We’re making it easier to stay healthy

BE PROACTIVE—GET SCREENED

CHECK OUT THE LATEST RESEARCH ON MAMMOGRAMS

Teaming up with the Buffalo Bills. See page 4.
Take control of your health

This issue of HealthStyles contains information to help you take charge of your health. Preventive screenings are critical, and on this page you’ll read about many that are now free. Page 3 describes resources available to you, and on page 11 you’ll learn how technology can help you prevent health problems or manage chronic conditions. Happy reading, and happy health!

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Receive our online newsletter, HealthStyles Monthly, by registering for your own member account at independenthealth.com.

Be proactive when it comes to getting preventive care

When it comes to treating potentially serious conditions, early diagnosis is key. Generally, the earlier you begin treatment for a condition, the greater your chance for a full recovery. That’s why preventive care is the most important step you can take to better manage your health.

As an Independent Health member, you may be eligible to receive nearly 60 preventive care services and screenings at a $0 copayment when performed by an in-network health care provider.* These services include mammograms, cholesterol screenings, colonoscopies, annual physicals, women and children well visits, and immunizations.

Preventive services can identify health risk factors and uncover conditions that you are unaware of. Even if you’re in the best shape of your life, you may unknowingly have an illness or condition that shows no signs or symptoms. If a specific chronic condition runs in your family, like diabetes or breast cancer, it’s even more important that you get screened early and often to stay healthy.

Please note: If you visit your doctor for a preventive service, any non-preventive service rendered as part of your visit is subject to your plan’s applicable office visit copayment. For example, if your physician determines that an EKG is required during your annual physical, you would be responsible for the applicable copayment based on your plan option for that test. Well visits that turn into sick visits also are subject to the office visit copayment. For example, if you’re diagnosed with an ear infection during your annual physical, it would be considered a sick visit.

Take advantage of $0 preventive care. We encourage you to talk with your doctor to make sure you are up-to-date on your preventive care. A complete list of preventive services that are covered in full** can be accessed on the “$0 Preventive Care Services” page of the Tools, Forms & More section at independenthealth.com.

*Benefits vary by plan.

**Not all of the services listed are medically appropriate every year. For an overview of preventive care guidelines, visit the “Healthy Living Tips and Guidelines” page in the “Tools, Forms & More” section at independenthealth.com or call our Member Services Department.
Independent Health is making it easier for you to take charge of your health

Health care is more complex than ever before. People are feeling overwhelmed when it comes to their health care coverage, due in large part to the significant changes that have occurred as a result of the Affordable Care Act. That’s why Independent Health is committed to offering innovative benefits, tools and resources that enable members like you to use your coverage more easily and efficiently to achieve a healthier lifestyle.

Unique benefits
As a way to encourage healthy eating, Independent Health has introduced a nutrition benefit that rewards you for purchasing fresh fruits and vegetables. For every $2 you spend on fresh fruits and vegetables at Tops Friendly Markets, you will receive a $1 credit back, to be spent in-store on future grocery purchases. You can earn up to $500 as an individual or $1,000 as a family toward your food purchases each year.*

Along with our nutrition benefit, we also offer fitness options that you can personalize to best meet your health and wellness needs and interests.

Tools and resources
In order to make educated, timely decisions about health, it’s important to have access to information and resources. We make it easy for you by offering several tools that are available at your fingertips:

- **Treatment Cost Advisor**—Estimates the costs for hundreds of common conditions, procedures, tests and health care visits
- **FitWorks®**—Online wellness program that enables you to engage in meaningful activities and a variety of wellness challenges based on a well-being assessment
- **MyIH Mobile App**—Available as a free download for Android™ and iPhone®, the MyIH app allows you to search Independent Health’s entire local network of participating doctors; gives you the ability to show your member ID card; and provides easy access to your benefit summary information.


→ WE’RE MAKING THINGS EASIER FOR YOU. For more information on what we’re doing to help you adopt healthier behaviors and understand your coverage, visit redshirrtreatment.com.
We’re teaming up with the Buffalo Bills to improve the health and wellness of WNY

Independent Health is pleased to now be the Official Health and Wellness Partner of the Buffalo Bills. As part of our new long-term partnership with the Bills, we will be working together to better the health and well-being of Western New Yorkers through several initiatives, including a community-wide fitness and nutrition program called the “Independent Health and Buffalo Bills Health & Wellness Challenge.”

“Independent Health has a long history of partnering with community organizations to make access to health and fitness programs easier for Western New Yorkers,” said Michael W. Cropp, M.D., president and CEO of Independent Health. “We are excited about teaming up with the Bills to further enhance these efforts and to help tackle some of the most important health challenges we face in this area.”

“This new partnership with Independent Health only strengthens our commitment to improving the Western New York community,” said Russ Brandon, president and CEO of the Buffalo Bills. “The Bills are looking forward to making a difference by working in lockstep with Independent Health to promote healthy living in schools and throughout our region.”

All Western New Yorkers are invited to take part in the Independent Health and Buffalo Bills Health & Wellness Challenge, which runs from October 6 through November 16, and features fun activities that encourage healthy eating and physical activity. By registering for this exciting initiative and taking the steps to live a healthier life, you may be eligible to win fantastic prizes, including a trip for two to the 2015 Super Bowl in Arizona. To learn more and to get started, please visit www.buffalobills.com/thechallenge.

Challenging area students to get active and eat healthier at home and at school
In a continued effort to make sure area youngsters are adopting healthy behaviors at an early age, the Independent Health Foundation’s Fitness for Kids Challenge and the Buffalo Bills Play 60 Challenge are now being offered in collaboration to local elementary school children from October 1, 2014 through May 31, 2015.

For the month of October, students in grades 2 through 5 will take part in the Play 60 Challenge, which encourages 60 minutes of physical activity each day (30 minutes in school and 30 minutes at home). Students will receive in-class resources and homework assignments that help get them up and active.

