with caution. However, because your body changes as you age, some drugs may begin to cause more side effects, even though you may have been taking them without any problems for years. Side effects such as confusion, falls, and tiredness may go unrecognized because they are non-specific and often mistakenly attributed to aging.

The chart below lists several commonly prescribed medications that are considered by medical experts to have a high risk for side effects when used by seniors and, therefore, may pose a safety concern. Some of these drugs simply are not effective enough to be routinely used or are no longer recommended because newer, safer alternatives are now available.

According to the Center for Medicare & Medicaid Services (CMS), the drugs included in this chart should be avoided or used with caution in the senior population. Alternative therapies may include non-drug treatment. As always, make sure to speak with your doctor first before changing your medications.

<table>
<thead>
<tr>
<th>GENERIC NAME</th>
<th>BRAND NAME(S)</th>
</tr>
</thead>
<tbody>
<tr>
<td>amitriptyline</td>
<td>Not available</td>
</tr>
<tr>
<td>carisoprodol</td>
<td>Soma®</td>
</tr>
<tr>
<td>cyclobenzaprine</td>
<td>Flexeril®, Amrix®</td>
</tr>
<tr>
<td>dipyridamole</td>
<td>Persantine®</td>
</tr>
<tr>
<td>doxepin</td>
<td>Not available</td>
</tr>
<tr>
<td>estrogens</td>
<td>Premarin®, Prempro®, estradiol, estropipate,</td>
</tr>
<tr>
<td>glyburide</td>
<td>DiaBeta®, Glynase®, Glucovance®</td>
</tr>
<tr>
<td>hydroxyzine</td>
<td>Atarax®, Vistaril®</td>
</tr>
<tr>
<td>indomethacin</td>
<td>Not available</td>
</tr>
<tr>
<td>megestrol</td>
<td>Megace®</td>
</tr>
<tr>
<td>methocarbamol</td>
<td>Robaxin®</td>
</tr>
<tr>
<td>nitrofurantoin</td>
<td>Macrobid®, Macrodantin®</td>
</tr>
<tr>
<td>promethazine</td>
<td>Phenergan®</td>
</tr>
<tr>
<td>thyroid</td>
<td>Armour Thyroid®</td>
</tr>
<tr>
<td>zolpidem</td>
<td>Ambien®</td>
</tr>
</tbody>
</table>

For a complete list of high-risk medications, visit www.independenthealth.com and go to the “Prescription Coverage” page in the “Medicare” section.
Helping members manage their medications

At Independent Health, we are dedicated to providing programs that help our members live healthier lives. One such initiative is our Medication Therapy Management (MTM) program, which is offered to select Medicare Advantage members.

Based on criteria set by Medicare, eligible members are automatically enrolled in our MTM program at no additional charge. Our members then have the opportunity to speak with an experienced pharmacist who will provide a comprehensive review of all their medications. The pharmacist will review:

- If the member is taking the medication correctly
- If there are any duplications or interactions between medications
- Whether certain medications could be causing a side effect
- If there is a less expensive medication that can be used instead

If issues are identified through the medication review, the pharmacist will work with the member’s doctor to make necessary changes. Here are two testimonials that we recently received from members of our MTM program:

- The pharmacist was very helpful and made me very comfortable with her knowledge. She wasn’t in a hurry and took her time with me.
- I feel much better knowing that competent help and advice is only a phone call away.

All members who are eligible for the MTM program are notified by Independent Health.

Make sure you use antibiotics safely and wisely

If you’ve ever been diagnosed with pharyngitis, chronic bronchitis or a middle ear infection, chances are you’ve taken an antibiotic. Antibiotics are most commonly prescribed for bacterial infections since they kill bacteria or slow their growth in order for our own immune system to do its job and make us well again.

Unfortunately, antibiotics have been misused so much in recent years that doctors now face an alarming problem. Bacteria that once were easily controlled have become resistant to many antibiotics. This has led to an increase in drug-resistant strains of illnesses such as pneumonia, ear infections and meningitis.

When prescribed an antibiotic, don’t stop taking antibiotics before you complete your prescription, even if your symptoms are gone. Follow your doctor’s and pharmacist’s instructions carefully. Take doses on schedule for the number of days indicated.

If you have a viral infection, such as the common cold or flu, do not expect or insist that your doctor prescribe an antibiotic. Only your doctor can determine whether or not an antibiotic is necessary.
Enhanced care for those in nursing facilities

Independent Health currently partners with Family Choice of New York to offer the Independent Health Medicare Family Choice℠ HMO-SNP plan*, which is specifically designed to meet the unique needs of its members who permanently reside in nursing facilities in Erie, Niagara, Orleans and Wyoming counties.