The focus will then shift to the Fitness for Kids Challenge, which for the past six years has been teaching kids that being active and eating right can be fun and easy. Students will receive challenges from their classroom teacher that are centered on the “5-2-1-0” daily goals:

- 5 or more servings of fruits and veggies
- 2 hours or less of screen time (i.e., television, computer and video games)
- 1 hour or more of physical activity
- 0 sugary drinks such as soda and sports drinks

Students, classrooms and schools with the highest levels of participation will be awarded prizes, such as $1,000 health and wellness grants, gift cards, Bills game tickets and autographed items, the opportunity to be on the field during player introductions prior to the Bills vs. Browns game on November 30, and a trip to the ADPRO Sports Training Center to interact with Bills players. Additional information is available at www.fitnessforkidschallenge.com and www.buffalobills.com/community.
It’s important to choose a primary care physician

One way to help make the health care system simpler for you is to choose a primary care physician (PCP). That’s because your PCP serves as the central source for information and guidance on all matters of your health and is able to coordinate your care properly and focus on your overall well-being.

Depending on your age, gender and other needs, your PCP might practice internal medicine, family medicine, obstetrics and gynecology, or pediatrics. A PCP provides:

- More effective coordination of your care, which eliminates unnecessary visits and their associated costs.
- Improved communication between you and any specialists you might need to see.
- High-quality care focused on improving your long-term health, such as making sure you’re up to date on preventive care.

Partnering with high-performing PCPs

If you have to choose a PCP, you may want to consider selecting one from either The Primary Connection or Catholic Medical Partners. These high-performing doctors are taking extra steps to improve their practices and deliver a better care experience for their patients. For example, they will:

- Provide you with access to team-based care when it’s most convenient to you.
- Consult with your specialists ahead of time, so that they can better address your needs when you visit them.

- Identify alternative places of care for you, such as coordinating a home visit instead of sending you to the hospital when you don’t need to be there.

The Primary Connection is a ground-breaking approach to transform the delivery of health care in Western New York that involves Independent Health partnering with 29 area primary care practices and nearly 190 internal medicine, family medicine and pediatric physicians who treat more than 200,000 patients. To see a complete list of the PCPs who participate in this innovative program, visit ThePrimaryConnection.com.

Catholic Medical Partners is a partnership between Catholic Health, Mount St. Mary’s Hospital and a network of associated physicians that focuses on improving the effectiveness, safety and the coordination of medical care. To find PCPs who are part of Catholic Medical Partners, visit www.catholicmedicalpartners.org.

NEED HELP FINDING A PCP? Visit independenthealth.com and select “Find a Doctor.” You can also obtain a copy of our provider directory by calling our Member Services Department at (716) 631-8701 or 1 (800) 501-3439, Monday through Friday from 8 a.m. to 8 p.m.

Get efficient, coordinated care with our Choice PlusSM plan

At Independent Health, we’re partnering with doctors to improve the coordination of your care — so they can be more efficient and better communicate with you. That’s the driving force behind our Choice PlusSM plan. This innovative plan gives members access to a large, tailored network of providers who are working to deliver a higher standard of care in Western New York.

By using Catholic Medical Partners and Catholic Health providers, hospitals and facilities, Choice Plus members are provided with a greater coordination of care, better quality for better health outcomes and lower out-of-pocket costs. Beginning in 2015, primary care physicians from The Primary Connection will also be part of the provider network offered through Choice Plus.

For more information about this unique plan, visit RedShirtTreatment.com.
Learn how to cook healthy

The Independent Health Foundation has scheduled a series of cooking classes, through its Healthy Options program, to help Western New Yorkers understand that cooking at home can be healthy and fun. Open to the entire community, these monthly classes are held at D’Avolio Olive Oils and Vinegars, located at 5409 Main Street in Williamsville.

Individuals will have two classes to choose from: a Healthy Options class and a Back to Basics class. As part of the Healthy Options class, a chef from an area restaurant will show participants how to prepare a healthy meal. The Back to Basics class will be taught by the D’Avolio staff, with the focus being on simpler, everyday recipes, such as healthy pasta sauce, bread dough and chicken soup.

Independent Health members can register for these classes at a discounted price by visiting www.healthyoptionsbuffalo.com/cookingclasses. In addition, our members are eligible to receive a 10% discount on all D’Avolio store products, with a portion of the sales invested back into the Independent Health Foundation. To take advantage of this discount, simply show your Independent Health member ID card at any D’Avolio location.

Healthy Options program

Since 2004, the Independent Health Foundation’s Healthy Options Buffalo program has been assisting Western New Yorkers in making informed decisions when dining out. Through this innovative program, the Foundation has worked with area restaurants to offer heart-healthy food options for their customers. Today, thanks to the Healthy Options program, healthy choices are offered in more than 100 Buffalo-area restaurants.

➔ EAT WISELY. For more information on the Healthy Options program and a list of all participating restaurants, go to www.healthyoptionsbuffalo.com. While there, you can also download healthy recipes, learn tips for making healthier choices when dining out and read blog entries from local chefs and dietitians.

Healthy menu items were a big hit at the 2014 Taste of Buffalo. More than 50 signature healthy dishes were served at this year’s event, including crab lettuce wraps, creole chicken wraps and seviche cups.

The Taste of Buffalo remains the only food festival in the United States to require that all participating restaurants offer a healthy menu option through the Independent Health Foundation’s Healthy Options program. Healthy menu options are lower in fat, cholesterol and sodium.

The 2014 Healthy Options Contest winners were:

- **First Place**—Riverstone Grill (chicken bruschetta)
- **Second Place**—Sun Restaurant (black rice salad)
- **Third Place**—Sweet Melody’s (fruit sorbet)

In addition, the Independent Health Foundation awarded prizes to hundreds of festival goers who were seen sampling a healthy option item.
Youngsters get a kick out of Soccer for Success

The Independent Health Foundation is pleased to announce that it has been awarded additional funding to continue its Soccer for Success program through the 2015-2016 school year. Soccer for Success is a nationally-recognized program that uses soccer as a tool to provide structured physical activity, nutrition education and mentorship to elementary school-aged children in underserved urban communities.

The free, after-school program was originally made possible through a $250,000 Social Innovation Fund Sub-Grant awarded by the U.S. Soccer Foundation to the Independent Health Foundation, in partnership with the Buffalo Soccer Club and United Way of Buffalo and Erie County. A match of an additional $250,000 in funding will be invested in the program as well, bringing the program total to $500,000.

During its first two years, Soccer for Success served approximately 1,200 children across the City of Buffalo. Participants were asked to exercise for 90 minutes a day, at least three times per week, for 24 weeks during the academic year. Their efforts have led to impressive results:

- 89 percent of participants categorized at the beginning of the program as overweight or obese improved or maintained their BMI percentile.
- 100 percent of participants categorized as having high health risks improved or maintained their aerobic capacity.
- 84 percent of participants say they make healthier choices when deciding what to eat or drink after participating in the program.
- 83 percent of participants say that they try harder in school after participating in the program.

“The response we’ve seen from the children has been tremendous,” said Carrie Meyer, executive director, Independent Health Foundation. “They’ve been excited to learn about soccer and eating well, and, as a result, have really embraced the program. By teaching them healthy fitness and nutrition habits, we are helping create a healthier community.”

Year three of Soccer for Success will be held at 15 sites throughout Buffalo, including schools, community centers, and Boys & Girls Clubs. Children and their families will once again be provided opportunities to attend family engagement events featuring nutrition education and healthy food sampling.

Ring in the new year at First Night

Welcome 2015 at the ultimate drug- and alcohol-free New Year’s Eve event, Independent Health Foundation’s First Night® Buffalo celebration. This year’s event will be held at the Buffalo Niagara Convention Center on December 31.

First Night Buffalo will be celebrating its 26th year, making it one of the longest-running First Night events held in the nation. This year’s lineup will feature activities for all ages, including rides and amusements, comedy, music, magic, exotic reptiles, the grand finale balloon drop and more.

“First Night is an annual tradition for many families, and we enjoy seeing them come back year after year,” said Carrie Meyer, Executive Director, Independent Health Foundation. “We are pleased to continue presenting this fun, affordable, healthy and safe event. We’ve got another great lineup of entertainment we think everyone will enjoy this year.”

➤ LEARN MORE ABOUT THIS ANNUAL TRADITION. For additional information and to find out how you can buy tickets to this year’s event, please visit www.firstnightbuffalo.org or call the Foundation at (716) 635-4959.
Health care fraud is a serious crime

Independent Health works with government agencies and other health plans to stop and prevent health care fraud. But we need your help.

The National Health Care Anti-Fraud Association estimates that the financial losses due to health care fraud are in the tens of billions of dollars each year. Examples of health care fraud include:

- Filing claims for services or medications not received
- Forging or altering bills or receipts
- Using someone else’s coverage or insurance card
- Leaving dependents on your plan when they are no longer eligible
- Faking workers’ compensation injury to receive disability payments

Here are some simple ways you can avoid health care fraud and keep health care costs down for everyone:

- Protect your Independent Health member ID card like you would a credit card. In the wrong hands, your member ID card is a license to steal. Don’t give out policy numbers to door-to-door salespeople, to telephone solicitors or over the Internet.
- Be informed about the health care services you receive, keep good records of your medical care and closely review all medical bills you receive.
- Read your policy and benefits statements. Review your policy, Explanation of Benefits (EOB) statements and any paperwork you receive from Independent Health. Make sure you actually received the treatments for which you and Independent Health were charged, and question suspicious expenses. Are the dates of service documented on the forms correct? Were the services identified and billed for actually performed?

DO YOU SUSPECT POSSIBLE FRAUD OR ABUSE? Call Independent Health’s confidential Fraud Hotline at 1 (800) 665-1182. Callers have the option of remaining anonymous.

We’re committed to protecting your privacy

At Independent Health, we have always put a high priority on protecting our members’ health and financial information. Your health information includes data about medical treatment you have received and about payment for your health care.

Here are just some of the administrative, physical and technical safeguards that have been put in place to protect your personal and medical information:

- All our computer systems are password-protected.
- We encrypt sensitive company email and the data on all company laptops.
- We verify our technical security with outside experts on a regular basis.
- Our buildings are monitored by surveillance cameras 24 hours a day, seven days a week.
- We restrict access to our buildings by requiring our employees to wear photo security cards.
- Our employees are required to use secure trash disposal bins for all paper and electronic materials.
- We require vendors and contractors to sign confidentiality agreements, and we make them agree in contracts to protect your data.
- We do not sell your health or financial information for any reason. Member trust is a valued principle. Selling your information would violate that principle.
- If a security or privacy event does occur, we take swift action to limit any potential information disclosure. We also let members know whether their information has been disclosed.

QUESTIONS? If you have questions about how we use or protect your health information, please call Independent Health’s Information Risk Office at (716) 631-3001, Monday through Friday from 9 a.m. to 5 p.m.
OUR PROMISE
At Independent Health, we recognize our responsibility to be diligent stewards of your personal information. We value the relationship we have with our members and are committed to protecting your information with administrative, technical, and physical safeguards to protect against unauthorized access as well as threats and hazards to its security and integrity. We take great care to safeguard your personal information using industry best practices.

We also require these same standards of our business associates and vendors. Independent Health trains employees on a regular basis about the importance of protection of your personal information. We protect the privacy of your information in accordance with federal and state privacy and security laws such as the Health Information Portability and Accountability Act (HIPAA).

This notice covers the privacy practices of Independent Health Association, Inc. and Independent Health Benefits Corporation.

WHAT IS YOUR PERSONAL INFORMATION?
Personal information is any information about you received or created by Independent Health for the purpose of administering your health benefits. This includes any information that can identify you as an individual, such as your name, address and Social Security Number, as well as your financial, health, and other information.