Members enrolled in Family Choice receive regular visits by specially trained nurse practitioners and physician assistants, who are on call 24 hours a day, seven days a week to provide care and support as needed.

Their responsibilities include:
• Working in collaboration with the member’s physicians and the nursing facility’s staff
• Identifying potential problems before they become serious
• Minimizing unnecessary and disruptive emergency room visits and hospital stays whenever it’s safe and appropriate
• Keeping in close contact with the member’s family, updating them about their loved one’s condition and making sure that they are involved in the care-planning process

Recently, Family Choice received high marks from a survey** of people whose family members use the plan. The survey indicates that 99.6% of respondents are satisfied with Family Choice and that 99.1% of respondents would recommend Family Choice to another nursing home resident.

Unlike other Medicare plans, members are able to enroll in Family Choice year-round. For more information, call us today at (716) 635-4900 or 1 (800) 958-4405, Monday through Sunday from 8 a.m. to 8 p.m. TTY: 1 (888) 357-9167.

*This plan is available to all Medicare eligibles that are entitled to Medicare Part A and enrolled in Part B, except those with ESRD unless already enrolled with Independent Health. This plan requires the use of participating providers, except in the case of emergency care, urgent or out-of-area renal dialysis. Members must continue to pay Part B premiums if not otherwise paid for under Medicaid or by another third party.

**Survey conducted by Independent Health in July 2013 with 1,211 families surveyed and 234 families (19.3%) responding.
Diabetes can lead to depression

Living with diabetes can be difficult. Sometimes you might feel tired, frustrated or stressed. But if you feel sad and hopeless for two weeks or more, you might have a more serious condition: depression.

People with diabetes are about twice as likely to have depression as those without diabetes. Hormones may play a role. Emotions linked to diabetes could trigger depression. These include isolation from friends and family as you cope with your disease and distress from worsening complications.

What is clear is that depression can make your diabetes worse. Feeling down makes it seem harder to check your blood glucose, eat a healthy diet, exercise and avoid smoking. Depression also causes changes in your body that may make it harder to use insulin properly.

Breaking the chains
Recognizing depression is the first step toward healing. Talk with your doctor if you or someone you love has these signs every day for two weeks or longer:
- Loss of interest in former hobbies or activities
- Trouble falling asleep or staying awake
- Eating more or less
- Low energy
- Thinking about suicide or self-harm

Asking for support from friends and relatives can help make living with diabetes easier and less stressful. In addition, if you have any concerns, talk with your doctor or call Independent Health at 1 (800) 501-3439, Monday through Friday, from 8 a.m. to 5 p.m., and ask to speak with one of our Health Coaches. TTY users: 1 (800) 432-1110.

Three simple ways to conquer urinary incontinence

If you suffer from urinary incontinence—the loss of bladder control or urinary leakage—you are not alone. The condition affects millions of men and women in the U.S.

Many things can cause urinary incontinence, such as menopause, constipation and diabetes. Incontinence has been known to stop people from going to the gym, to social events, even to work.

The good news? It can often be treated with conservative measures that have few side effects. Before you gotta go, try these go-to tactics:
1. If you’re overweight, take steps to shed pounds through exercise and healthy eating.
2. Learn how to do Kegel exercises. These help strengthen the muscles of the pelvic floor, which help close the urethra. To-do tactic: Contract the same muscles you would use to hold back gas while lying down, holding and relaxing for three seconds each. Work up to three daily sets of 10. Once you get good at Kegel exercises, feel free to do them standing or sitting.
3. Seek bladder training for urge incontinence. With this treatment, urination is set for certain intervals that begin every hour. After you’ve stayed dry for several days, the intervals get longer.

Your doctor may also be able to suggest other treatment options, so don’t keep your incontinence a secret. Speak up!
The importance of preventive care

At Independent Health, we want to make it easy for our members to take control of their health. That’s why we offer $0 copayment on nearly 50 preventive services and screenings for all of our Medicare Advantage plans. These services include mammograms, cholesterol screenings, colonoscopies, and bone density/osteoporosis screenings.

Many top risk factors leading to illness and premature death are preventable. Preventive services can find health problems early, when treatment works best, and can lower your risk for certain diseases.

Talk with your doctor to make sure you are up-to-date on your preventive care. A complete list of all preventive care guidelines is available on the “Healthy Living Tips and Guidelines” page in the “Tools, Forms and More” section at www.independenthealth.com or by calling our Member Services Department.

*Not all of the services listed in the guidelines are covered in full. A complete list of services that have a $0 copayment when performed by an in-network provider can be accessed on the “Medicare Advantage Plans” page of the “Medicare” section at www.independenthealth.com.