HOW INDEPENDENT HEALTH USES AND DISCLOSES YOUR PERSONAL INFORMATION
In order to administer your health insurance, Independent Health uses and discloses your personal information to coordinate treatment with your doctors, payment for your care, and our health care operations. Under the law, we may perform these functions without your specific authorization or approval. When performing these functions, we only use or disclose the minimum amount of information necessary. These functions include:

• Treatment. We may disclose your personal information to your health care providers to help them provide medical care to you. Here are a few examples:
  - If you are in the hospital, we may give your doctor at the hospital access to any medical or pharmacy records that we have. We may use your personal information to coordinate care.
  - To inform you of other health-related benefits, such as medical treatments, health-related products and services, or a description of our health plan or providers. For example, we might send you information about smoking cessation programs, weight loss programs, or prescription refill reminders.
  - If you need urgent care and you call Independent Health’s TeleSource, 24-Hour Medical Help Line. TeleSource discloses your personal information to us so any bills for care received out of our service area will be properly processed.

• Payment. To help pay for your covered services, we may use and disclose your personal information. For example, we may use and disclose your personal information:
  - To pay your medical bills that your health care providers have submitted to us.
  - To conduct “utilization review” (which means deciding if a particular health care item or service is medically appropriate).
  - To coordinate benefits between our coverage and other insurers who may be fully or partially responsible for payments.
• **Health Care Operations.** We may use and disclose your personal information to others who help us conduct our health care operations. For example, we may disclose your personal information for the following purposes:
  - Business planning and development, such as conducting cost-management and planning-related analyses related to managing and operating Independent Health.
  - Conducting or arranging for medical review, legal, and auditing services, including fraud and abuse detection and compliance programs.
• **Business Associates.** We may disclose your personal information to companies with whom we have contracted with if they need it to perform services we have requested. For example, we may disclose your personal information to become approved or accredited by an independent quality assurance entity called the National Committee for Quality Assurance (NCQA). We only will disclose your personal information to outside entities that agree to protect your personal information just as we would and we only transfer the minimum information necessary to accomplish a task. We obtain a written agreement from every business associate and review their practices to ensure they are protecting your personal information just as we would.

**USES AND DISCLOSURES REQUIRED BY LAW**

We may use or disclose your personal information without your authorization when required by law:

• **For public health and disaster relief efforts.**
• **To regulatory bodies,** such as the United States Department of Health and Human Services (HHS), the New York State Department of Financial Services (DFS) and the New York State Department of Health (DOH).
• **To report public health activities.** For example, we may report to entities that track certain diseases such as cancer.
• **To a coroner or medical examiner** to help identify a deceased person, to determine a cause of death, or as authorized by law. We may also disclose your personal information to a funeral director as necessary to carry out their duties.
• **To public health agencies in order to avoid harm.** For example, we may report your personal information to a government authority if we believe there is a serious health or safety threat to you or others, or in cases of child abuse, neglect or domestic violence.
• **For health oversight activities,** such as audits, inspections, licensure and disciplinary actions.
• **To meet legal requirements.** For example, in response to a court ordered subpoena.
• **For law enforcement activities.** For example, we may disclose personal information to identify or locate a suspect, fugitive, material witness or missing person, to report a crime or to provide information about crime victims.
• **For specific government functions,** such as military and veteran activities, national security and intelligence activities, and providing protective services to the President.
• **For workers’ compensation purposes.**

**OTHER USES AND DISCLOSURES**

We may also use or disclose your personal information without your authorization in the following miscellaneous circumstances:

• **For certain employer-sponsored group health plans.** If you are enrolled in Independent Health because of your work and your employer has adopted certain privacy procedures, we may communicate with your employer to fulfill certain administrative requirements. Most often though, we will only disclose enrollment and disenrollment information and summary health information (i.e., aggregate data not including any of your identifiers like name, address, etc.) to your employer or any broker acting on your employer’s behalf. Please ask your employer for more details.
• **For purposes of organ donation,** such as for procurement, banking or transplantation of organs, eyes, or tissue.
• **For research,** If we use or disclose your personal information for a research project that contributes to knowledge generally, we take steps to keep your information private and secure. In some instances we may have a research review board approve the procedures we have put in place to secure your personal information. If we do not receive approval from a research review board, we will ask for your authorization before we use or disclose your personal information for research.
• **For fundraising,** We may use or disclose your personal information to raise funds for our business or for our related foundation, the Independent Health Foundation. If we do contact you to raise funds, we will provide you with an opportunity to opt out of future fundraising communications. If you chose to opt out, we will honor your decision and will not use your personal information for fundraising.
• **For underwriting,** Independent Health may receive your personal information for the purpose of underwriting, premium rating, or other activities relating to the creation, renewal, or replacement of a contract of health insurance or health benefits, such as premium computations, contribution amounts, or application of preexisting condition exclusions (collectively “underwriting”). If we received your personal information for an underwriting purpose and you become an Independent Health member, we will only use or disclose your personal information in accordance with this notice and applicable law. If you do not become an Independent Health member, we will only use your personal information we received for underwriting, unless we are required by law to use it for another purpose. We will not use the genetic information for underwriting or prior to or in connection with your enrollment. Genetic information means information about your genetic tests (for example, analysis of human DNA, RNA or chromosomes) or the genetic tests of your family members, the manifestation of disease or disorder in your family members (for example, a family medical history) or any request of or receipt by you or your family members of genetic tests, genetic counseling or genetic education. The term genetic information does not include sex or age information. If you are pregnant, the term genetic information includes genetic information concerning the fetus. If you use reproductive technology, the term genetic information includes genetic information about an embryo.
• **If your personal information has been de-identified.** “De-identifying” information means removing all parts of your information that could identify you. HIPAA gives us rules to follow when “de-identifying” your personal information and permits us to disclose de-identified information without your authorization.

**SPECIAL CONSIDERATIONS**

Either State or Federal law contain important limitations on how we can disclose your personal health information pertaining to HIV/Aids, mental health, alcohol and substance abuse and sexually transmitted diseases. For those conditions, we follow rigorous standards that provide heightened privacy protections to you. These additional standards are designed to give you added security and confidence regarding our handling of such information while still allowing you to obtain needed medical treatment freely and without hesitation.

**USES AND DISCLOSURES WE WILL NOT MAKE**

Even though permitted by law, we will not use and disclose your personal information for the following reasons:

• **Sale.** We will not sell your personal information.

**USES AND DISCLOSURES THAT REQUIRE YOUR AUTHORIZATION**

If we disclose your information for a reason that does not fit in one of the
general categories listed above, we must obtain your written permission. This written permission is called an “authorization.” Here are examples of instances when we must ask for your permission before disclosing your personal information:

• If you consult an attorney and your attorney needs your personal information in order to represent you.
• If anyone other than you or a doctor who is treating you asks us to disclose your personal information.
• If we use your personal information to market an outside company’s product or service and we receive financial payment from the outside company for making the communication. However, we may send you refill reminders and communications about treatment, health-related products or services that are included in your plan, case management, and governmental programs (such as Medicaid managed care) without asking for your authorization first.

If you give us written permission and then change your mind about that permission, you may take back or revoke your written permission at any time, except if we have already acted based on your permission. If you have questions or would like to obtain a copy of our authorization form, please call our toll-free Member Services number on your ID card, Monday through Friday from 8 a.m. to 8 p.m., or e-mail us at memberservice@servicing.independenthealth.com.

WHEN YOU ASK US FOR PERSONAL INFORMATION ABOUT OTHERS

If you request your family members’ personal information, we may need to obtain written permission from that family member. Here are some examples:

• If you call and ask for specific information about your spouse’s medical claims, such as a list of their pharmacy claims, we will ask for your spouse’s written permission before disclosing any information to you.
• If you are a parent and ask for personal information about your son or daughter who is on your health insurance policy, but who is 18 or over, we will need to get your son or daughter’s written permission before disclosing their information to you.
• If you ask us for information about a health care item or service that your minor child can obtain without your parental consent, such as outpatient mental health treatment, we will ask for your child’s written permission before disclosing that information to you.

If you have questions, please call our toll-free Member Services number on your ID card, Monday through Friday from 8 a.m. to 8 p.m., or e-mail us at memberservice@servicing.independenthealth.com.

YOUR RIGHTS REGARDING YOUR PERSONAL INFORMATION

By law, you have several important rights with respect to your personal information. You may exercise any of the rights described below, or ask any questions about these rights by calling our toll-free Member Services number on your ID card, Monday through Friday from 8 a.m. to 8 p.m., or e-mail us at memberservice@servicing.independenthealth.com.

• You have the right to ask us to restrict how we use, or disclose your personal information for treatment, payment, or health care operations. You may also ask that we limit the information we give to others who are involved in your health care or payment for your health care such as a family member or a friend. Your request may be received verbally or in writing. Please note that we will accommodate reasonable restriction requests. If we do agree, we will honor your request unless it is an emergency situation.
• You have the right to ask us to communicate with you by a different method or in a different manner. For example, if you believe that you would be harmed if we send your personal information to your current mailing address (situations involving domestic disputes), you may ask us to send your personal information by fax instead of mail or to a P.O. Box instead of your home address. We will agree to reasonable requests.
• You have the right to request a copy of your personal information in your designated record set, including an electronic copy in many cases. You also have the right to inspect your personal information in your designated record set. A “designated record set” is a group of records that is used by or for us to make decisions about you. We may ask you to request copies of your personal information in writing and to specify the information you are requesting. We also may charge a reasonable fee for copying and mailing your personal information. In certain situations, we may deny your request, or part of your request, but we will tell you why we are denying your request. You have the right to ask for a review of that denial.
• You have the right to ask us to make changes to your personal information we maintain about you in your “designated record set” if you believe it is wrong or if information is missing. This is called the right “to amend” your personal information. Your request may be verbal or in writing, but you must provide a reason for your request. We will respond to your request no later than 60 days after we receive it. If we are unable to act within the 60 days, we may extend that time by no more than an additional 30 days. If we make the change, we will notify you that it was made. In some cases, we may deny your request to change your personal information. For example, we may deny your request if we did not create the information you want changed. If we deny your request, we will notify you in writing about the reason for the denial. The denial will explain your right to file a written statement of disagreement. These statements will be filed with the record you asked us to change.
• You have the right to ask for an accounting of disclosures we have made for reasons other than treatment, payment and health care operations. You have the right to receive a maximum of six (6) years worth of disclosures in your accounting. Your request for an accounting must be in writing and specify the information requested. We will act on your request within 60 days, unless we need an additional 30 days.
• You have the right to receive an electronic or paper copy of this notice.
• You have the right and will receive notice about any breaches of your personal information in accordance with applicable state and federal laws.
• You have the right to file a complaint if you believe your privacy rights have been violated or if you disagree with a decision we made about your access to your personal information. We will not take any action against you for filing a complaint. You may contact us with your complaint by calling, writing, or e-mailing Independent Health’s Information Risk Office at:

  Information Risk Office
  Independent Health
  511 Farber Lakes Drive
  Buffalo, New York 14221
  (716) 631-3001 or 1-800-247-1466
  memberservice@servicing.independenthealth.com

You could also contact the United States Department of Health and Human Services (HHS).

OUR OBLIGATION

We are required by law to maintain the privacy of your personal health information, give you notice of our legal duties and privacy practices, notify you following a breach of your personal information, and to follow the terms of the notice currently in effect. We may change the terms of this notice at any time. The revised notice will apply to any personal information we maintain. Once revised, we will give you the new notice by United States mail and will post it on our website.
Most information we obtain about you relates to your health. However, your personal information could contain information that is financial in nature. We may obtain personal financial information about you from the following sources:

- Information received from you on applications or other forms such as your name, address, social security number, and telephone number;
- Information about your transactions with us, our affiliates or others, such as your premium payment history, enrollment history, type of health insurance coverage, medical claims history, and coordination of benefits information; and
- Information about you from other sources, such as your employer or a hospital or medical facility you have visited.