Exercise can help protect against breast cancer

One strategy that may help you stay breast cancer-free: Make exercise part of your regular routine. In fact, experts say when it comes to lowering your risk, the more often you exercise, the better. But what intensity of exercise is effective—moderate or vigorous? The answer: both!

Work up a sweat with these activities

Examples of moderate physical activities are:
• Brisk walking
• Bicycling on a level surface or 5 to 9 mph

• Recreational swimming
• Playing doubles tennis

More vigorous exercises include:
• Race walking
• Running or jogging
• High-impact aerobic dancing
• Playing singles tennis
• Bicycling uphill or more than 10 mph

Cancer prevention experts recommend 30 minutes of either moderate or vigorous activity most days of the week. Forty-five to 60 minutes is even better.

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, protheses and complications resulting from a mastectomy, including lymphedema.
How to cut osteoporosis and fracture risk

Osteoporosis—a disease marked by low bone mass and thinning bone tissue—leads to weak, fragile bones that can easily cause hip and spinal fractures. In addition to pain, these fractures can cause:
• A lower quality of life
• Premature death
• An inability to walk unaided

Although 80% of those with osteoporosis are female, 20% are male—making prevention important for us all. And although the condition mostly strikes older people, it can appear at any age.

Prevention is key
By living a healthy lifestyle, you can help maintain bone strength and prevent osteoporosis. The National Osteoporosis Foundation recommends that everyone take the following five preventive steps:

1. Get enough calcium and vitamin D. Lack of calcium appears to be tied to low bone mass, rapid bone loss and fractures. Calcium is a main component of bone that is continually absorbed by the body and then replaced. Osteoporosis results if more calcium is absorbed than is replaced.

   Surveys show many Americans get less than half the calcium they need to build and maintain bone strength. People 50 and older need 1,200 mg of calcium daily. Foods rich in calcium include milk, yogurt, broccoli, bok choy, spinach, salmon with bones, tofu, almonds and foods fortified with the mineral. People who don’t get enough calcium from their diet may need to take a supplement.

   To absorb calcium, your body needs adequate vitamin D. You can get it from sunlight, from foods such as fortified milk, egg yolks, saltwater fish and liver, and from supplements.

2. Exercise regularly. Weight-bearing exercises such as walking, running, stair-climbing, dancing and sports such as tennis, soccer and basketball strengthen your bones. If you’ve been sedentary, check with your doctor before you start an exercise program.

3. Don’t smoke or abuse alcohol. These habits can harm your bones.

4. Talk with your health care provider about your bones. Include the medicines you take in that conversation. Some drugs prescribed to treat arthritis, asthma, cancer, seizures and thyroid problems can weaken bones.

5. Have a bone mineral density (BMD) test if you’re at risk for osteoporosis. Then seek treatment if needed. A BMD test is the only way to find out if you have osteoporosis. Depending on the results of this test, your doctor may recommend you take a medication to help prevent or treat the condition.

You’re never too young—or too old—to take steps to prevent osteoporosis. For more information, visit the National Osteoporosis Foundation at www.nof.org.
The Primary Connection initiative is helping to transform our health care system

Using Patient-Centered Medical Home principles as the foundation, a group of community physicians and Independent Health launched The Primary Connection in 2012. This unique, innovative approach to health care delivery connects a strong, collaborative group of primary care physician practices with specialists and other health care providers.

The goals of The Primary Connection are to transform our local health care system by implementing innovative ways to improve access and quality while reducing the cost of health care. The Primary Connection is tracking and measuring success through four dimensions:

• The quality of care
• Patients’ satisfaction with their experience of care
• A total lower cost of care for the health care system
• Improvement of professional fulfillment by physicians and providers

Although The Primary Connection began just over a year ago, many of the participating practices are already experiencing improved patient outcomes due to enhanced care coordination and better use of health care resources.

A recent study conducted by Independent Health has shown that The Primary Connection doctors have improved in helping patients with diabetes, asthma and obesity. Patient satisfaction has also increased for patients who see a Primary Connection physician. Tracked through patient surveys, patient satisfaction has increased by 22%.

The Primary Connection has also been coordinating care and utilizing innovative way to care for patients who may not necessarily need treatment in a hospital. The Primary Connection practices have an Independent Health Practice Care Coordinator (PCC) available to them who helps to coordinate care for patients. For instance, the PCC can help to identify and coordinate a patient’s care at their home or in a rehabilitation facility as opposed to a hospital. Diverting unnecessary hospital stays have contributed to increased patient satisfaction and decreased health care costs.

Real and positive change is happening right here in our Western New York health care system through The Primary Connection. To learn more about this exciting initiative and to see a list of the participating Primary Connection physicians, please visit ThePrimaryConnection.com.