Independent Health does not sell your personal financial information for any reason. We do not disclose your personal financial information, except as required by law and in order to perform treatment, payment and health care operations.

QUESTIONS
If you have any questions about this notice or about how we use or disclose your personal information, please contact Independent Health’s Information Risk Office at (716) 631-3001 or 1-800-247-1466. Our Information Risk office is open Monday through Friday from 9 a.m. to 5 p.m. You can also send us questions by e-mail at memberservice@servicing.independenthealth.com.
External review 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 (who 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) an out-of-network service where in-network services are available; (4) part of a clinical trial; or (5) relates to the treatment of a rare disease.

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 three days.

The external review panel will not review coverage or claim decisions, issues involving choice of provider or 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. The $25 fee will be refunded to you if the external review panel decides a service should be covered.

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

The external review appeals process highlighted above applies to fully insured managed care plans only. Self-funded participants should contact their plan administrators to learn more about their external appeal rights.

QUESTIONS? For more information on Independent Health’s internal and external review processes, please call our Member Services Department at (716) 631-8701 or 1 (800) 501-3439.
Telemedicine benefit to be offered in 2015

Beginning in 2015, all Independent Health commercial plans upon renewal will include a telemedicine benefit provided through Teladoc.® This new benefit will allow members to speak directly to a doctor, 24 hours a day, 7 days a week.

This will be a convenient way to have minor illnesses such as sinus problems, bronchitis, allergies, cold and flu, and ear infections treated when your primary care doctor is not available. Here’s how the telemedicine benefit will work:

- After filling out a medical history online, you will get a call back from a board-certified doctor who will consult with you about your symptoms via telephone or video.
- If your symptoms require additional care, the doctor will refer you to the appropriate level of care.
- The doctor may also be able to prescribe medications when appropriate (some restrictions apply).
- Most plans will only require a $10 copay for each telemedicine visit.*

24-Hour Medical Help Line

Independent Health will also continue to offer its free 24-Hour Medical Help Line. Call 1 (800) 501-3439, anywhere and at any time, to speak with an experienced registered nurse to get answers to your questions and find out what steps you need to take. The Medical Help Line nurses can give you advice on how to treat a minor injury or illness and help you understand your symptoms so that you can choose the right care.

Remember, whenever your primary care doctor is available, he or she should always be your first call if you have a non-emergent medical concern. Your doctor may even have an after-hours emergency number you can call as well.

*Benefits vary by plan

Urgent care may be an option when your doctor is not available

As the season gradually turns colder, the risk of spreading illness grows. Since many non-emergency illnesses and injuries seem to take hold on weekends or after the doctor’s office is closed, urgent care can be an appropriate option.

Dr. Mark Pundt of MASH Urgent Care sees a variety of medical issues that need immediate attention. Many times, MASH attends to patients referred by their primary care doctors for care after office hours.

He recently treated a patient whose primary doctor had directed her to MASH on a weekend. After stabilizing the patient, Dr. Pundt determined she needed to see a gastroenterologist.

“We worked closely with a number of primary physicians in getting their referral preferences from a quality standpoint,” said Dr. Pundt. “In this case, we referred the patient to her primary doctor’s preferred gastroenterologist, in order to better maintain the collaboration and coordination the primary doctor shares with the specialist.”

“MASH Urgent Care puts a focus on coordinated care and will follow up with a patient’s PCP afterwards and even go as far as scheduling a follow-up appointment with someone’s PCP before they leave,” said Dr. Pundt. “However, no one knows your medical history or can coordinate your care better than your primary care physician.”

Independent Health’s network of urgent care providers includes pediatric and orthopaedic providers. For a complete list of locations, visit independenthealth.com.
An increasing array of apps—software programs that run on your smartphone or tablet—aim to help you prevent health problems or manage chronic conditions. Use them to:

1. **Keep medical records close at hand.** Carry important health information in one convenient place.

2. **Make healthy changes.** Some apps, including several from the National Cancer Institute, offer support to quit smoking.

3. **Access health information on the go.** Arent’m near your computer? Mobile apps can still link you to reliable health advice.

4. **Monitor medical conditions.** Some apps actually transform your smartphone into a medical device. Using special attachments, you can now perform—and record—checks of your blood sugar, blood pressure and other health stats.

**MAX HAS YOU COVERED!** Beginning January 1, 2015, an exciting new plan called Independent Health’s Max™ will be offered to small employer groups and individuals. Subscribers of this plan and their spouses/domestic partners (if applicable) will be eligible for up to 50% off the cost of a wearable wireless activity tracker, with a maximum reimbursement of $50 per device.* This is yet another way Independent Health is encouraging its members to become more engaged in their health.

*Benefit is available exclusively through Independent Health’s Max.

Before downloading or entering personal information onto an app, it’s recommended that you check the source. Consult your device’s app store for details about who developed the app and how they’ll use your data. Look for those produced by government agencies, university health centers and other reliable sources.

**Tracking fitness activity**

Wireless activity trackers have also become quite popular in recent years. These wearable devices measure health-and-wellness metrics, such as number of steps taken, calories consumed and expended, heart rate and quality of sleep. Many trackers can be wirelessly synced to supported mobile devices, thus allowing customers to easily monitor their fitness activity and share it via social media.

**Our dedication to our members**

Independent Health is dedicated to finding solutions to improve the health of our members and the community.

- We help members take control of their own health care by reminding them of the preventive services they need.
- We create programs to help them better manage major medical conditions.
- We contact our participating physicians and health care providers 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, it does not use incentives to encourage barriers to care and service.

Independent Health is prohibited from, and does not make decisions regarding, hiring, promoting or terminating its practitioners or other individuals based upon the likelihood or perceived likelihood that the individual will support or tend to support the denial of benefits.

Independent Health encourages appropriate utilization and discourages underutilization.

**MEMBER RIGHTS AND RESPONSIBILITIES**

We also provide our members with certain rights and responsibilities that are very important. This includes the right to have access to care, the right to obtain information and the right to privacy. You may request a copy of your rights and responsibilities by calling our Member Services Department at (716) 631-8701 or 1 (800) 501-3439.
Delivering an extra level of care to the frail elderly

At Independent Health, we understand that admitting a family member to a nursing facility can often be a difficult and stressful decision. After all, it’s only natural to be concerned about the type of care and attention a loved one will receive.

That’s why, for the past eight years, we have partnered with Family Choice of New York to offer a plan that helps ease the minds of those who have family members in need of long-term care. Independent Health Medicare Family Choice℠ HMO-SNP plan* is specifically designed to meet the unique needs of members who permanently reside in nursing and assisted living facilities.

The goal of the Family Choice plan is to improve the member’s quality of care and life. Members receive regular visits by specially trained nurse practitioners and physician assistants from Family Choice of New York, who are on call 24 hours a day, seven days a week. Their responsibilities include:

- Working in collaboration with the member’s physicians and the nursing facility’s staff to identify 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

Family Choice is currently available in a network of more than 45 participating facilities in Erie, Niagara, Genesee, Orleans and Wyoming counties. Unlike other Medicare Advantage plans, individuals are able to enroll in Family Choice year-round.

→ FIND OUT IF FAMILY CHOICE IS THE RIGHT CHOICE FOR YOU AND YOUR FAMILY.
For more information about the Family Choice plan, please visit independenthealth.com/familychoice or call (716) 635-4900 or 1 (800) 958-4405, Monday through Sunday from 8 a.m. to 8 p.m. TTY users can call 1 (888) 357-9167.

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

*This plan is available to all Medicare eligibles who are entitled to Medicare Part A and enrolled in Part B, 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.

You and your family’s safety matters to us

Independent Health has an organizationwide approach to member safety. Member safety is improved by creating and maintaining processes and structures whose application reduces the probability of adverse events resulting from exposure to the health care system.

Independent Health’s Patient Safety Subcommittee is a clearinghouse for the collection of safety activities across the organization. This committee has responsibilities to organize reporting on existing patient safety activities and to screen for and report opportunities/initiatives to support members, providers and internal staff with member safety efforts.

→ PROTECT YOUR AND YOUR LOVED ONE’S HEALTH. Visit the Healthy Living Tips and Guidelines section at independenthealth.com.
Fighting back against antibiotic resistance

Since penicillin’s discovery in 1928, antibiotics have cured many bacteria-causing diseases and saved lives. But if you take them when you shouldn’t, or you misuse them, bacteria could survive these drugs. Antibiotic resistance is a growing problem, and it’s becoming one of the world’s most critical public health issues.

Concerned about this trend, the Pew Charitable Trusts and Centers for Disease Control and Prevention conducted a 2012 poll to determine Americans’ understanding of antibiotic use. Most polled (79%) realize that taking antibiotics unnecessarily can hurt them. But it can hurt others, too, something nearly half polled (47%) didn’t know.

How bacteria become resistant
Antibiotic resistance happens when bacteria adapt to antibiotics built to kill them, so the drugs no longer work like they should. When you take antibiotics to attack that disease-causing bacteria, some germs may survive, growing and breeding in your body. Take the drug often or incorrectly, and bacteria learn how to adapt to it and neutralize the drug before it has a chance to strike back. Or they quickly force the antibiotic out or switch the drug’s attack site so that it misses the bacteria.

Bacteria that resist many types of antibiotics make it harder for these drugs to do their jobs. Then your infection more easily spreads to other people, where bacteria develop new drug-resistant strains. Even the newest drugs sometimes can’t conquer these “superbugs.”

Help win the war
When you take antibiotics correctly, you help them do what they do best. Unfortunately, some doctors feel pressured by patients to prescribe antibiotics, even when they shouldn’t.

Ask your doctor whether you have a bacterial infection and, if so, whether an antibiotic is the wisest treatment choice. If it is, follow your doctor’s orders. Don’t take someone else’s drugs, don’t miss a dose, and take all the pills, even if you feel better. Otherwise, some bacteria could live on to fight another day.

Antibiotic resistance costs

<table>
<thead>
<tr>
<th>Condition</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>HIV infection</td>
<td>$30 billion per year to U.S. health care system</td>
</tr>
<tr>
<td>Influenza</td>
<td>8 million extra days in hospital for patients</td>
</tr>
<tr>
<td>Staphylococcal infection</td>
<td>68% percentage of time an antibiotic will be prescribed</td>
</tr>
<tr>
<td>Yeast infection</td>
<td>80% percentage of time it won’t help</td>
</tr>
</tbody>
</table>

Save on prescription costs by using generic drugs

Prescription medications can help you maintain your health, but they can also be very expensive. Even with prescription coverage, if you’re on more than one drug, your monthly costs can add up quickly. One way you can keep your prescription costs in check while getting the care you need is by using generic drugs.

There are many generic medications currently available that can help prevent or lessen the risks for chronic conditions, such as heart disease, high cholesterol and hypertension. These drugs are safe and effective alternatives to brand-name drugs. In fact, they’re identical to their brand-name counterparts in terms of active ingredients, dosage and quality. However, generics do differ in one big way—they typically are less expensive than brand-names drugs.

Going generic could save you between 30% and 80%.

→ CHECK OUT OUR DRUG FORMULARIES. If you’re currently taking a brand-name medication, talk with your doctor to see whether there’s a generic alternative. You can view all the drugs—both generic and brand-name—that Independent Health currently covers by accessing our drug formularies on the “Drugs Covered” page under “Tools, Forms & More” at independenthealth.com. You can also request a hard copy of your plan’s formulary by calling our Member Services Department at (716) 631-8701 or 1 (800) 501-3439, Monday through Friday from 8 a.m. to 8 p.m.
Diabetes can lead to other serious complications

People with diabetes have an increased risk of developing other health problems. High blood glucose levels can affect the heart and blood vessels, eyes, kidneys, nerves and teeth. Individuals with diabetes also have a higher risk of developing infections.

Diabetes may increase the risk for a range of health problems, such as:

- **Heart disease and stroke.** Heart disease and stroke are caused by a buildup of plaque in blood vessels. People with diabetes are at a higher risk for heart attacks and strokes.
- **High blood pressure.** High blood pressure affects as many as two out of three people who have diabetes and increases the risk for heart attack, stroke, and kidney and eye disease.
- **Dental disease.** Gum disease is more common in people with diabetes.
- **Eye disease.** Diabetes causes eye problems such as glaucoma, cataracts and retinopathy. People who keep their blood sugar levels close to normal are at a lower risk for retinopathy.
- **Kidney disease.** Diabetes can damage the blood vessels in your kidneys, which can lead to other problems.
- **Nerve disease.** Having diabetes can damage the nerves and blood vessels in your feet. This can make it hard for people with diabetes to feel heat, cold or pain.

What can prevent diabetes complications?

If you have diabetes, make sure you stay alert for symptoms that can lead to clinical complications. The best way to do this is to:

- Be aware of symptoms and warning signs, such as vision problems, fatigue, pale skin color, numbness or tingling in hands or feet, repeated infections or slow healing of wounds, chest pain or constant headaches.
- Carefully self-monitor blood sugar levels several times a day, or as directed by your doctor.
- Control your weight by eating a healthy, well-balanced diet and getting regular exercise.
- Check your feet every day for even minor cuts or blisters.
- Quit smoking (see article on page 16).
- Take appropriate medicines as prescribed for good blood pressure and cholesterol control.

In addition, it’s important to get regular checkups and keep appointments with your doctor, even when you are feeling well.
What you need to know about COPD

According to the Centers for Disease Control and Prevention, chronic obstructive pulmonary disease (COPD) is the third leading cause of death in the United States. And many people have never heard of it.

In fact, it’s estimated that 12 million people in the United States have the disease and don’t even know it. Could one of them be someone you know?

What is COPD?
COPD is a chronic lung disease that includes emphysema and chronic bronchitis. The disease develops slowly over many years as the lungs and airways become damaged. Eventually, COPD makes it hard for sufferers to breathe and can lead to a chronic cough.

The greatest risk factor for COPD is smoking or being a former smoker. Breathing in other kinds of lung irritants, such as pollution, dust or chemicals, over a long period of time also increases the risk.

Testing and treatment
Because COPD develops slowly, it’s important to get checked by your doctor as soon as you experience symptoms. This is especially true if you are a smoker or have been exposed to lung irritants in the past.

Although there isn’t a cure for COPD, you can take steps to breathe easier, avoid complications and slow the progression of the disease if you catch it early. Treatment for COPD can include medication and, in more advanced cases, the use of oxygen and sometimes surgery. However, the most important step you can take to feel better and avoid further lung damage is to not smoke (see article on page 16).

Check out the latest research on mammograms

According to a study in the journal Cancer, women are being diagnosed with smaller breast tumors than in the past. Experts credit mammograms with finding these cancers earlier, when they are most treatable.

Another study published in the Journal of the National Cancer Institute reported that women whose breast cancer is found with a mammogram often live longer than women whose cancer was found another way.

Mammography is an important tool for detecting breast cancer early on, when it’s easiest to treat. But the benefits and limitations of mammography vary based on factors like age and personal risk. Different experts have different recommendations for mammography. Therefore, women should talk with their doctors about their personal risk factors before making a decision about when to start getting mammograms or how often they should get them.

Like any test, mammograms have some limitations. For example, they will not reveal every cancer. And some breast cancers detected by mammograms may still be hard to treat. But the potential benefits of regular mammograms can mean lives saved—maybe even yours.

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, such as reconstruction and surgery to achieve symmetry between the breasts, prostheses and treatment of complications resulting from a mastectomy, including lymphedema. For more information, call our Member Services Department at (716) 631-8701 or 1 (800) 501-3439. TTY users can call (716) 631-3108.
Quit smoking for a healthy mind and body

The minute you put out your last cigarette, your lungs and heart start to heal. But there’s another benefit of quitting you might not expect: a soaring mood.

Researchers recently followed about 4,800 smokers. Over three years, about one in five quit. Those who did reduced their rates of depression, anxiety, alcohol problems and drug abuse compared with those who continued to light up.

Seek stress relief

The results offer hope for those trying to kick the habit. It’s normal to feel irritable, restless or a little blue for about a week or two after quitting. But these and other findings suggest that in the long run, you’ll be happier and mentally healthier smoke-free.

To speed along the process of quitting, try other ways to cope with stress. For instance, regular exercise improves your health, lifts your mood and occupies the time you used to spend smoking. Meditation, time in nature or spiritual practices also help some people make the change smoothly. It may be as simple as creating peaceful times in your daily schedule. Fill them with deep breathing, lighted candles or other relaxing practices.

When depression lingers

If your sad feelings don’t go away after quitting, resist the urge to return to the habit. Besides its harmful health effects, smoking isn’t a proven treatment for depression. In fact, smokers have higher rates of the condition. One reason this is true: Nicotine slows the transmission of signals between your nerve cells, dampening positive feelings.

Instead, talk with your doctor about alternative forms of treatment. Counseling, antidepressants or a combination of the two can safely lift you out of the dumps.

👉 NEED HELP QUITTING? If you want to live a smoke-free life and would like assistance, talk with your doctor or call the New York State Smokers Quitline at 1 (866) NY-QUITS (697-8487). The Quitline is a free and confidential program that provides smoking-cessation services to New York State residents who want to stop smoking or quit using other forms of tobacco.